



1-800-922-9999

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current rates and answers to your questions.

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SANDRA M VILLANUEVA
48 CIRILLO DR
COLCHESTER CT 06415

Circle Account Statement

1 OF 5

Beginning November 29, 2008
through December 24, 2008

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Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement
DEPOSIT BALANCE			
Checking			
Circle Checking	223116-631-8	594.68	3,247.95
Savings			
Circle Savings	2253-139164	11,671.98	18,674.86

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

Monthly combined balance to waive monthly fee is 5,000.00
Your monthly combined balance this statement period is 15,882.92

Total Deposit Balance
21,922.81
Total Relationship Balance
21,922.81



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Account Statement

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Beginning November 29, 2008
through December 24, 2008

Checking

SUMMARY

Balance Calculation

Previous Balance	594.68
Checks	400.00 -
Withdrawals	12,234.82 -
Deposits & Additions	15,288.09 +
Current Balance	3,247.95 =

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

TRANSACTION DETAILS

Checks* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
232	200.00	12/03	235*	50.00	12/23
233	100.00	12/10	236	50.00	12/24

Previous Balance

594.68

Total Checks

400.00

Withdrawals

ATM/Purchases

Date	Amount	Description
12/01	1.06	MMC Purchase - 999999 Redbox Dvd 006-093colcheste CT
12/01	1.06	MMC Purchase - 999999 Redbox Dvd 006-093colcheste CT
12/03	42.31	Point Of Sale Debit - 021373 CVS 7305 Charleston SC
12/04	54.86	MMC Purchase - 6886 Kodakgallery.Com 8003609098 CA
12/08	97.49	Point Of Sale Debit - 009785 Toys R US West Hartf Ordct
12/08	65.52	Point Of Sale Debit - 000000 The Home Depot Glastonbur Y CT
12/08	33.71	Point Of Sale Debit - 000000 1099 Pier 1 Ha West Hartf Ordct
12/08	24.38	Point Of Sale Debit - 016600 Big Lots #0166 Newington CT
12/08	15.90	Point Of Sale Debit - W07750 Walgreen Compa West Hartf Ordct
12/08	14.07	Point Of Sale Debit - W07750 Walgreen Compa West Hartf Ordct
12/09	6.60	MMC Purchase - 0000 Sears Roebuck 14manchester CT
12/10	57.66	MMC Purchase - 999999 CVS Pharmacy #5848colchester CT
12/10	32.65	Point Of Sale Debit - 261183 Food Lion #118 Charleston SC
12/10	15.00	MMC Purchase - 999999 Dana Wiseman Glastonbur Y CT
12/11	60.69	MMC Purchase - 999999 CVS Pharmacy #7305charleston SC
12/16	54.00	MMC Purchase - 000078 Blues New York NY
12/17	55.10	MMC Purchase - 999999 John Gagnons Pet Rcolchester CT
12/19	216.71	Point Of Sale Debit - 901001 Marshalls Charlston SC
12/19	121.42	Point Of Sale Debit - 781062 Shoe Carnival Charleston SC
12/19	8.20	Point Of Sale Debit - 261183 Food Lion #118 Charleston SC
12/22	222.94	MMC Purchase - 999999 Sei*eurosport 800-934-38 76 NC
12/22	70.00	MMC Purchase - 731264 Nail Fashions Charleston SC
12/22	57.53	Point Of Sale Debit - 000000 The Home Depot Brandon FL
12/24	192.05	Point Of Sale Debit - 099000 Costco Whse #0 Davie FL
12/24	137.79	Point Of Sale Debit - D01701 Macy's / FL 01 Plantation FL
12/24	63.58	Point Of Sale Debit - 000000 Polo/Ralph Lau Sunrise FL
12/24	60.95	Point Of Sale Debit - 006 Sirens 39 Sunrise FL
12/24	47.70	Point Of Sale Debit - D01701 Macy's / FL 01 Plantation FL
12/24	39.43	Point Of Sale Debit - 004625 Victoria's Sec Sunrise FL
12/24	30.21	Point Of Sale Debit - D01701 Macy's / FL 01 Plantation FL
12/24	22.25	Point Of Sale Debit - 011 Tommy Hilfinger Sunrise FL

Other Withdrawals

Date	Amount	Description
12/09	117.00	Overdraft Fee (3)
12/10	39.00	Overdraft Fee (1)
12/11	156.00	Overdraft Fee (4)
12/23	10,000.00	Online Transfer To Savings 2253139164

