

**Bank of America**

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

H

Combined Statement
Page 1 of 6 005564960403
Statement Period
12-28-07 through 01-29-08
B 18 0 A P PA 18 0344353
Number of checks enclosed: 0



00067338 01 MB 0.360 13 30904 001 SCM999 I1

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

Our free Online Banking service allows you to check balances, track account activity, pay bills and more.
**With Online Banking you can also view up to 18 months of this statement
online and even turn off delivery of your paper statement.**
Enroll at www.bankofamerica.com.

Customer Service Information

www.bankofamerica.com

For additional information or service, you may call:

1.800.432.1000 Priority Telephone Banking
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 (\$)
Bank Deposit Accounts **			
MyAccess Checking	0055 6496 0403	01-29	4,042.48
Regular Savings	0055 6786 4195	01-29	6,676.19

Total Deposit Account Balance \$10,718.67

** 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).

Our new Mobile Banking lets you bank the way you live.

You have the freedom, security and control to bank anywhere, anytime. Gain control over your finances and feel secure knowing exactly what your money is doing. Learn about the many new features available through Online Banking by visiting bankofamerica.com/anywhere.

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Awarded Highest Customer Satisfaction in the Southeast

Bank of America awarded "Highest Customer Satisfaction with Retail Banking in the Southeast" by J.D. Power and Associates. Thank you for ranking us highest. For J.D. Power and Associates award information, visit jdpower.com.

Deposit Accounts

MyAccess Checking

SANTIAGO A ANGULO SANDRA M VILLANUEVA

Your Account at a Glance

Account Number	0055 6496 0403
Beginning Balance on 12-28-07	\$ 2,581.75
Deposits and Other Additions	+ 4,406.71
Checks Posted	- 250.00
ATM and Debit Card Subtractions	- 959.88
Service Charges and Other Fees	- 9.95
Other Subtractions	- 1,726.15
Ending Balance on 01-29-08	\$ 4,042.48

MyAccess Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Open Solutions Des:Direct Dep ID:525014388108Klxx Indn:Angulo,Santiago Co ID:9111111101 Ppd	12-28	1,134.45
Macys East 11 12/30 #000945083 Refund Macys East 115 1 Manchester CT	12-31	105.99
Online Banking Fee Refund Fdes Nmo 0006576 Nbkz7Vc	01-14	19.90
Online Banking Fee Refund Fdes Nmo 0006576 Nbkz7Vc	01-14	9.95
Open Solutions Des:Direct Dep ID:485008788984Klxx Indn:Angulo,Santiago Co ID:9111111101 Ppd	01-15	3,136.42

Total Deposits and Other Additions \$4,406.71

MyAccess Checking Subtractions

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
1288	01-04	50.00	1289	01-08	200.00

Total Checks Posted \$250.00



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MyAccess Checking Subtractions

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
CheckCard 1226 Wang Palace Glastonbury CT 24019517361361171193502	12-28	18.55
CheckCard 1226 Bobs Cafe Glastonbury CT 24559307361400005330187	12-28	7.26
Macys East 11 12/30 #000630626 Purchase Macys East 115 1 Manchester CT	12-31	105.99
CheckCard 1228 Illiano'S Ristorante Colchester CT 24254777364462010550588	12-31	25.92
CheckCard 1227 Bobs Cafe Glastonbury CT 24559307362400005340318	12-31	6.84
CheckCard 0102 Wow Fitness 860-6331661 CT 24418008002002074752505	01-03	31.80
CheckCard 0101 Food Bag Q39 Colchester CT 24610438002004080324589	01-03	1.89
CheckCard 0102 Bobs Cafe Glastonbury CT 24559308003400005370201	01-04	6.36
Marshall's Mars 01/06 #000515881 Purchase Marshall's Marshal New London CT	01-07	285.73
Sou Gamestop # 01/06 #000369100 Purchase Sou Gamestop #195 Waterford CT	01-07	52.99
Macys East 04 01/06 #000703635 Purchase Macys East 048 8 Waterford CT	01-07	32.65
CheckCard 0106 J R Brothers Waterford CT 24158138006101912450218	01-07	26.50
Kh&h Liquors 01/12 #000526655 Purchase Kh&h Liquors Enfield CT	01-14	59.35
Cns Epress Llc 01/13 #000852911 Purchase Cns Epress Llc Manchester CT	01-14	23.98
Sy8 Dick'S Clo 01/13 #000455170 Purchase Sy8 Dick'S Clothi Manchester CT	01-14	21.94
Sou The Childr 01/13 #000526713 Purchase Sou The Childrens Manchester CT	01-14	9.09
CheckCard 0113 Illiano'S Ristorante Colchester CT 24254778014462010550366	01-15	17.49
Sou Stop & Sho 01/17 #000931597 Purchase Sou Stop & Shop # Colchester CT	01-17	32.95
CheckCard 0121 All Kinds Of Filter 847-458-9914 IL 24110398023556015731051	01-24	74.50
CheckCard 0123 Hoyt Waterford 9 Waterford CT 24717058024730241630033	01-25	18.00
CheckCard 0126 Snowshed Resort Centre Killington VT 24717058027130275959043	01-28	65.00
CheckCard 0126 Black Dog Sports Inc Killington VT 24008708027459966800457	01-28	20.00
CheckCard 0126 Skybox Grille Killington VT 24246518026207000070066	01-28	15.10

