

SANTIAGO A ANGULO  
SANDRA M VILLANUEVA

Combined Statement  
Page 4 of 5 005564960403  
Statement Period  
10-30-08 through 11-25-08  
B 18 0 A P PA 18  
Number of checks enclosed: 0

### MyAccess Checking Subtractions

Other Subtractions - Continued	Date Posted	Amount(\$)
AT&T Bill Payment	11-17	45.36
Bank Of America Credit Card Bill Payment	11-21	100.00
Verizon Wireless Bill Payment	11-24	134.48
Total Other Subtractions		\$31,824.63

### Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	43,239.15	11-07	15,101.68	11-18	17,535.39
10-30	46,540.85	11-10	14,981.68	11-19	17,532.39
10-31	39,384.35	11-12	14,703.30	11-20	17,428.89
11-03	39,021.04	11-14	18,195.03	11-21	17,325.60
11-05	19,021.04	11-17	17,553.86	11-24	17,004.73

### Regular Savings

SANTIAGO A ANGULO SANDRA M VILLANUEVA

### Your Account at a Glance

Account Number	0055 6786 4195	
Beginning Balance on 10-30-08	\$ 6,853.65	<i>Annual Percentage Yield Earned this Statement</i> <i>Period: 0.20%</i> <i>Interest Paid Year to Date: \$11.89</i>
Deposits and Other Additions	+ 3,713.10	
Ending Balance on 11-25-08	\$ 10,566.75	

### Regular Savings Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Online Banking transfer from Chk 0403 Confirmation# 6030408349	11-07	3,316.70
BkofAmerica ATM 11/12 #000004045 Deposit	11-12	395.00
City Place Banki Hartford CT		
Interest Earned	11-25	1.40
Total Deposits and Other Additions		\$3,713.10

### Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)
Beginning	6,853.65	11-12	10,565.35
11-07	10,170.35	11-25	10,566.75

**MyAccess Checking Subtractions**

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
Colchester Win 11/15 #000297632 Purchase	11-17	50.84
Colchester Wine & Colchester CT		
CheckCard 1114 Criterion Cinemas	11-17	31.50
West Hartfordct 24224438320030011235753		
Stop & Shop #6 11/15 #000499480 Purchase	11-17	18.82
Stop & Shop #608 Colchester CT		
Cvs 5848 119 S 11/17 #000211989 Purchase	11-18	18.47
Cvs 5848 119 Sout Colchester CT		
Stop & Shop #6 11/19 #000517731 Purchase	11-19	3.00
Stop & Shop #605 Glastonbury CT		
Stop & Shop #6 11/20 #000947118 Purchase	11-20	103.50
Stop & Shop #605 Glastonbury CT		
Stop & Shop #6 11/21 #000978025 Purchase	11-21	3.29
Stop & Shop #605 Glastonbury CT		
Stop & Shop #6 11/23 #000223742 Purchase	11-24	107.43
Stop & Shop #608 Colchester CT		
CheckCard 1120 Alliance Francaise	11-24	55.00
Hartford CT 24323008326254325010026		
Stop & Shop #6 11/24 #000330475 Purchase	11-24	23.96
Stop & Shop #608 Colchester CT		

**Total ATM and Debit Card Subtractions \$1,253.32**

Service Charges and Other Fees	Date Posted	Amount(\$)
Gca* Wynn 8006 11/02 #000008602 Withdrwl	11-03	2.00
3131 Las Vegas Las Vegas NV Fee		

**Total Service Charges and Other Fees \$2.00**

Other Subtractions	Date Posted	Amount(\$)
Emc Mortgage Bill Payment	10-31	2,513.76
Chase Home Mortgage Bill Payment	10-31	2,447.11
Wells Fargo Home Mortgage Bill Payment	10-31	884.53
Bank Of America - Credit Card Bill Payment	10-31	515.00
Amtrust Bank Bill Payment	10-31	329.55
Emc Mortgage Bill Payment	10-31	269.01
Summergeate Homeowners Assoc Inc Bill Payment	10-31	197.54
Citifinancial Retail Svc Bill Payment	11-03	100.00
Bank Of America - Credit Card Bill Payment	11-05	20,000.00
Online Banking transfer to Sav 4195	11-07	3,316.70
Confirmation# 6030408349		
Sovereign Bank Bill Payment	11-07	406.85
Connecticut Light And Power Bill Payment	11-07	120.37
Directv Bill Payment	11-07	75.44
Chase Credit Cards Bill Payment	11-10	100.00
American Express Bill Payment	11-14	37.10
Travelers Insur Des:Insurance ID:xxxxx5461	11-17	131.83
Indn:Villanueva & Sa Sandra Co ID:9130208001 Ppd		
Home Depot Credit Services Bill Payment	11-17	100.00