Total Withdrawals

12,234.82



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Account Statement

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Beginning November 29, 2008
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Checking continued from previous page

Deposits & Additions

Date	Amount	Description
12/11	1,000.00	Online Transfer From Savings 2253139164
12/11	39.00	Fee Rebate
12/15	6,124.54	Deposit
12/15	2,000.00	Online Transfer From Savings 2253139164
12/16	6,124.55	Deposit

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

+	Total Deposits & Additions	15,288.09
=	Current Balance	3,247.95

Daily Balance

Date	Balance	Date	Balance	Date	Balance
12/01	592.56	12/10	-323.59	12/19	14,292.38
12/03	350.25	12/11	498.72	12/22	13,941.91
12/04	295.39	12/15	8,623.26	12/23	3,891.91
12/08	44.32	12/16	14,693.81	12/24	3,247.95
12/09	-79.28	12/17	14,638.71		

Savings

SUMMARY

Balance Calculation

	Balance		
Previous Balance	11,671.98	Average Daily Balance	11,392.09
Withdrawals	3,000.00 -	Interest	
Deposits & Additions	10,000.00 +	Current Interest Rate	.35%
Interest Paid	2.88 +	Annual Percentage Yield Earned	.36%
Current Balance	18,674.86 =	Number of Days Interest Earned	25
		Interest Earned	2.80
		Interest Paid this Year	21.18

SANDRA M VILLANUEVA
SANTIAGO ANDRES ANGULO
Circle Savings
2253-139164

Previous Balance

11,671.98

TRANSACTION DETAILS

Withdrawals

Other Withdrawals

Date	Amount	Description
12/11	1,000.00	Online Transfer To Checking 2231166318
12/15	2,000.00	Online Transfer To Checking 2231166318

-	Total Withdrawals	3,000.00
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Deposits & Additions

Date	Amount	Description
12/23	10,000.00	Online Transfer From Checking 2231166318

+	Total Deposits & Additions	10,000.00
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Interest

Date	Amount	Description
12/24	2.88	Interest

+	Total Interest Paid	2.88
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=	Current Balance	18,674.86
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Account Statement

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Beginning November 29, 2008
through December 24, 2008

Savings continued from previous page

Daily Balance

Date	Balance	Date	Balance	Date	Balance
12/11	10,671.98	12/23	18,671.98	12/24	18,674.86
12/15	8,671.98				

SANDRA M VILLANUEVA
SANTIAGO ANDRES ANGULO
Circle Savings
2253-139164

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.



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.

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Beginning November 29, 2008
through December 24, 2008

Images for account 223116-631-8

SANDRA M. VILLANUEVA 05/07 232
SANTIAGO ANDRES ANGULO
48 CIRILLO DR.
COLCHESTER, CT 06415

Date 11/28/08 11-2811/2311 232

Pay to the order of Dealia Zoraida \$ 200.00
two hundred dollars and 00/100 Dollars

Citizens Bank
Connecticut

For [Signature]

⑆221170114⑆ 2231166318⑈ 0232 ⑈00000020000⑈

232 12/03/2008 \$200.00

SANDRA M. VILLANUEVA 05/07 233
SANTIAGO ANDRES ANGULO
48 CIRILLO DR.
COLCHESTER, CT 06415

Date 12/04/08 12-0411/2311 233

Pay to the order of Natalie Villanueva \$ 100.00
one hundred dollars and 00/100 Dollars

Citizens Bank
Connecticut

For [Signature]

⑆221170114⑆ 2231166318⑈ 0233 ⑈00000010000⑈

233 12/10/2008 \$100.00

SANDRA M. VILLANUEVA 05/07 235
SANTIAGO ANDRES ANGULO
48 CIRILLO DR.
COLCHESTER, CT 06415

Date 12/23/08 12-2311/2311 235

Pay to the order of Church \$ 50.00
fifty dollars and 00/100 Dollars

Citizens Bank
Connecticut

For [Signature]

⑆221170114⑆ 2231166318⑈ 0235 ⑈00000050000⑈

235 12/23/2008 \$50.00

SANDRA M. VILLANUEVA 05/07 236
SANTIAGO ANDRES ANGULO
48 CIRILLO DR.
COLCHESTER, CT 06415

Date 12/24/08 12-2411/2311 236

Pay to the order of Imy Angulo \$ 50.00
fifty dollars and 00/100 Dollars

Citizens Bank
Connecticut

For [Signature]

⑆221170114⑆ 2231166318⑈ 0236 ⑈00000050000⑈

236 12/24/2008 \$50.00