Total ATM and Debit Card Subtractions \$959.88

Service Charges and Other Fees	Date Posted	Amount(\$)
Online Banking Fee	01-08	9.95

Total Service Charges and Other Fees \$9.95

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SANTIAGO A ANGULO
 SANDRA M VILLANUEVA

MyAccess Checking Subtractions

Other Subtractions	Date Posted	Amount(\$)
Automatic Transfer To 4195	12-28	50.00
Smith Farm Master Association Bill Payment	01-02	359.00
Hampton Creek Hoa Bill Payment	01-02	107.00
Smith Farm Master Association Bill Payment	01-04	54.00
Hampton Creek Hoa Bill Payment	01-04	49.00
Bank Of America Credit Card Bill Payment	01-07	15.00
Directv Bill Payment	01-08	117.91
Sovereign Bank Bill Payment	01-10	406.85
Connecticut Light And Power Bill Payment	01-11	153.59
Travelers Insur Des:Insurance ID:xxxxx5461	01-17	110.08
Indn:Villanueva & Sa Sandra Co ID:9130208001 Ppd		
AT&T Bill Payment	01-17	71.63
Verizon Wireless Bill Payment	01-18	137.09
Bank Of America - Credit Card Bill Payment	01-22	15.00
Citifinancial Retail Services Bill Payment	01-24	20.00
Reference Letter Fee	01-25	10.00
Fdes Nnc 0002882 Nbk3Hih		
Automatic Transfer To 4195	01-28	50.00

Total Other Subtractions \$1,726.15

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,581.75	01-07	2,535.71	01-17	4,467.17
12-28	3,640.39	01-08	2,207.85	01-18	4,330.08
12-31	3,607.63	01-10	1,801.00	01-22	4,315.08
01-02	3,141.63	01-11	1,647.41	01-24	4,220.58
01-03	3,107.94	01-14	1,562.90	01-25	4,192.58
01-04	2,948.58	01-15	4,681.83	01-28	4,042.48



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Regular Savings

SANTIAGO A ANGULO SANDRA M VILLANUEVA

Your Account at a Glance

Account Number	0055 6786 4195	
Beginning Balance on 12-28-07	\$ 1,475.58	
Deposits and Other Additions	+ 5,200.61	Annual Percentage Yield Earned this Statement
Ending Balance on 01-29-08	\$ 6,676.19	Period: 0.20%
		Interest Paid Year to Date: \$0.61

Regular Savings Additions

Deposits and Other Additions	Date Posted	Amount(\$)
BkofAmerica - FL Des: Amt Trnsfr ID:00005564960403 Indn: Automatic Transfer Co ID:1107587665 Ppd Pmt Info: Automatic Transfer From 0403	12-28	50.00
BkofAmerica ATM 01/17 #000005925 Deposit Colchester Cente Colchester CT	01-17	5,100.00
BkofAmerica - FL Des: Amt Trnsfr ID:00005564960403 Indn: Automatic Transfer Co ID:1107587665 Ppd Pmt Info: Automatic Transfer From 0403	01-28	50.00
Interest Earned	01-29	0.61

Total Deposits and Other Additions \$5,200.61

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,475.58	01-17	6,625.58	01-29	6,676.19
12-28	1,525.58	01-28	6,675.58		

How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here _____ \$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement _____ \$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest) _____ \$ _____
4. This is your NEW ACCOUNT REGISTER BALANCE _____ \$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here _____ \$ _____
2. Add any deposits not shown on this statement _____ \$ _____

SUBTOTAL _____ \$ _____

3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check #	Amount	Date/Check #	Amount	Date/Check #	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals _____ \$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal
This Balance should match your new Account Register Balance _____ \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

IMPORTANT INFORMATION FOR BANK DEPOSIT ACCOUNTS

Change of Address. Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Deposit Agreement. When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule, which contain the current version of the terms and conditions of your account relationship, may be obtained at our banking centers.

