



Bank of America

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



Combined Statement
Page 1 of 6 005564960403
Statement Period
09-27-08 through 10-29-08
B 18 0 A P PA 18
Number of checks enclosed: 0



MD 11/05 0 0904 727 0230 421 011874 #001 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	10-29	43,239.15
Regular Savings	0055 6786 4195	10-29	6,853.65

Total Deposit Account Balance \$50,092.80

** 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).

Go paperless with your account statements and get all the same information online that you see on paper for free in Online Banking. Paperless statements keep you organized and even help you go green by reducing paper. Plus, you can see your cleared checks for eligible checking accounts. It's easy - enroll or sign into Online Banking today at www.bankofamerica.com and look for the green leaf and click Go Paperless.

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With Online Banking, you can reduce the amount of paper you use and help preserve our planet's precious resources. By switching to paperless statements and using Bill Pay and e-Bills, you can make a big difference. We invite you to join the effort to protect our environment. To start banking better and living greener, simply enroll or sign in to Online Banking at bankofamerica.com/livegreener.

Deposit Accounts

MyAccess Checking

SANTIAGO A ANGULO SANDRA M VILLANUEVA

Your Account at a Glance

Account Number	0055 6496 0403
Beginning Balance on 09-27-08	\$ 9,325.60
Deposits and Other Additions	+ 50,856.26
ATM and Debit Card Subtractions	- 923.18
Other Subtractions	- 16,019.53
Ending Balance on 10-29-08	\$ 43,239.15

MyAccess Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Open Solutions Des:Direct Dep ID:788017660194Kkx Indn:Angulo,Santiago Co ID:9111111101 Ppd	09-30	3,215.47
Fia Csna Des:Direct Dep Santiago A Angu ID:313070248488592 Co ID:0245907484 Cie	10-02	40,000.00
Open Solutions I Des:Ctl ID:9498098535 Indn:Santiago Angulo Co ID:1223173050 Ctx Pmt Info:Rmr*iv***2375.32\	10-08	2,375.32
Open Solutions Des:Direct Dep ID:275020943484Kkx Indn:Angulo,Santiago Co ID:9111111101 Ppd	10-15	3,215.47
Counter Credit	10-27	1,100.00
Counter Credit	10-29	950.00

Total Deposits and Other Additions \$50,856.26

MyAccess Checking Subtractions

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
CheckCard 0927 Turnbull Wine Cellar 707-963-5839 CA 24707808272517501908723	09-29	127.75
CheckCard 0927 Sausalito Taco Shop 415-331-5595 CA 24707808272980000826996	09-29	35.69
Stop & Shop #6 09/30 #000610894 Purchase Stop & Shop #605 Glastonbury CT	09-30	9.53

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ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
CheckCard 1001 Wow Fitness 860-6331661 CT 24418008275275291410608	10-02	31.80
Priam Vineyard 10/04 #000342782 Purchase Priam Vineyards/1 Colchester CT	10-06	69.96
BkofAmerica ATM 10/08 #000001192 Withdrwl Glastonbury Plastonbury CT	10-08	100.00
BkofAmerica ATM 10/13 #000007788 Withdrwl Medical Center-C Charleston SC	10-14	100.00
Exxonmobil POS 10/10 #000803658 Purchase Exxonmobil POS Windsor CT	10-14	73.89
Mcdonald'S F74 10/10 #000954839 Purchase Mcdonald'S F7457 Fairfield CT	10-14	17.79
Stop & Shop #6 10/23 #000939547 Purchase Stop & Shop #605 Glastonbury CT	10-23	1.35
BkofAmerica ATM 10/24 #000005415 Withdrwl Colchester Cente Colchester CT	10-27	100.00
Shoprite Of Ne 10/25 #000130003 Purchase Shoprite Of New L New London CT	10-27	86.31
Wal-Mart #2331 10/25 #000529927 Purchase Wal-Mart #2331 Waterford CT	10-27	55.97
Colchester Win 10/25 #000516975 Purchase Colchester Wine & Colchester CT	10-27	50.86
op & Shop #6 10/24 #000156914 Purchase Stop & Shop #608 Colchester CT	10-27	16.99
Stop & Shop #6 10/26 #000230105 Purchase Stop & Shop #608 Colchester CT	10-27	15.35
Stop & Shop #6 10/26 #000408316 Purchase Stop & Shop #608 Colchester CT	10-27	13.36
Stop & Shop #6 10/25 #000239238 Purchase Stop & Shop #608 Colchester CT	10-27	6.58
Cvs 5848 119 S 10/28 #000431013 Purchase Cvs 5848 119 Sout Colchester CT	10-29	10.00

