P.O. BOX 660022 DALLAS, TX 75266-0022

20074690

**This Statement Covers** 

From: 12/17/08 Through: 01/20/09

Need assistance? To reach us anytime call 1-800-788-7000 or visit us at wamu.com

SANDRA M VILLANUEVA **48 CIRILLO DR COLCHESTER CT 06415-1889** 

See enclosed Privacy Policy. If you are a new Chase customer you need to contact us to exercise your privacy preferences.

# Your WaMu Free Checking Detail Information

SANDRA M VILLANUEVA

**Account Number: 313-230759-2** Washington Mutual Bank, FA

	Your Account at a Glance			
Beginning Balance	\$223.26	Next Anniversary Date	10/31/2009	
Checks Paid	\$0.00	Available OD/NSF Fee Waivers	2	
Other Withdrawals	-\$211.07	WaMu Debit Rewards		
Deposits	\$0.00	This statement period	\$0.00	
Ending Balance	\$12.19	Total since anniversary date	\$0.00	

Date	Description	Withdrawals (-)	Deposits (+)
01/20	ATM-CHG 00000697 BCO INDUST. COLOMBIANOPZABOSQU CO	\$177.86	
01/20	Foreign Transaction Fee	\$1.77	
01/20	ATM-CHG 00000697 BCO INDUST. COLOMBIANOPZABOSQU CO	\$31.13	
01/20	Foreign Transaction Fee	\$0.31	

NNGR

7782 0002

Deposits are FDIC Insured

#### HOW TO RECONCILE YOUR ACCOUNT

STEP 1

- Update your account record.
- Enter checks, other transactions, and service charges not recorded.

STEP 2 - List outstanding checks, other transactions, POP, ATM, POS, and other withdrawals:

ENTER CHECK	AMOUNT
NUMBER OR DATE	
TOTAL OUTSTANDING	
CHECKS AND OTHER	
TRANSACTIONS	

STEP 3	AMOUNT
ENTER ENDING BALANCE FROM THIS STATEMENT	
ADD YOUR DEPOSITS MADE BUT NOT SHOWN ON THIS STATEMENT	
SUBTOTAL	
SUBTRACT YOUR TOTAL OUTSTANDING CHECKS AND OTHER WITHDRAWALS (FROM STEP 2)	
THIS SHOULD AGREE WITH THE BALANCE IN YOUR ACCOUNT REGISTER	

#### IF BALANCES DO NOT AGREE:

- Check addition and subtraction in your register and above.
- Compare your checks, other transactions, POP, ATM, POS, and other withdrawals in your register with statement.
- Compare deposit receipts and entries in your register with statement.
- Be sure all checks, POP, ATM, POS, and other payments and deposits are entered in your register.
- Be sure any interest credits are entered in the deposit section and fees entered in the debit section of your register.

#### NON-SUFFICIENT FUNDS AND OVERDRAFT REMINDER

We reserve the right not to pay any item or transaction presented against your account if presented when there are insufficient available funds in your account (subject to any overdraft line of credit or overdraft transfer service that you have linked to your account), even if we paid such items/transactions in the past. Unless you request us not to do so, by calling 800.788.7000, we may, but are not obligated to, establish an overdraft limit to pay item(s)/transaction(s) in excess of your available balance and any fees related to your account. We may note on the front of this statement that an overdraft limit was established and indicate that amount. That amount is valid as of the statement date, but may change (be increased, lowered, or removed) at any time without notice, including before you actually receive your statement, due to printing and mailing time as well as our proc for reviewing overdraft limits. An overdraft limit is not a line of credit. If you prefer not to have an overdraft limit, let us know and we would then generally return checks and other transactions that exceed your available balance. The best way to make sure your items/transactions are paid is to maintain sufficient available funds in your account to pay your authorized items/transactions and fees that may be due related to your account. If an item/transaction (such as a check or other transaction, like an ATM withdrawal, a point-of-sale transaction, or electronic payment) is presented against insufficient available funds, we will charge a fee for each transaction, whether the item/transaction is paid or rejected and the fee, as well as any overdraft paid, will reduce the overdraft limit amount, if any. You must deposit additional funds to pay for your overdrafts and any associated fees immediately.

