



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
12-30-08 through 01-28-09
B 18 0 A P PA 18
Number of checks enclosed: 0



MD 02/04 0 0904 894 0034000000 055 003830 #01 AV 0.324

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 Customer Service
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	01-28	10,675.37
Regular Savings	0055 6786 4195	01-28	5,910.40

Total Deposit Account Balance \$16,585.77

** 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).

1/27/09 - Bank of America will no longer participate in the Presto! ATM Network. After this date, when you use Presto! ATMs, located in Publix Supermarkets, you may be charged a non-Bank of America ATM fee. You may also be charged a fee by the ATM operator, the Presto! network. Prevent being charged such fees by requesting cash back when you make purchases or by using a Bank of America ATM. See the disclosure information that accompanied your card for detailed fee information. To locate the ATM nearest you, go to bankofamerica.com/locator.

SANTIAGO A ANGULO
SANDRA M VILLANUEVA

Combined Statement
Page 2 of 6 005564960403
Statement Period
12-30-08 through 01-28-09
B 18 0 A P PA 18
Number of checks enclosed: 0

Upromise Scholarship Opportunity

Bank of America has partnered with Upromise and wants to extend a special opportunity for you to apply for the Upromise Scholarship. \$500,000 in scholarships will be awarded, and you could be a recipient. Visit www.upromise.com/500k to learn more.

Deposit Accounts

MyAccess Checking

SANTIAGO A ANGULO SANDRA M VILLANUEVA

Your Account at a Glance

Account Number	0055 6496 0403
Beginning Balance on 12-30-08	\$ 13,855.13
Deposits and Other Additions	+ 20,808.63
Checks Posted	- 414.18
ATM and Debit Card Subtractions	- 912.72
Service Charges and Other Fees	- 2.00
Other Subtractions	- 22,659.49
Ending Balance on 01-28-09	\$ 10,675.37

MyAccess Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Open Solutions Des:Direct Dep ID:643018624257Kkx Indn:Angulo,Santiago Co ID:9111111101 Ppd	12-30	3,528.83
Counter Credit	01-06	1,529.26
Online Banking transfer from Sav 4195 Confirmation# 1700353016	01-12	5,000.00
Counter Credit	01-12	1,130.00
Open Solutions Des:Direct Dep ID:609011688790Kkx Indn:Angulo,Santiago Co ID:9111111101 Ppd	01-15	3,223.00
Returned Bill Payment From Summergate Homeowners A Issue Date 01-02-09.	01-27	197.54
Online Banking transfer from Sav 4195 Confirmation# 3089893553	01-27	6,200.00

Total Deposits and Other Additions \$20,808.63

MyAccess Checking Subtractions

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
247	01-08	314.18	248	01-12	100.00

Total Checks Posted \$414.18

SANTIAGO A ANGULO
SANDRA M VILLANUEVACombined Statement
Page 3 of 6 005564960403
Statement Period
12-30-08 through 01-28-09
B 18 0 A P PA 18
Number of checks enclosed: 0**MyAccess Checking Subtractions**

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
CheckCard 0102 Wow Fitness 860-6331661 CT 24418009002002061164605	01-05	31.80
CheckCard 0103 El Bodegon Grocery Lantana FL 24427339004710015936898	01-05	26.77
CheckCard 0103 El Bodegon Grocery Lantana FL 24427339004710015937482	01-05	6.98
CheckCard 0103 Ace Hardware Weston FL 24388949004230163319592	01-05	6.65
CheckCard 0105 John Gagnons Pet Resort Colchester CT 24013399006002735848195	01-07	612.75
Gca* Mohegan 8 01/18 #000003534 Withdrwl 1 Mohegan Sun B Uncasville CT	01-20	203.50
Cvs 5848 119 S 01/18 #000942159 Purchase Cvs 5848 119 Sout Colchester CT	01-20	10.00
Stop & Shop #6 01/24 #000326492 Purchase Stop & Shop #608 Colchester CT	01-26	8.28
Stop & Shop #6 01/28 #000268608 Purchase Stop & Shop #608 Colchester CT	01-28	5.99

Total ATM and Debit Card Subtractions \$912.72

Service Charges and Other Fees	Date Posted	Amount(\$)
Gca* Mohegan 8 01/18 #000003534 Withdrwl 1 Mohegan Sun B Uncasville CT Fee	01-20	2.00

