



1-800-922-9999

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US259 BR269

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SANDRA M VILLANUEVA  
48 CIRILLO DR  
COLCHESTER CT 06415

## Circle Account Statement

1 OF 5

Beginning October 28, 2008  
through November 28, 2008

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### Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Circle Checking	223116-631-8	254.70	594.68
<b>Savings</b>			
Circle Savings	2253-139164	7,012.84	11,671.98

SANDRA M VILLANUEVA  
SANTIAGO ANDRES ANGULO  
**Circle Checking**  
223116-631-8

**Total Deposit Balance**  
12,266.66

Monthly combined balance to waive monthly fee is  
Your monthly combined balance this statement period is

5,000.00  
11,154.89

**Total Relationship Balance**  
12,266.66



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## Account Statement

2 OF 5

Beginning October 28, 2008  
through November 28, 2008

### Checking

#### SUMMARY

##### Balance Calculation

Previous Balance	254.70
Checks	80.00 -
Withdrawals	7,739.56 -
Deposits & Additions	8,159.54 +
<b>Current Balance</b>	<b>594.68 =</b>

SANDRA M VILLANUEVA  
SANTIAGO ANDRES ANGULO  
**Circle Checking**  
223116-631-8

Previous Balance

254.70

#### TRANSACTION DETAILS

Checks\* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
230	50.00	11/19	231	30.00	11/28

Total Checks

80.00

#### Withdrawals

##### ATM/Purchases

Date	Amount	Description
11/03	58.72	Point Of Sale Debit - 825500 Banana Republi Las Vegas NV
11/03	17.22	Point Of Sale Debit - W04763 Walgreen Compa Las Vegas NV
11/03	6.08	MMC Purchase - 999999 CVS Pharmacy #7305charleston SC
11/10	307.26	Point Of Sale Debit - 000806 Linensnthings Waterford CT
11/10	247.99	Point Of Sale Debit - 099007 Costco Whse #0 Enfield CT
11/10	223.00	Point Of Sale Debit - 233100 Wal-Mart Super Waterford CT
11/10	83.74	Point Of Sale Debit - 001 Lowe's #2263 Waterford CT
11/10	22.00	Point Of Sale Debit - 041804 Tj East Hartf Ordct
11/12	69.50	Point Of Sale Debit - 233100 Wal-Mart Super Waterford CT
11/12	42.27	Point Of Sale Debit - 261183 Food Lion #118 Charleston SC
11/12	12.05	MMC Purchase - 901296 Sarku Japan #174 Waterford CT
11/17	256.88	Point Of Sale Debit - 901000 Marshalls New London CT
11/17	113.43	Point Of Sale Debit - 233100 Wal-Mart Super Waterford CT
11/18	41.28	Point Of Sale Debit - 002481 Advance Stores Colchester CT
11/19	25.00	MMC Purchase - 999999 Norwich Ophthalmolnorwic CT
11/24	440.20	Point Of Sale Debit - 099007 Costco Whse #0 Enfield CT
11/24	136.00	MMC Purchase - 1717 Carioca Club Hartford CT
11/25	15.00	MMC Purchase - 000000 Clerk Pro SE West Palm Bchfl
11/28	121.94	Point Of Sale Debit - 233100 Wal-Mart Super Waterford CT

##### Other Withdrawals

Date	Amount	Description
11/12	5,500.00	Online Transfer To Savings 2253139164

Total Withdrawals

7,739.56

#### Deposits & Additions

Date	Amount	Description
10/29	35.00	MMC Return - 999999 Lowes #02282* Brandon FL
11/10	6,124.54	ATM Deposit - Cn2114 Citizens Colchester, Colchester CT
11/10	500.00	Online Transfer From Savings 2253139164
11/10	500.00	Online Transfer From Savings 2253139164
11/24	1,000.00	Online Transfer From Savings 2253139164

Total Deposits & Additions

8,159.54

Current Balance

594.68

#### Daily Balance

Date	Balance	Date	Balance	Date	Balance
10/29	289.70	11/17	454.10	11/24	761.62
11/03	207.68	11/18	412.82	11/25	746.62





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## Account Statement

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Beginning October 28, 2008  
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Checking continued from previous page

### Daily Balance (continued)

Date	Balance	Date	Balance
11/10	6,448.23	11/19	337.82
11/12	824.41	11/28	594.68

SANDRA M VILLANUEVA  
SANTIAGO ANDRES ANGULO  
**Circle Checking**  
223116-631-8

