

PAY **Fourty Three And 00/100**Dollars
TO THE
ORDER OF Santiago Angulo

CHECK AMOUNT

***43.00**

Two Signatures Required

BY

Suzanne K. Murphy

AUTHORIZED SIGNATURE

BY

[Signature]

AUTHORIZED SIGNATURE

Policy:FRJD2686590,Santiago Angulo

⑈ 2738925⑈ ⑆063000021⑆2000683306967⑈

Citizens Property Insurance Corporation

PLA Premium Account

CHECK DATE	10/29/2008
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CHECK AMOUNT	\$43.00
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CHECK NUMBER	2738925
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Santiago Angulo

\$43.00

Santiago Angulo
105 N Ketch Dr
Sunrise, FL 33326-2241

THE FACE OF THIS CHECK HAS A SECURITY VOID BACKGROUND AND MICROPRINTED BORDERS.



**Citizens Property
Insurance Corporation**
PO Box 10749
Tallahassee, FL 32302-2749

63-2/630
Wachovia, N.A.
Tallahassee, FL
PLA Premium Account

2738925

PAY **Fourty Three And 00/100**Dollars
TO THE
ORDER OF Santiago Angulo

10/29/2008

CHECK AMOUNT
\$***43.00**

Two Signatures Required

BY Suzanne K. Murphy

AUTHORIZED SIGNATURE

BY [Signature]

AUTHORIZED SIGNATURE

Policy:FRJD2686590,Santiago Angulo

⑈ 2738925⑈ ⑆06300002⑈ ⑆2000683306967⑈

Citizens Property Insurance Corporation

PLA Premium Account

CHECK DATE	10/29/2008
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CHECK AMOUNT	\$43.00
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CHECK NUMBER	2738925
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iago Angulo

\$43.00

Santiago Angulo
105 N Ketch Dr
Sunrise, FL 33326-2241



One Citizens Drive
Riverside, RI 02915-3000

SANDRA M VILLANUEVA
SANTIAGO ANDRES ANGULO
48 CIRILLO DR
COLCHESTER CT 06415

Account Number: XXXXXX-6318
Transaction Date: 12/10/2008

Notice of Overdraft / Insufficient Available Funds

Dear Valued Customer,

We are writing to let you know that the available balance in your account was not enough to cover the checks, withdrawals, deductions, and/or charges presented for payment on 12/10/2008. To help you understand how this happened, please review the information shown below about your account, as well as a list of the items that we paid on your behalf or returned for insufficient available funds. After reviewing this notice, if you have any questions please call our 24 Hour PhoneBank at 1-800-922-9999 for additional assistance.

Account beginning balance on 12/10/2008	\$	- 79.28
Outstanding Debit Card Authorizations -See Detail Following	-	60.69
<hr/>		
Total funds available to pay items (net sum from all above)		- 139.97
Items debited from your account	-	39.00
Items Paid that overdrew your account - See Detail Following	-	205.31
<hr/>		
Subtotal after Account Activity (net sum from all above)		- 384.28
Fees for Overdraft / Insufficient Available Funds	-	156.00
<hr/>		
Total (net sum from all above)	\$	- 540.28

If you have not already done so, please make a deposit or transfer to your account to avoid possible additional charges. Be sure to check with us for the timing of the availability of your deposits.

Note that the fees charged for items paid against unavailable funds or items returned may increase based on prior overdraft activity in accordance with pricing outlined in your account disclosures.

Accounts remaining in a negative status will be forwarded to our collection department for appropriate follow up and resolution.

If you are an online banking customer, you may review your account online at <http://www.citizensbank.com>.

Detailed Items and Fees

Outstanding Debit Card Authorizations - These are debit card purchases where the merchant has not yet claimed the funds.

<u>Authorization Date/Time</u>	<u>Description</u>	<u>Item Amount</u>
12/09/2008/08:42PM	CVS PHARMACY #7305	\$ 60.6
Total		\$ 60.69

Items Paid that Overdrew Your Account - The following items were paid with unavailable funds.

<u>Description</u>	<u>Item Amount</u>	<u>Fee Charged</u>
MMC PURCHASE CVS PHARMACY #5848COLCHESTER CT	\$ 57.66	\$ 39.00
POS PURCHASE FOOD LION #118 CHARLESTON SC	\$ 32.65	\$ 39.00
MMC PURCHASE DANA WISEMAN GLASTONBURY CT	\$ 15.00	\$ 39.00
CHECK NUMBER: 0000000233	\$ 100.00	\$ 39.00
Total	\$ 205.31	\$ 156.00

To help you avoid overdrafts in the future, you should...

- Keep your check register up-to-date.
- Review your account activity and statements carefully.
- Monitor account activity through online banking.
- Pay special attention to electronic transactions.
- Don't forget about automatic payments.
- Record all transactions immediately and do not assume that they will take days to post to your account.
- Consider Direct Deposit, if applicable.
- Consider Overdraft Protection.