## OVERDRAFT LINE OF CREDIT ("ODLOC") DISCLOSURES

This information applies only to overdraft lines of credit issued to consumers primarily for personal, family, or household purposes. **FINANCE CHARGES** on each advance accrue from the date we make the advance until the date the advance is paid in full. This means that there is no grace period that would allow you to avoid **FINANCE CHARGES** on advances on your Credit Line Account.

The periodic **FINANCE CHARGE** on your Credit Line Account for each billing period is a function of the Daily Periodic Rate, the "Average Daily Balance" of your Credit Line Account, and the number of days in the billing period. a) The "Daily Balance" of your Credit Line Account for each day will be (1) the Total Balance at the beginning of that day, plus (2) new advances or charges, minus (3) all payments and credits received that day and applied (i) to principal, (ii) unpaid **FINANCE CHARGES**, and (iii) any overlimit fees, dishonored payment fees, and late fees to the extent such fees are added to the outstanding balance of your Credit Line Account. "Total Balance" means all amounts due on the Credit Line Account. b) The "Average Daily Balance" is the sum of the Daily Balances for all days in the billing period divided by the number of days in the billing period. c) The periodic **FINANCE CHARGE** for a billing period is calculated by multiplying the "Average Daily Balance" by the Daily Periodic Rate and multiplying the result by the number of days in the billing period.

#### BILLING RIGHTS SUMMARY—In case of errors or questions about your billing statement.

If you think your ODLOC statement is wrong, or if you need more information about an ODLOC transaction on your statement, write to us, on a separate sheet of paper, at: Washington Mutual, P.O. Box 659588, San Antonio, TX 78265-9588, as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first statement 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 amounts 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.

#### NOTICES OF FURNISHING 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.

# BANKRUPTCY NOTICE

IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED, THIS IS FOR INFORMATIONAL PURPOSES AND IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.

#### IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong, or need more information about a transfer listed on the statement or receipt, notify us immediately at 800.788.7000 or in writing for:

- ATM/Debit Card transactions to P.O. Box 9017, Pleasanton, CA 94566-9020;
- ACH and electronified check transactions to P.O. Box 659634, San Antonio, TX 78265; and
- Bill Pay and Online Banking transactions to 400 E. Main Street, MS STA2BPC, Stockton, CA 95202.

We must hear from you no later than 60 calendar 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 (including the date) 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.

For Transactions Subject to Federal Electronic Fund Transfer Act: We will investigate your claim 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 if required by law to do so, so that you will have the use of the money during the time it takes us to complete our investigation.

#### WAMU® DEBIT MASTERCARD® CUSTOMERS:

The Guide to Benefits is online at wamu.com/debit (click on Compare WaMu Debit Cards) or call 800.MC.ASSIST for a copy.

## TRANSACTION DESCRIPTIONS

ATM-CHG = AUTOMATED TELLER MACHINE TRANSACTION, FEE CHARGED ATM-NCHG = AUTOMATED TELLER MACHINE TRANSACTION, NO FEE CHARGED

ATM-TRANSFER = AUTOMATED TELLER MACHINE TRANSFER

ATM-WDL = AUTOMATED TELLER MACHINE WITHDRAWAL

CASH AD = CASH ADVANCE TRANSACTION

MC = DEBIT MASTERCARD TRANSACTION (PIN NOT USED)

OLB = ONLINE BANKING TRANSACTION

POP = POINT OF PURCHASE TRANSACTION

POS = POINT OF SALE TRANSACTION (PIN USED)

RCK = RE-PRESENTED CHECK

VISA = CHECK CARD TRANSACTION (PIN NOT USED)

(08/08)



**This Statement Covers** Account Number: 313-230759-2

> From: 12/17/08 Through: 01/20/09

Calendar Year-To-Date Overdraft/Non-Sufficient Funds Charges (excluding any charges which have been waived or refunded): Overdraft charges \$0.00 Non-Sufficient Funds charges \$0.00

Prior Calendar Year Overdraft/Non-Sufficient Funds Charges (excluding any charges which have been waived or refunded):

Overdraft charges \$0.00 Non-Sufficient Funds charges \$0.00

Your Overdraft Limit as of the statement end date: \$500.00

Please note that this may be changed at any time without notice. (View back of statement for more information.)