Total Service Charges and Other Fees \$2.00

Other Subtractions	Date Posted	Amount(\$)
Emc Mortgage Bill Payment	01-02	2,513.76
Chase Home Mortgage Bill Payment	01-02	2,447.11
Wells Fargo Home Mortgage Bill Payment	01-02	884.53
Smith Farm Master Association Bill Payment	01-02	413.00
Amtrust Bank Bill Payment	01-02	329.55
Emc Mortgage Bill Payment	01-02	269.01
Summergeate Homeowners Assoc Inc Bill Payment	01-02	197.54
Hampton Creek Hoa Bill Payment	01-02	119.00
Citifinancial Retail Svc Bill Payment	01-02	100.00
Chase Credit Cards Bill Payment	01-02	100.00
Sovereign Bank Bill Payment	01-09	406.85
Connecticut Light And Power Bill Payment	01-09	177.21
Directv Bill Payment	01-09	112.13
Bank Of America - Credit Card Bill Payment	01-12	10,000.00
American Express Bill Payment	01-15	59.70
Bank Of America Credit Card Bill Payment	01-16	100.00
AT&T Bill Payment	01-16	45.07
Travelers Insur Des:Insurance ID:xxxxx5461 Indn:Villanueva & Sa Sandra Co ID:9130208001 Ppd	01-20	131.83
Bank of America Credit Card Bill Payment	01-27	4,000.00
Verizon Wireless Bill Payment	01-27	203.20
Automatic Transfer To 4195	01-28	50.00

Total Other Subtractions \$22,659.49

SANTIAGO A ANGULO
SANDRA M VILLANUEVA

Combined Statement
Page 4 of 6 005564960403
Statement Period
12-30-08 through 01-28-09
B 18 0 A P PA 18
Number of checks enclosed: 0

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	13,855.13	01-07	10,854.77	01-16	8,892.63
12-30	17,383.96	01-08	10,540.59	01-20	8,545.30
01-02	10,010.46	01-09	9,844.40	01-26	8,537.02
01-05	9,938.26	01-12	5,874.40	01-27	10,731.36
01-06	11,467.52	01-15	9,037.70	01-28	10,675.37

Regular Savings

SANTIAGO A ANGULO SANDRA M VILLANUEVA

Your Account at a Glance

Account Number	0055 6786 4195	
Beginning Balance on 12-30-08	\$ 10,711.73	Annual Percentage Yield Earned this Statement Period: 0.20% Interest Paid Year to Date: \$1.33
Deposits and Other Additions	+ 6,398.67	
Other Subtractions	- 11,200.00	
Ending Balance on 01-28-09	\$ 5,910.40	

Regular Savings Additions

Deposits and Other Additions	Date Posted	Amount(\$)
BkofAmerica ATM 01/23 #000006625 Deposit Ella Grasso Exxo Windsor Locks CT	01-23	222.80
BkofAmerica ATM 01/24 #000008747 Deposit Colchester Cente Colchester CT	01-26	6,124.54
BkofAmerica - FL Des: Amt Trnsfr ID:00005564960403 Indn:Automatic Transfer Co ID:1107587665 Ppd	01-28	50.00
Pmt Info:Automatic Transfer From 0403		
Interest Earned	01-28	1.33

Total Deposits and Other Additions \$6,398.67

Regular Savings Subtractions

Other Subtractions	Date Posted	Amount(\$)
Online Banking transfer to Chk 0403 Confirmation# 1700353016	01-12	5,000.00
Online Banking transfer to Chk 0403 Confirmation# 3089893553	01-27	6,200.00

Total Other Subtractions \$11,200.00



Bank of America



SANTIAGO A ANGULO
SANDRA M VILLANUEVA

H

Combined Statement

Page 5 of 6 005564960403

Statement Period

12-30-08 through 01-28-09

B 18 0 A P PA 18

Number of checks enclosed: 0

Daily Balance Summary

Date	Balance(\$)
Beginning	10,711.73
01-12	5,711.73

Date	Balance(\$)
01-23	5,934.53
01-26	12,059.07

Date	Balance(\$)
01-27	5,859.07
01-28	5,910.40

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.