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SANDRA M VILLANUEVA

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## Deposit Accounts

### MyAccess Checking

SANTIAGO A ANGULO SANDRA M VILLANUEVA

#### Your Account at a Glance

Account Number	0055 6496 0403
Beginning Balance on 10-30-08	\$ 43,239.15
Deposits and Other Additions	+ 6,845.53
ATM and Debit Card Subtractions	- 1,253.32
Service Charges and Other Fees	- 2.00
Other Subtractions	- 31,824.63
Ending Balance on 11-25-08	\$ 17,004.73

#### MyAccess Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Open Solutions Des:Direct Dep ID:606016653316Kkx Indn:Angulo,Santiago Co ID:9111111101 Ppd	10-30	3,316.70
Open Solutions Des:Direct Dep ID:615018038493Kkx Indn:Angulo,Santiago Co ID:9111111101 Ppd	11-14	3,528.83

Total Deposits and Other Additions \$6,845.53

#### MyAccess Checking Subtractions

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
CheckCard 1028 Dana Wiseman Glastonbury CT 24322098303525686700563	10-30	15.00
Gca* Wynn 8006 11/02 #000008602 Withdrwl 3131 Las Vegas Las Vegas NV	11-03	104.99
Ferrari Store 11/02 #000160417 Purchase Ferrari Store Las Vegas NV	11-03	62.50
Sou Boardrider 11/02 #000146923 Purchase Sou Boardriders C Las Vegas NV	11-03	45.26
CheckCard 1101 Wow Fitness 860-6331661 CT 24418008306306063109103	11-03	31.80
Lavazza F30497 11/01 #000374404 Purchase Lavazza F30497 Windsor Lock CT	11-03	9.47
CheckCard 1101 Mandalay Bali Trading C Las Vegas NV 24610438307004022263392	11-03	7.29
CheckCard 1108 Smart Style Waterford CT 24717058314693144683302	11-10	20.00
CheckCard 1111 Ge Service Contracts #6 800-626-2224 SD 24233378316004074148446	11-12	126.13
BkofAmerica ATM 11/12 #000004046 Withdrwl City Place Banki Hartford CT	11-12	100.00
John Gagnons P 11/11 #000244357 Purchase John Gagnons Pet Colchester CT	11-12	52.25
Lowe'S #2263 11/16 #000575441 Purchase Lowe'S #2263 Waterford CT	11-17	262.82



**Bank of America**

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118



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MD 12/02 0 0904 901 0230 749 011701 #001 AV 0.324

SANTIAGO A ANGULO  
SANDRA M VILLANUEVA  
48 CIRILLO DR  
COLCHESTER CT 06415-1889

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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 Statement Summary

Account Name	Account Number	Statement Date	Balance (\$)
<b>Bank Deposit Accounts **</b>			
MyAccess Checking	0055 6496 0403	11-25	17,004.73
Regular Savings	0055 6786 4195	11-25	10,566.75

**Total Deposit Account Balance \$27,571.48**

\*\* Banking products such as checking and savings accounts and credit accounts are offered by Bank of America, N.A., member FDIC. Credit card accounts are offered by Bank of America, N.A. (USA).

Go paperless with your account statements and get all the same information online that you see on paper for free in Online Banking. Paperless statements keep you organized and even help you go green by reducing paper. Plus, you can see your cleared checks for eligible checking accounts. It's easy - enroll or sign into Online Banking today at [www.bankofamerica.com](http://www.bankofamerica.com) and look for the green leaf and click Go Paperless.

CitiFinancial Retail Services  
P.O. Box 22066  
Tempe, AZ 85285-2066

Anguw A Santiago  
48 Cirillo Dr  
Colchester CT 06415-1889



This notice applies to your Namco-Vernon #20 account ending in 3435. We are notifying you of this change in terms whether or not you have a balance on your account.

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### Notice of Change in Terms and Right to Opt Out

**The Change.** We are changing your account agreement. The change will be effective on the first day of your first billing period that begins on or after December 2, 2008. The change will be effective whether or not you receive a billing statement.

- We are increasing your Standard Rate. Your Standard Rate will equal an **ANNUAL PERCENTAGE RATE of 24.99%**. This Annual Percentage Rate equals a daily periodic rate of **0.068465%**.

**Right to Opt Out.** To opt out of this change, you must write us by January 30, 2009 and tell us that you are opting out. Write us at Customer Service, CitiFinancial Retail Services, P.O. Box 22066, Tempe, AZ 85285-2066. Include your name, address, and account number on your letter. If you opt out of this change, we will close your Account to further purchases or advances except for charges for any applicable debt cancellation fee or credit insurance premium. You must then repay the Account under the current terms.

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Please save this notice for future reference.

Citicorp Trust Bank, fsb is the issuer of your Account. We have done business under the trade name "CitiFinancial Retail Services." We are changing our trade name to "Citi." You may see our old trade name on documents for some time.