

P.O. BOX 2437
CHATSORTH, CA 91313-2437

20075284

This Statement Covers

From: 10/18/08
Through: 11/19/08

Need assistance?

To reach us anytime
call **1-800-788-7000**
or visit us at **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

Beginning Balance	\$394.37	Next Anniversary Date	10/31/2009
Checks Paid	\$0.00	Available OD/NSF Fee Waivers	2
Other Withdrawals	-\$171.11	WaMu Debit Rewards	
Deposits	\$0.00	This statement period	\$0.00
Ending Balance	\$223.26	Total since anniversary date	\$0.00

Date	Description	Withdrawals (-)	Deposits (+)
10/27	ATM-CHG 00000632 BCO INDUST. COLOMBIANOCARULLAC CO	\$169.42	
10/27	Foreign Transaction Fee	\$1.69	

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.

Your checking and savings just got better. With the combination of WaMu and Chase, you can now use any Chase ATM for free - and enjoy the convenience of over 14,000 ATMs. Just log onto wamu.com/findus for locations. Otherwise, WaMu branded products are only available at WaMu branded branches, telephone banking and wamu.com; and, Chase branded products and services are only available at Chase branded branches, telephone banking and chase.com. Washington Mutual, a division of JPMorgan Chase Bank, N.A. Member FDIC.



1. *Introduction*
 2. *Background*
 3. *Methodology*
 4. *Results*
 5. *Discussion*
 6. *Conclusion*
 7. *References*
 8. *Appendix*
 9. *Figure 1*
 10. *Figure 2*
 11. *Figure 3*
 12. *Figure 4*
 13. *Figure 5*
 14. *Figure 6*
 15. *Figure 7*
 16. *Figure 8*
 17. *Figure 9*
 18. *Figure 10*
 19. *Figure 11*
 20. *Figure 12*
 21. *Figure 13*
 22. *Figure 14*
 23. *Figure 15*
 24. *Figure 16*
 25. *Figure 17*
 26. *Figure 18*
 27. *Figure 19*
 28. *Figure 20*
 29. *Figure 21*
 30. *Figure 22*
 31. *Figure 23*
 32. *Figure 24*
 33. *Figure 25*
 34. *Figure 26*
 35. *Figure 27*
 36. *Figure 28*
 37. *Figure 29*
 38. *Figure 30*
 39. *Figure 31*
 40. *Figure 32*
 41. *Figure 33*
 42. *Figure 34*
 43. *Figure 35*
 44. *Figure 36*
 45. *Figure 37*
 46. *Figure 38*
 47. *Figure 39*
 48. *Figure 40*
 49. *Figure 41*
 50. *Figure 42*
 51. *Figure 43*
 52. *Figure 44*
 53. *Figure 45*
 54. *Figure 46*
 55. *Figure 47*
 56. *Figure 48*
 57. *Figure 49*
 58. *Figure 50*
 59. *Figure 51*
 60. *Figure 52*
 61. *Figure 53*
 62. *Figure 54*
 63. *Figure 55*
 64. *Figure 56*
 65. *Figure 57*
 66. *Figure 58*
 67. *Figure 59*
 68. *Figure 60*
 69. *Figure 61*
 70. *Figure 62*
 71. *Figure 63*
 72. *Figure 64*
 73. *Figure 65*
 74. *Figure 66*
 75. *Figure 67*
 76. *Figure 68*
 77. *Figure 69*
 78. *Figure 70*
 79. *Figure 71*