Electronic Transfers: In case of errors or questions about your electronic transfers

If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. 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.
- * Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- * Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting Other Problems. You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or unauthorized transactions within the time periods specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree not to make a claim against us for the problems or unauthorized transactions.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.





Dear Santiago A Angulo,

RE: Changes to your credit card account ending in 9650.

At Bank of America, we are committed to providing you with timely and relevant information regarding your account.

Enclosed is an Important Notice of Change in Terms for your Credit Card Agreement. To help you better understand these changes and how they may impact your account, we have provided a summary before each amendment. Please review these changes carefully so you can make informed decisions about your account including the possibility in some cases to reject the change.

New Offers: This January we are introducing enhancements to our system that will enable us to offer you the possibility of additional low-rate promotional offers. These will give us the flexibility to better support your financial needs and provide you choices which may from time to time include:

- √ Merchant specific offers
- √ Product specific offers
- √ Offers on large ticket transactions, until they are paid off in full
- √ Seasonal offers
- √ Multiple offers at one time

For your convenience, we offer many of our most requested services online for your immediate access at www.bankofamerica.com. Below are some of the services that may be available on your account:

- √ Make / Schedule Payments For Your Account
- √ Pay Other Bills / Schedule Recurring Payments
- √ Request a Copy of a Payment or Access Check
- √ Request a Credit Line Increase
- √ Schedule Alerts For Your Payment Due Dates
- √ Request a Replacement Card
- √ View / Download Recent Statement Information
- √ Change Your Address

You also have the option of accessing your account by calling the toll-free number on the back of your credit card.

Helpful Tips and Benefits. We would like your Bank of America credit card to be your card of choice. To assure you get the greatest possible value from your account, we have included some Tips to help you *minimize* your fees and finance charges. Also highlighted is a sample of the many Benefits your card has to offer.

See important Tips and Benefits on other side

Tips To Minimize Your Fees and Finance Charges

We are making every effort to help you get the greatest possible value from your credit card account. Below are some useful suggestions on how to minimize fees and finance charges.

Help keep the cost of credit down by paying on time and not exceeding your credit limit.

Did you know paying late or exceeding your credit limit will cause early expiration of promotional rates and may cause your APR to increase?

- Avoid Late Payments by checking the due date on your statement when it arrives as it may vary from month to month.
- Allow 5-7 days mail time for your payment to reach us.
- Ensure the fastest processing by using the remittance slip and envelope provided with your monthly statement.
- Avoid late payments by enrolling in our online automated payment service.
- Flexible online payment services available. Visit us online at www.bankofamerica.com.
- Payments made over the phone by 5:00 p.m. EST, 365 days a year, will be credited the same day. (A fee may apply for same day service.)

Avoid Overlimit Fees by never allowing your balance to exceed the credit limit shown on your monthly billing statement (leave room for finance charges). You can view your balance online or call us any time at the toll-free number on the back of your credit card.

Reduce your finance charges by paying more than the minimum amount due. While you have the flexibility to pay only the minimum amount due, you can significantly reduce your cost of credit by paying in full or making larger payments.

Remember, you can avoid finance charges on your retail purchases by paying the balance in full each month by your payment due date.

Contact us for assistance with your banking needs. We are available by phone 24 hours a day, 365 days a year to respond to your financial needs just by calling the toll-free number on the back of your credit card. Or visit us online at www.bankofamerica.com for up-to-the-minute information on transactions, payments and special offers.

Take Advantage of These Benefits

We encourage you to take advantage of all your credit card benefits and the wide variety of products and services **Bank of America** has to help you meet your financial needs.

World Class Fraud Protection. Your account is protected by **Total Security Protection®**. We continuously monitor your account for suspicious activity, and use rigorous online controls to ensure no unauthorized persons can access your data. Rest assured you will never have to pay for unauthorized use on your account.

Pay Your Account Online. Our service is fast and free.

Have your credit card manage your bills. For many recurring bills, like internet, cable TV, telephone service, highway toll pass, and even some utilities, you can request the billing company use your credit card for automatic payment. Think of the time savings and convenience of not having to worry about missing a payment.

More places to get cash. Your card is accepted at thousands of ATMs and banking centers around the world.

Emergency replacement of lost cards. We will deliver to you while traveling practically anywhere in the world.

Additional cards for family and friends. Simplify your life by adding a family member or friend to your account as an authorized user.

SEE YOUR CREDIT CARD AGREEMENT FOR COMPLETE DETAILS