### Savings

#### SUMMARY

##### Balance Calculation

	Balance		
Previous Balance	7,012.84	Average Daily Balance	10,350.85
Withdrawals	2,000.00 -	Interest	
Deposits & Additions	6,655.81 +	Current Interest Rate	.40%
Interest Paid	3.33 +	Annual Percentage Yield Earned	.37%
<b>Current Balance</b>	<b>11,671.98 =</b>	Number of Days Interest Earned	34
		Interest Earned	3.59
		Interest Paid this Year	18.30

SANDRA M VILLANUEVA  
SANTIAGO ANDRES ANGULO  
**Circle Savings**  
2253-139164

Previous Balance

7,012.84

#### TRANSACTION DETAILS

##### Withdrawals

##### Other Withdrawals

Date	Amount	Description
11/10	500.00	Online Transfer To Checking 2231166318
11/10	500.00	Online Transfer To Checking 2231166318
11/24	1,000.00	Online Transfer To Checking 2231166318

Total Withdrawals

2,000.00

##### Deposits & Additions

Date	Amount	Description
10/30	1,155.81	ATM Deposit - Cn2114 Citizens Colchester, Colchester CT
11/12	5,500.00	Online Transfer From Checking 2231166318

Total Deposits & Additions

6,655.81

##### Interest

Date	Amount	Description
11/28	3.33	Interest

Total Interest Paid

3.33

Current Balance

11,671.98

##### Daily Balance

Date	Balance	Date	Balance	Date	Balance
10/30	8,168.65	11/12	12,668.65	11/28	11,671.98
11/10	7,168.65	11/24	11,668.65		

#### NEWS FROM CITIZENS

--Looking for high yields and easy access to your cash savings? Look no further! Citizens Bank offers savings and money market accounts with great rates and the peace of mind of FDIC insurance. Whether you are just starting out or looking to preserve your liquid cash deposits, we have an account to suit your needs. For more information, to open an account, or add to your existing balance, visit your local branch today or call 1-888-821-3900.  
Member FDIC. See a banker for FDIC coverage amounts and transaction limitations.  
--Start protecting your identity today with PrivacyGuard. Monitor any inquiries or

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## Account Statement

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Beginning October 28, 2008  
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Savings continued from previous page

### NEWS FROM CITIZENS (continued)

changes made to your credit report, view your credit score and receive your first month of PrivacyGuard for just \$1. For details or to enroll call 1-866-957-4079. The PrivacyGuard service is offered by Trilegiant Corporation, its affiliates and providers (collectively, Trilegiant). Citizens Bank is not responsible or liable for the services provided by Trilegiant.

--Give Help. Give Hope. Be Inspired. Please join us in saluting our new Champions in Action at [citizensbank.com/community](http://citizensbank.com/community).

SANDRA M VILLANUEVA  
SANTIAGO ANDRES ANGULO  
**Circle Savings**  
2253-139164





# Account Statement

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OF 5

Beginning October 28, 2008  
through November 28, 2008

Images for account 223116-631-8

	<b>SANDRA M. VILLANUEVA</b> <b>SANTIAGO ANDRES ANGULO</b> 48 CIRILLO DR. COLCHESTER, CT 06415	05/07	230
Pay to the order of	<u>Natalie villanueva</u>	Date <u>11/16/08</u>	\$1-7811/2111 230
	<u>fifty dollars and 00/100</u>		\$ 50.00
	<b>Citizens Bank</b> Connecticut	Citizens Circle Account	
For	<u>[Signature]</u>		
⑆211170114⑆ 2231166318⑈ 0230 ⑈0000005000⑈			

230

11/19/2008

\$50.00

	<b>SANDRA M. VILLANUEVA</b> <b>SANTIAGO ANDRES ANGULO</b> 48 CIRILLO DR. COLCHESTER, CT 06415	05/07	231
Pay to the order of	<u>DMU</u>	Date <u>11/21/08</u>	\$1-7811/2111 231
	<u>thirty dollars and 00/100</u>		\$ 30.00
	<b>Citizens Bank</b> Connecticut	Citizens Circle Account	
For	<u>DL Renew</u>		
⑆211170114⑆ 2231166318⑈ 0231 ⑈0000003000⑈			

231

11/28/2008

\$30.00





## 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  
⊖ \$ \_\_\_\_\_  
Subtotal of 1 and 2

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

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

⊖ \$ \_\_\_\_\_  
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 deposit accounts, such as CDs 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 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 or 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

In case of errors or questions about your electronic transfers, telephone us at the number shown on the front of your statement or write us at the address shown above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days 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.

## 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 for 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 is a division of RBS Citizens, N.A. Citizens Bank of Pennsylvania is a separate bank and not part of RBS Citizens, N.A.