

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

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SANDRA M VILLANUEVA 48 CIRILLO DR COLCHESTER CT 06415

Circle Account Statement



OF 5

Beginning September 26, 2008 through October 27, 2008

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Account	Account Number	Balance Last Statement	Balance This Statement		M VILLANUEVA GO ANDRES ANGULO
DEPOSIT BALANCE Checking	Θ.			Circle C	
Circle Checking	223116-631-8	1,758.78	254.70	223110	051 0
Savings					
Circle Savings	2253-139164	3,011.05	7,012.84		
					Total Deposit Balance
				0	7,267.54
Monthly combined balance to v	vaive monthly fee is	5,000.00			Total Relationship Balance
Your monthly combined balance		7,962.71		0	7,267.54





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Account Statement



OF 5

Beginning September 26, 2008 through October 27, 2008

Checking

SUMMARY

Balance Calculation

 Previous Balance
 1,758.78

 Checks
 69.94

 Withdrawals
 7,627.49

 Deposits & Additions
 6,193.35 +

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

Previous Balance

TRANSACTION DETAILS

Checks* There is a break in check sequence

Check # 228

Current Balance

Amount 49.94

Amount Description

ount Date .94 10/02

ind netrot curt

254.70 =

Check # 229

Amount 20.00 Date 10/07

(-)

Total Checks

69.94

1,758.78

Withdrawals

ATM/Purchases

Dute	Amount	Description
09/26	65.08	Point Of Sale Debit - 000000 Ross Stores #1 San Franci Scoca
09/26	6.44	MMC Purchase - 999999 Hudson News 220 Chcharleston SC
09/29	99.79	Point Of Sale Debit - 003155 Shoe Pavilion San Franci Scoca
09/29	33.64	MMC Purchase - 999999 San Francisco Citysan Franci Scoca
09/29	21.69	MMC Purchase - 999999 A Heart For Kids San Franci Scoca
09/29	21.55	MMC Purchase - 777927 Robert Mondavi Winoakville CA
09/29	17.66	MMC Purchase - 765580 Domaine Carneros Lnapa CA
09/29	12.12	Point Of Sale Debit - W05815 Walgreen Compa San Franci Scoca
09/29	8.14	Point Of Sale Debit - 000532 Forever 21 Inc San Franci Scoca
10/01	47.53	MMC Purchase - 999999 CVS Pharmacy #7305charleston SC
10/01	11.33	Point Of Sale Debit - Lk5378 Doscher's IGA Charleston SC
10/01	10.41	MMC Purchase - 000000 The Crepe Cafe Sf San Franci Scoca
10/03	14.74	MMC Purchase - 000000 CVS Pharmagy #7305 sharlastan SC
10/06	248.92	MMC Purchase - 999999 CVS Pharmacy #7305charleston SC Point Of Sale Debit - 242331 Wal-Mart #2331 Waterford CT
10/06	182.57	Point Of Sale Debit - 242331 Wal-Mail #2331 Waterford Cl
10/06	119.16	Point Of Sale Debit - 099007 Costco Whise #0 Enfield CT
10/06	113.78	Point Of Sale Debit - 001 Charlotte Russ Waterford CT
10/06	88.92	Point Of Sale Debit - D04800 Macys East 04 Waterford CT
10/06	76.00	Point Of Sale Debit - 231600 Gap USA Waterford CT
10/06	12.05	MMC Purchase - 901183 Regal Nails Waterford CT
		MMC Purchase - 901296 Sarku Japan #174 Waterford CT
10/06 10/08	3.12	Point Of Sale Debit - 242331 Wal-Mart #2331 Waterford CT
10/08	499.76	MMC Purchase - 999999 Reliable Oil 8605371004 CT
10/08	27.10	Point Of Sale Debit - 000000 Bilo #410 MT Pleasan T SC
10/08	3.18	MMC Purchase - 0099 Dunkin #343818 Alexandria VA
10/14	243.21	Point Of Sale Debit - 241748 Wal-Mart #1748 Charleston SC
10/14	80.68	Point Of Sale Debit - 076859 Kmart Charleston SC
10/14 10/14	68.79	Point Of Sale Debit - 002035 369 King Llc Charleston SC
	63.37	MMC Purchase - 264200 Las Olas Surt Shoncharleston SC
10/14 10/14	10.98	Point Of Sale Debit - 261183 Food Lion #118 Charleston SC
10/14	6.02	MMC Purchase - 729406 Cupcake Charleston SC
10/14	5.92	Point Of Sale Debit - Lk6028 Piggly Wiggly Charleston SC
10/14	3.86	POINT OF Sale Debit - 261183 Food Lion #118 Charleston SC
10/15	25.77	MMC Purchase - 900955 My Favorite Thingsisle Pf PA Imssc
10/16	208.05	MMC Fulcilase - 999999 John Gannons Pet Register CT
10/20	82.74	FOILL OF Sale Debit - 001508 Van Heisen Ret North Char Locco
10/20	51.33	MMC Pulchase - 728332 Jaws Murrells I Nitsc
10/20	12.92	Point Of Sale Debit - 261183 Food Lion #118 Charleston SC
10/20	5.21	POINT OF Sale Debit - 261183 Food Lion #118 Charleston SC
10/21	83.35	MMC Purchase - 999999 CVS Pharmacy #7305charleston SC
10/21	35.00	Fine Fulctione - 999999 Lower #07787, 813-703-01 52 FI
10/21	18.94	MMC Purchase - 999999 CVS Pharmacy #7305charleston SC
10/27	252.69	FUILL UI Jale Denii - 747331 Wal-Mart #2331 Waterford CT
10/27	105.99	FUILL OF Sale Debit - 02309 RCT - 268-276 Rridnew London CT
10/27	17.99	Point Of Sale Debit - 001 I Party #62 East Hartf Ordct