As of the statement end date, the fee for any Non-Sufficient Funds transaction, whether paid or returned, was \$34.00 per transaction.

We'll be starting the change from WaMu to Chase in the next few months; you'll start to see the Chase name in your branch, on your statements, online, and in ads. Rest assured that the reasons you chose us as your bank will remain unchanged: your Free checking will remain free, and you'll get the same great service from our friendly bankers.

What will change is even more exciting: by the end of 2009, we'll bring you more checking and savings choices, more debit rewards programs including major airlines, more payment options online, and even refreshed branches. It's our way of saying hello!

Make a statement. Go paperless.

Safer, smarter, and more secure. With online statements, only you see your bank statements. Save statements to your computer, print official statements, access 7 years of records online, and receive monthly email reminders when your online statements are ready. Think of it as one less thing to shred. Go to wamu.com and sign up today!



20074690

# WaMu is becoming CHASE

A002010633\*128
Santiago Angulo
Advantage Solutions Inc.
48 Cirillo Dr.
Colchester. CT ()6415-1889

Important information about your account is noted below.

Regarding your credit card account ending in - 5911:

Dear Santiago Angulo:

Welcome to JPMorgan Chase, one of the nation's largest financial services provider. On September 25, 2008, certain aspects of Washington Mutual's personal and business banking businesses/relationships became part of the JPMorgan Chase family. As a result, your WaMu Business credit card account will be converted into a Chase Business credit card account on March 6, 2009. We are committed to maintaining and strengthening our relationship with you.

As one of your financial service providers, we value your business. We look forward to serving you and your business needs by creating lifelong, engaged relationships. As part of our commitment to you, it's important to us that we provide you with up-to-date information about your account. Rest assured you don't have to do anything today. Continue using your WaMu Business credit card as you do today. When your current card expires, you will receive a new Chase Business credit card if you continue to meet our credit criteria. Your account number will remain the same. Please be assured that you can continue to use your current card until you receive your new card.

Here is some additional information regarding your credit card account. These changes will be effective as of March 6, 2009:

- Your WaMu Visa<sup>®</sup> benefits will be cancelled but replaced with the following:
  - Travel Accident Insurance
  - Purchase Security
  - Extended Protection
  - Baggage Delay
  - Visa Roadside Dispatch\*
  - Collision Damage Waiver Coverage
  - Travel and Emergency Assistance Services
  - Please see the enclosed guide to benefits for specific terms and conditions
- Designated Employees / Proxies: If you have Designated Employees or Proxies on your account, please
  advise them that they will need to verify the following information when they call customer service after the
  conversion:
  - The Authorizing Officer's (AO) name
  - The name of the business
  - The last 4 digits of the AO's account number
  - The last 4 digits of the AO's social security number
  - And AO's date of birth (month and year)

- Online Account Access and Transaction History: Beginning March 9, 2009, your credit card account
  access will be moving to Chase Online<sup>SM</sup>. You'll have access to many of the online services currently available
  at wamucards.com (or wamu.com if you usually access your account through that site) including credit card
  account management, online payments and email alerts. And now you'll have the benefit of several new
  features including:
  - Online Statements and Paperless Statements
  - Account access via mobile banking
  - Online enrollment in automatic payments
  - Online management of employee spending limits
  - Online access for employees

However, please note that initially only 3 months of transaction history will be available online. That history will then build over time. If you wish to access your historical information currently available online, you will need to save, download, or print it by March 1, 2009.

For additional information about the transition to Chase Online, please look for frequent updates at www.chase.com/wamucards.

We thank you for your business and look forward to serving you in the future. If you have any questions, please call us at (800)-280-0561. For your convenience, we are available 24 hours a day to assist you.

Sincerely,

Cardmember Service