 80. *Figure 72*
 81. *Figure 73*
 82. *Figure 74*
 83. *Figure 75*
 84. *Figure 76*
 85. *Figure 77*
 86. *Figure 78*
 87. *Figure 79*
 88. *Figure 80*
 89. *Figure 81*
 90. *Figure 82*
 91. *Figure 83*
 92. *Figure 84*
 93. *Figure 85*
 94. *Figure 86*
 95. *Figure 87*
 96. *Figure 88*
 97. *Figure 89*
 98. *Figure 90*
 99. *Figure 91*
 100. *Figure 92*
 101. *Figure 93*
 102. *Figure 94*
 103. *Figure 95*
 104. *Figure 96*
 105. *Figure 97*
 106. *Figure 98*
 107. *Figure 99*
 108. *Figure 100*
 109. *Figure 101*
 110. *Figure 102*
 111. *Figure 103*
 112. *Figure 104*
 113. *Figure 105*
 114. *Figure 106*
 115. *Figure 107*
 116. *Figure 108*
 117. *Figure 109*
 118. *Figure 110*
 119. *Figure 111*
 120. *Figure 112*
 121. *Figure 113*
 122. *Figure 114*
 123. *Figure 115*
 124. *Figure 116*
 125. *Figure 117*
 126. *Figure 118*
 127. *Figure 119*
 128. *Figure 120*
 129. *Figure 121*
 130. *Figure 122*
 131. *Figure 123*
 132. *Figure 124*
 133. *Figure 125*
 134. *Figure 126*
 135. *Figure 127*
 136. *Figure 128*
 137. *Figure 129*
 138. *Figure 130*
 139. *Figure 131*
 140. *Figure 132*
 141. *Figure 133*
 142. *Figure 134*
 143. *Figure 135*
 144. *Figure 136*
 145. *Figure 137*
 146. *Figure 138*
 147. *Figure 139*
 148. *Figure 140*
 149. *Figure 141*
 150. *Figure 142*
 151. *Figure 143*
 152. *Figure 144*
 153. *Figure 145*
 154. *Figure 146*
 155. *Figure 147*
 156. *Figure 148*
 157. *Figure 149*
 158. *Figure 150*
 159. *Figure 151*
 160. *Figure 152*
 161. *Figure 153*
 162. *Figure 154*
 163. *Figure 155*
 164. *Figure 156*
 165. *Figure 157*
 166. *Figure 158*
 167. *Figure 159*
 168. *Figure 160*
 169. *Figure 161*
 170. *Figure 162*
 171. *Figure 163*
 172. *Figure 164*
 173. *Figure 165*
 174. *Figure 166*
 175. *Figure 167*
 176. *Figure 168*
 177. *Figure 169*
 178. *Figure 170*
 179. *Figure 171*
 180. *Figure 172*
 181. *Figure 173*
 182. *Figure 174*
 183. *Figure 175*
 184. *Figure 176*
 185. *Figure 177*
 186. *Figure 178*
 187. *Figure 179*
 188. *Figure 180*
 189. *Figure 181*
 190. *Figure 182*
 191. *Figure 183*
 192. *Figure 184*
 193. *Figure 185*
 194. *Figure 186*
 195. *Figure 187*
 196. *Figure 188*
 197. *Figure 189*
 198. *Figure 190*
 199. *Figure 191*
 200. *Figure 192*
 201. *Figure 193*
 202. *Figure 194*
 203. *Figure 195*
 204. *Figure 196*
 205. *Figure 197*
 206. *Figure 198*
 207. *Figure 199*
 208. *Figure 200*
 209. *Figure 201*
 210. *Figure 202*
 211. *Figure 203*
 212. *Figure 204*
 213. *Figure 205*
 214. *Figure 206*
 215. *Figure 207*
 216. *Figure 208*
 217. *Figure 209*