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Account Statement



5 OF

SANDRA M VILLANUEVA

SANDRA M VILLANUEVA SANTIAGO ANDRES ANGULO

Circle Savings

2253-139164

Beginning September 26, 2008 through October 27, 2008

Checking continued from previous page

Other Withdrawals

Date

Amount Description

10/07

4,000.00

500.00 Chase Epay 081006 597954827

Online Transfer To Savings 2253139164

SANTIAGO ANDRES ANGULO Circle Checking

223116-631-8

Total Withdrawals

7,627.49

Deposits & Additions

Date

Amount Description

09/30 10/17

ATM Deposit - Cn2114 Citizens Colchester, Colchester CT MMC Return - 999999 Point Break Charleston SC 6,124.56

68.79

Total Deposits & Additions

6,193.35

Current Balance 254.70

Daily Balance

Date	Balance	Date	Balance	Date	Balance
00/26	1,687.26	10/06	2,618.76	10/16	852.07
09/26 09/29	1,472.67	10/07	2,098.76	10/17	920.86
09/30	7.597.23	10/08	1,568.72	10/20	768.66
10/01	3,527.96	10/14	1,085.89	10/21	631.37
10/02	3,478.02	10/15	1,060.12	10/27	254.70
10/03	3,463,28		50 TO 100 TENED OF THE	SHA MILTON	

Savings

SUMMARY

Balance Calculation 3,011.05 Previous Balance Withdrawals .00 -Deposits & Additions 4,000.00 + Interest Paid

1.79 +7,012.84 =**Current Balance**

Balance

Average Daily Balance

Interest

Current Interest Rate Annual Percentage Yield Eamed Number of Days Interest Earned

Interest Earned Interest Paid this Year 6,386.05

.32% .32%

32 1.79 14.97

Previous Balance

3,011.05

TRANSACTION DETAILS

Deposits & Additions

Date

Description Amount

10/01

Online Transfer From Checking 2231166318 4,000.00

Total Deposits & Additions

4,000.00

Interest

Date 10/27 Amount Description

1.79 Interest

Total Interest Paid

1.79

Current Balance

Daily Balance

Date 10/01

Balance 7,011.05

Date

10/27

Balance 7,012.84 Date

Balance

Member FDIC @ Equal Housing Lender

7,012.84



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Account Statement



OF 5

Beginning September 26, 2008 through October 27, 2008

Savings continued from previous page

NEWS FROM CITIZENS

--We have the Mortgage, Home Equity Loan or Line of Credit that will fit your needs. Consumers want a borrowing process that's easy and stress-free, from a simple application process to quick approvals and cash in hand. Only Citizens Bank provides flexible and hassle-free borrowing solutions tailored to fit your unique situation so you can get the money you need quickly and easily. See a banker today or apply online at citizensbank.com. Equal Housing Lender.

--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.

SANDRA M VILLANUEVA SANTIAGO ANDRES ANGULO Circle Savings 2253-139164



Checking Account Balance Worksheet

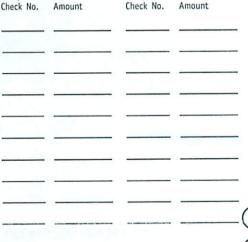
Before completing this worksheet, please be sure to adjust your checkbook register balance by · Adding any interest earned · Subtracting any fees or other charges Your current balance on this statement Current Balance List deposits which do not appear on this statement Date Amount Date Amount

+

3 Subtotal by adding 1 and 2

Date/

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



Date/

Subtract 4 from 3. This should match your checkbook register balance



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

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

Total of 2

Subtotal of 1 and 2

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

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.)

In Case of Errors or Questions About Your 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. 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. 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

Change of Address
Please call the number shown on the front of your statement to notify us of a

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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Account Statement



OF 5

Beginning September 26, 2008 through October 27, 2008

Images for account 223116-631-8

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SANDRA M. VILLANUEVA
SANTIAGO ANDRES ANGULO
SANTIAGO ANDRES ANGULO
SANTIAGO ANDRES ANGULO
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order of St Andrews Catholic Church \$ 20 cm

Citizens Bank
Connecticul

For

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228

10/02/2008

\$49.94

229

10/07/2008

\$20.00