One Citizens Drive
Riverside, RI 02915-3000

SANDRA M VILLANUEVA
SANTIAGO ANDRES ANGULO
48 CIRILLO DR
COLCHESTER CT 06415

Account Number: XXXXXX-6318
Transaction Date: 12/09/2008

Notice of Overdraft / Insufficient Available Funds

Dear Valued Customer,

We are writing to let you know that the available balance in your account was not enough to cover the checks, withdrawals, deductions, and/or charges presented for payment on 12/09/2008. To help you understand how this happened, please review the information shown below about your account, as well as a list of the items that we paid on your behalf or returned for insufficient available funds. After reviewing this notice, if you have any questions please call our 24 Hour PhoneBank at 1-800-922-9999 for additional assistance.

Account beginning balance on 12/09/2008	\$	44.32
Outstanding Debit Card Authorizations -See Detail Following	-	133.35
<hr/>		
Total funds available to pay items (net sum from all above)		- 89.03
Items debited from your account	-	117.00
Items Paid that overdrew your account - See Detail Following	-	6.60
<hr/>		
Subtotal after Account Activity (net sum from all above)		- 212.63
Fees for Overdraft / Insufficient Available Funds	-	39.00
<hr/>		
Total (net sum from all above)	\$	- 251.63

If you have not already done so, please make a deposit or transfer to your account to avoid possible additional charges. Be sure to check with us for the timing of the availability of your deposits.

Note that the fees charged for items paid against unavailable funds or items returned may increase based on prior overdraft activity in accordance with pricing outlined in your account disclosures.

Accounts remaining in a negative status will be forwarded to our collection department for appropriate follow up and resolution.

If you are an online banking customer, you may review your account online at <http://www.citizensbank.com>.

Detailed Items and Fees

Outstanding Debit Card Authorizations - These are debit card purchases where the merchant has not yet claimed the funds.

<u>Authorization Date/Time</u>	<u>Description</u>	<u>Item Amount</u>
12/08/2008/04:37PM	DANA WISEMAN	\$ 15.00
12/08/2008/05:33PM	CVS PHARMACY #5848	\$ 57.66
12/09/2008/08:42PM	CVS PHARMACY #7	\$ 60.69
Total		\$ 133.35

Items Paid that Overdrew Your Account - The following items were paid with unavailable funds.

<u>Description</u>	<u>Item Amount</u>	<u>Fee Charged</u>
MMC PURCHASE SEARS ROEBUCK 14MANCHESTER CT	\$ 6.60	\$ 39.00
Total	\$ 6.60	\$ 39.00

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- Record all transactions immediately and do not assume that they will take days to post to your account.
- Consider Direct Deposit, if applicable.
- Consider Overdraft Protection.

413-737 1505

SANDRA M VILLANUEVA
SANTIAGO ANDRES ANGULO
48 CIRILLO DR
COLCHESTER CT 06415

Account Number: XXXXXX-6318
Transaction Date: 12/08/2008

Notice of Overdraft / Insufficient Available Funds

Dear Valued Customer,

We are writing to let you know that the available balance in your account was not enough to cover the checks, withdrawals, deductions, and/or charges presented for payment on 12/08/2008. To help you understand how this happened, please review the information shown below about your account, as well as a list of the items that we paid on your behalf or returned for insufficient available funds. After reviewing this notice, if you have any questions please call our 24 Hour PhoneBank at 1-800-922-9999 for additional assistance.

Account beginning balance on 12/08/2008	\$	295.39
Outstanding Debit Card Authorizations -See Detail Following	-	79.26
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Total funds available to pay items (net sum from all above)		216.13
Items debited from your account	-	196.72
Items Paid that overdrew your account - See Detail Following	-	54.35
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Subtotal after Account Activity (net sum from all above)		- 34.94
Fees for Overdraft / Insufficient Available Funds	-	117.00
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Total (net sum from all above)	\$	- 151.94

If you have not already done so, please make a deposit or transfer to your account to avoid possible additional charges. Be sure to check with us for the timing of the availability of your deposits.

Note that the fees charged for items paid against unavailable funds or items returned may increase based on prior overdraft activity in accordance with pricing outlined in your account disclosures.

Accounts remaining in a negative status will be forwarded to our collection department for appropriate follow up and resolution.

If you are an online banking customer, you may review your account online at <http://www.citizensbank.com>.

Detailed Items and Fees

Outstanding Debit Card Authorizations - These are debit card purchases where the merchant has not yet claimed the funds.

<u>Authorization Date/Time</u>	<u>Description</u>	<u>Item Amount</u>
12/07/2008/02:23PM	SEARS ROEBUCK 14	\$ 6.00
12/08/2008/04:37PM	DANA WISEMAN	\$ 15.00
12/08/2008/05:33PM	CVS PHARMACY #5	\$ 57.66
Total		\$ 79.26

Items Paid that Overdrew Your Account - The following items were paid with unavailable funds.

<u>Description</u>	<u>Item Amount</u>	<u>Fee Charged</u>
POS PURCHASE BIG LOTS #0166 NEWINGTON CT	\$ 24.38	\$ 39.00
POS PURCHASE WALGREEN COMPA WEST HARTFORDCT	\$ 15.90	\$ 39.00
POS PURCHASE WALGREEN COMPA WEST HARTFORDCT	\$ 14.07	\$ 39.00
Total	\$ 54.35	\$ 117.00

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