

**WaMu**

Deposit accounts now held by JPMorgan Chase Bank, N. A.

YOUR COMBINED STATEMENT OF ACCOUNTSP.O. BOX 660022
DALLAS, TX 75266-0022

23355

This Statement CoversFrom: 11/19/08
Through: 12/15/08**Need assistance?**To reach us anytime
call 1-800-788-7000
or visit us at wamu.comSANDRA VILLANUEVA
48 CIRILLO DR
COLCHESTER CT 06415-1889**Summary of All Accounts Included in This Statement**

Product Name	Account Number	Term	Maturity Date	Balance As of 12/15/08
Free Checking	488-307516-5			\$40.29
Statement Savings	093-675257-7			\$499.61
Total Deposit Balance:				\$539.90

Deposits at Washington Mutual are FDIC Insured.

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

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

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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	

- 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.

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 proof 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.

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.

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.

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.

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.

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.

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.

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

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)

This Statement Covers

From: 11/19/08

Through: 12/15/08

Your Free Checking Detail Information

SANDRA VILLANUEVA

Account Number: 488-307516-5

Washington Mutual Bank, FA

Your Account at a Glance

Beginning Balance	\$40.29
Checks Paid	\$0.00
Other Withdrawals	\$0.00
Deposits	\$0.00
Ending Balance	\$40.29

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

Your Overdraft Limit as of the statement end date: \$1,000.00

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.

Your Statement Savings Detail Information

SANDRA VILLANUEVA

Account Number: 093-675257-7

Beginning in January 2009, except for accounts reflected on a Combined Statement: Your Statement Savings account statement will be sent at the end of each calendar quarter; we will also send you a statement in any month where you have conducted a transaction on your account; interest will credit and compound monthly at month end; and any monthly service charge waiver and excess activity fees will be based on calendar month balances and activity.

Your Account at a Glance

Beginning Balance	\$499.57	Interest Earned	\$0.04
Other Withdrawals	\$0.00	Annual Percentage Yield Earned	0.11%
Deposits	+\$0.04	YTD Interest Paid	\$1.08
Ending Balance	\$499.61	YTD Interest Withheld	\$0.00

Date	Description	Withdrawals (-)	Deposits (+)
12/15	Interest Payment		\$0.04

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

For your life insurance needs, talk to a representative of WaMu Investments, Inc., our licensed affiliate offering insurance and investment products. Annuities and insurance products are provided by various insurance companies and offered through WaMu Investments, Inc. and, in California, through WMFS Insurance Services, Inc. WaMu Investments, Inc., a member of FINRA/SIPC, and WMFS Insurance Services, Inc. are affiliates of JPMorgan Chase Bank, N.A.





October 27, 2008

Mailstop: SATX2C2B
P.O. Box 659587
San Antonio, TX 78265-9587
Internet: www.wamu.com
Toll Free: 1-800-788-7000
TDD: 1-800-841-1743

SANDRA M VILLANUEVA
105 N KETCH DR
SUNRISE, FL 33326-2241

Re: Address Change Confirmation No. 1-1745602506

Dear Sandra Villanueva:

We appreciate your business at Washington Mutual and want to meet your banking needs.

Our records indicate you requested an address change* on 10/27/2008. This address change was applied to your customer contact address and/or your Statement Mailing Address(es) for the following accounts. (Only the last four digits of each Account Number are listed for your security.):

7592

MasterCard Debit Card (Number hidden for security)

Your address(es) have been updated with the new information you provided.

If you have any questions about this letter, or did not recently request an address change with Washington Mutual, please call one of our friendly Telephone Bankers at the toll free number shown at the top of this letter. We're here for you 24 hours a day, seven days a week.

Thank you for banking with Washington Mutual.

*If you have changed your address to a new state, you should be aware that your address change does not affect the rules applicable to your account, such as fees and features. It also includes other operational aspects of your account, including documents we may require in the event of death or incompetence of an account owner or in the event of a dispute. If we have financial centers in the state in which you have moved, in some cases, we can change the account to be subject to the rules of accounts established in that state. Visit your local financial center to discuss what options might be available to you.