STEP 1 • Update your account record.

- Update your account record.
- Enter checks, other transactions, and service charges not recorded.

STEP 2 • List outstanding checks, other transactions, POP, ATM, POS, and other withdrawals:

[illegible]

STEP 3	AMOUNT
ENTER ENDING BALANCE FROM THIS STATEMENT	
ADD YOUR DEPOSITS MADE BUT NOT SHOWN ON THIS STATEMENT	
SUBTOTAL	
SUBTRACT YOUR TOTAL OUTSTANDING CHECKS AND OTHER WITHDRAWALS (FROM STEP 2)	
THIS SHOULD AGREE WITH THE BALANCE IN YOUR ACCOUNT REGISTER	

IF BALANCES DO NOT AGREE:

- Check addition and subtraction in your register and above.
- Compare your checks, other transactions, POP, ATM, POS, and other withdrawals in your register with statement.
- **Compare deposit receipts** and entries in your register with statement.
- Be sure all checks, POP, ATM, POS, and other payments and deposits are entered in your register.
- Be sure any interest credits are entered in the deposit section and fees entered in the debit section of your register.

NON-SUFFICIENT FUNDS AND OVERDRAFT REMINDER

We reserve the right not to pay any item or transaction presented against your account if presented when there are insufficient available funds in your account (subject to any overdraft line of credit or overdraft transfer service that you have linked to your account), even if we paid such items/transactions in the past. Unless you request us not to do so, by calling 800.788.7000, we may, but are not obligated to, establish an overdraft limit to pay item(s)/transaction(s) in excess of your available balance and any fees related to your account. We may note on the front of this statement that an overdraft limit was established and indicate that amount. **That amount is valid as of the statement date, but may change (be increased, lowered, or removed) at any time without notice, including before you actually receive your statement, due to printing and mailing time as well as our process for reviewing overdraft limits.** An overdraft limit is not a line of credit. If you prefer not to have an overdraft limit, let us know and we would then generally return checks and other transactions that exceed your available balance. The best way to make sure your items/transactions are paid is to maintain sufficient available funds in your account to pay your authorized items/transactions and fees that may be due related to your account. If an item/transaction (such as a check or other transaction, like an ATM withdrawal, a point-of-sale transaction, or electronic payment) is presented against insufficient available funds, we will charge a fee for each transaction, whether the item/transaction is paid or rejected and the fee, as well as any overdraft paid, will reduce the overdraft limit amount, if any. You must deposit additional funds to pay for your overdrafts and any associated fees immediately.

OVERDRAFT LINE OF CREDIT ("ODLOC") DISCLOSURES

This information applies only to overdraft lines of credit issued to consumers primarily for personal, family, or household purposes. **FINANCE CHARGES** on each advance accrue from the date we make the advance until the date the advance is paid in full. This means that there is no grace period that would allow you to avoid **FINANCE CHARGES** on advances on your Credit Line Account.

The periodic **FINANCE CHARGE** on your Credit Line Account for each billing period is a function of the Daily Periodic Rate, the "Average Daily Balance" of your Credit Line Account, and the number of days in the billing period. a) The "Daily Balance" of your Credit Line Account for each day will be (1) the Total Balance at the beginning of that day, plus (2) new advances or charges, minus (3) all payments and credits received that day and applied (i) to principal, (ii) unpaid **FINANCE CHARGES**, and (iii) any overlimit fees, dishonored payment fees, and late fees to the extent such fees are added to the outstanding balance of your Credit Line Account. "Total Balance" means all amounts due on the Credit Line Account. b) The "Average Daily Balance" is the sum of the Daily Balances for all days in the billing period divided by the number of days in the billing period. c) The periodic **FINANCE CHARGE** for a billing period is calculated by multiplying the "Average Daily Balance" by the Daily Periodic Rate and multiplying the result by the number of days in the billing period.

BILLING RIGHTS SUMMARY—In case of errors or questions about your billing statement.

If you think your ODLOC statement is wrong, or if you need more information about an ODLOC transaction on your statement, write to us, on a separate sheet of paper, at: Washington Mutual, P.O. Box 659588, San Antonio, TX 78265-9588, as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first statement 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 amounts 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.

NOTICES OF FURNISHING 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.

BANKRUPTCY NOTICE

IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED, THIS IS FOR INFORMATIONAL PURPOSES AND IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong, or need more information about a transfer listed on the statement or receipt, notify us immediately at 800.788.7000 or in writing for:

- ATM/Debit Card transactions to P.O. Box 9017, Pleasanton, CA 94566-9020;
- ACH and electronic check transactions to P.O. Box 659634, San Antonio, TX 78265; and
- *Bill Pay* and Online Banking transactions to 400 E. Main Street, MS STA2BPC, Stockton, CA 95202.

We must hear from you no later than 60 calendar 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 (including the date) 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.

For Transactions Subject to Federal Electronic Fund Transfer Act: We will investigate your claim 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 if required by law to do so, so that you will have the use of the money during the time it takes us to complete our investigation.

WAMU® DEBIT MASTERCARD® CUSTOMERS:

The Guide to Benefits is online at wamu.com/debit (click on Compare WaMu Debit Cards) or call 800.MC.ASSIST for a copy.

TRANSACTION DESCRIPTIONS

ATM-CHG = AUTOMATED TELLER MACHINE TRANSACTION, FEE CHARGED
ATM-NCHG = AUTOMATED TELLER MACHINE TRANSACTION, NO FEE CHARGED
ATM-TRANSFER = AUTOMATED TELLER MACHINE TRANSFER
ATM-WDL = AUTOMATED TELLER MACHINE WITHDRAWAL
CASH AD = CASH ADVANCE TRANSACTION
MC = DEBIT MASTERCARD TRANSACTION (PIN NOT USED)
OLB = ONLINE BANKING TRANSACTION
POP = POINT OF PURCHASE TRANSACTION
POS = POINT OF SALE TRANSACTION (PIN USED)
RCK = RE-PRESENTED CHECK
VISA = CHECK CARD TRANSACTION (PIN NOT USED)