

**Bank of America**

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

H

Combined Statement

Page 1 of 5 005564960403

Statement Period

01-30-08 through 02-27-08

B 18 0 A P PA 18 0349127

Number of checks enclosed: 0



00068721 01 MB 0.360 13 28904 001 SCM999 I12 4

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 Informationwww.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	02-27	3,854.87
Regular Savings	0055 6786 4195	02-27	6,677.25

Total Deposit Account Balance \$10,532.12

** 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).

Notice: Important Information

Changes to overdraft and returned item fees effective 4.18.08: For the 1st day your account has an occurrence (an occurrence is a day with at least one overdraft or returned item), the fee for each overdraft item and each returned item changes from \$20 to \$25. For each subsequent day your account has an occurrence during the current month and prior 12 months, the fee for each item remains \$35. The fee applies to a maximum of 7 items per day. These changes amend your Personal Schedule of Fees.

SANTIAGO A ANGULO
SANDRA M VILLANUEVA

Combined Statement
Page 2 of 5 005564960403
Statement Period
01-30-08 through 02-27-08
B 18 0 A P PA 18
Number of checks enclosed: 0

Bank of America offers the following services to help you avoid fees. Sign up for our Overdraft Protection service to transfer funds from your linked savings or credit card. Use free Online Banking service, Alerts and mobile banking. You can also learn how to avoid fees by obtaining our Helpful Information for Better Banking brochure at your banking center or visiting our interactive website at bankofamerica.com/feesandprocesses. Please call the number on this statement with any questions.

Deposit Accounts

MyAccess Checking

SANTIAGO A ANGULO SANDRA M VILLANUEVA

Your Account at a Glance

Account Number	0055 6496 0403
Beginning Balance on 01-30-08	\$ 4,042.48
Deposits and Other Additions	+ 6,272.84
ATM and Debit Card Subtractions	- 1,155.18
Service Charges and Other Fees	- 2.00
Other Subtractions	- 5,303.27
Ending Balance on 02-27-08	\$ 3,854.87

MyAccess Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Open Solutions Des:Direct Dep ID:617014263343Kkx Indn:Angulo,Santiago Co ID:9111111101 Ppd	01-30	3,136.42
Open Solutions Des:Direct Dep ID:687018614670Kkx Indn:Angulo,Santiago Co ID:9111111101 Ppd	02-15	3,136.42

Total Deposits and Other Additions \$6,272.84

MyAccess Checking Subtractions

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Gca* Foxwoods 02/01 #000005838 Withdrwl 39 Norwich West Mashantucket CT	02-04	303.00
CheckCard 0201 Wow Fitness 860-6331661 CT 24418008032032224586002	02-04	31.80
CheckCard 0201 Colchester Wine & Spiri Colchester CT 24013398032018798863350	02-04	22.24
BkofAmerica ATM 02/10 #000009256 Withdrwl 260 Canal St New York NY	02-11	300.00
CheckCard 0210 Showtime Pictures Empir New York NY 24717058042120427316094	02-11	21.65
Duane Reade IN 02/10 #000220104 Purchase Duane Reade Inc. New York NY	02-11	12.98
CheckCard 0210 Empire State Bldg New York NY 24761978042276041011604	02-12	55.00

**Bank of America**SANTIAGO A ANGULO
SANDRA M VILLANUEVA

Combined Statement
Page 3 of 5 005564960403
Statement Period
01-30-08 through 02-27-08
B 18 0 A P PA 18 0349129
Number of checks enclosed: 0

MyAccess Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
CheckCard 0209 Museum Nat Hist Tickets New York NY 24153388042286099900168	02-12	37.00
CheckCard 0211 Bobs Cafe Glastonbury CT 24559308043400005650109	02-13	3.45
CheckCard 0212 Bobs Cafe Glastonbury CT 24559308044400005660354	02-14	7.16
CheckCard 0216 Tgi Friday'S New York NY 24761978048275440014650	02-19	92.61
CheckCard 0216 Havana Central Times S New York NY 24071058048109100369318	02-19	86.80
CheckCard 0214 Texas Roadhouse #2266 Manchester CT 24761978046276322013259	02-19	60.41
CheckCard 0215 Pazzo Italian Cafe Glastonbury CT 24071058048158177114677	02-19	53.53
CheckCard 0218 Bobs Cafe Glastonbury CT 24559308050400005690295	02-20	5.04
CheckCard 0219 Bobs Cafe Glastonbury CT 24559308051400005700168	02-21	3.45
Walgreen Compa 02/26 #000964708 Purchase Walgreen Company Weston FL	02-27	59.06

Total ATM and Debit Card Subtractions \$1,155.18

Service Charges and Other Fees	Date Posted	Amount(\$)
Gca* Foxwoods 02/01 #000005838 Withdrwl 39 Norwich West Mashantucket CT Fee	02-04	2.00

Total Service Charges and Other Fees \$2.00

Other Subtractions	Date Posted	Amount(\$)
Chase Home Mortgage Bill Payment	01-30	2,433.82
Amtrust Bank Bill Payment	01-30	329.55
Bank Of America - Credit Card Bill Payment	02-07	1,000.00
Sovereign Bank Bill Payment	02-08	406.85
Directv Bill Payment	02-08	117.91
Hydro-Pure Water Treatment Bill Payment	02-08	110.00
Connecticut Light And Power Bill Payment	02-12	140.15
AT&T Bill Payment	02-15	139.58
Travelers Insur Des:Insurance ID:xxxxxx5461 Indn:Villanueva & Sa Sandra Co ID:9130208001 Ppd	02-19	110.08
Verizon Wireless Bill Payment	02-19	92.05
Bank Of America Credit Card Bill Payment	02-21	15.00
Emc Mortgage Bill Payment	02-22	290.28
Discover Des:Phone Pay ID:601100906046575 Indn:Angulo Santiago Co ID:6510020270 Tel	02-22	118.00

Total Other Subtractions \$5,303.27

SANTIAGO A ANGULO
SANDRA M VILLANUEVA

Combined Statement
Page 4 of 5 005564960403
Statement Period
01-30-08 through 02-27-08
B 18 0 A P PA 18
Number of checks enclosed: 0

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	4,042.48	02-11	2,087.10	02-19	4,345.70
01-30	4,415.53	02-12	1,854.95	02-20	4,340.66
02-04	4,056.49	02-13	1,851.50	02-21	4,322.21
02-07	3,056.49	02-14	1,844.34	02-22	3,913.93
02-08	2,421.73	02-15	4,841.18	02-27	3,854.87

Regular Savings

SANTIAGO A ANGULO SANDRA M VILLANUEVA

Your Account at a Glance

Account Number	0055 6786 4195	
Beginning Balance on 01-30-08	\$ 6,676.19	<i>Annual Percentage Yield Earned this Statement</i> <i>Period: 0.20%</i> <i>Interest Paid Year to Date: \$1.67</i>
Deposits and Other Additions	+ 1.06	
Ending Balance on 02-27-08	\$ 6,677.25	

Regular Savings Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Interest Earned	02-27	1.06
Total Deposits and Other Additions		\$1.06

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)
Beginning	6,676.19	02-27	6,677.25

**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.