Total ATM and Debit Card Subtractions \$923.18

Other Subtractions	Date Posted	Amount(\$)
Automatic Transfer To 4195	09-29	50.00
Bank Of America - Credit Card Bill Payment	09-30	200.00
Emc Mortgage Bill Payment	10-01	2,513.69
Chase Home Mortgage Bill Payment	10-01	2,433.82
Wells Fargo Home Mortgage Bill Payment	10-01	884.53
Smith Farm Master Association Bill Payment	10-01	413.00
Amtrust Bank Bill Payment	10-01	329.55
Emc Mortgage Bill Payment	10-01	269.01
Summergeate Homeowners Assoc Inc Bill Payment	10-01	197.54
Hampton Creek Hoa Bill Payment	10-01	119.00
Citifinancial Retail Svc Bill Payment	10-03	100.00
Online Banking transfer to Sav 4195 Confirmation# 3123883808	10-06	2,887.50
Online Banking transfer to Sav 4195 Confirmation# 3518215242	10-08	2,375.32
Scottrade Des:Moneydirect ID:3969200 Indn:Santiago Angulo Co ID:1330843318 Web	10-08	2,000.00

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MyAccess Checking Subtractions

Other Subtractions - Continued	Date Posted	Amount(\$)
Chase Credit Cards Bill Payment	10-09	100.00
Sovereign Bank Bill Payment	10-10	406.85
Connecticut Light And Power Bill Payment	10-10	133.44
American Express Bill Payment	10-10	37.10
Home Depot Credit Services Bill Payment	10-16	100.00
AT&T Bill Payment	10-16	45.07
Travelers Insur Des:Insurance ID:xxxxx5461 Indn:Villanueva & Sa Sandra Co ID:9130208001 Ppd	10-17	146.35
Bank Of America Credit Card Bill Payment	10-17	100.00
Verizon Wireless Bill Payment	10-24	127.76
Automatic Transfer To 4195	10-28	50.00
Total Other Subtractions		\$16,019.53

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	9,325.60	10-08	39,768.70	10-23	41,722.33
09-29	9,112.16	10-09	39,668.70	10-24	41,594.57
09-30	12,118.10	10-10	39,091.31	10-27	42,349.15
10-01	4,957.96	10-14	38,899.63	10-28	42,299.15
10-02	44,926.16	10-15	42,115.10	10-29	43,239.15
10-03	44,826.16	10-16	41,970.03		
10-06	41,868.70	10-17	41,723.68		

Regular Savings

SANTIAGO A ANGULO SANDRA M VILLANUEVA

Your Account at a Glance

Account Number	0055 6786 4195	
Beginning Balance on 09-27-08	\$ 1,489.86	Annual Percentage Yield Earned this Statement Period: 0.20% Interest Paid Year to Date: \$10.49
Deposits and Other Additions	+ 5,363.79	
Ending Balance on 10-29-08	\$ 6,853.65	

Regular Savings Additions

Deposits and Other Additions	Date Posted	Amount(\$)
BkofAmerica - FL Des:Amt Trnsfr ID:00005564960403 Indn:Automatic Transfer Co ID:1107587665 Ppd Pmt Info:Automatic Transfer From 0403	09-29	50.00
Online Banking transfer from Chk 0403 Confirmation# 3123883808	10-06	2,887.50



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Regular Savings Additions

Deposits and Other Additions - Continued	Date Posted	Amount(\$)
Online Banking transfer from Chk 0403 Confirmation# 3518215242	10-08	2,375.32
BkofAmerica - FL Des:Amt Trnsfr ID:00005564960403 Indn:Automatic Transfer Co ID:1107587665 Ppd	10-28	50.00
Pmt Info:Automatic Transfer From 0403 Interest Earned	10-29	0.97

Total Deposits and Other Additions \$5,363.79

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,489.86	10-06	4,427.36	10-28	6,852.68
09-29	1,539.86	10-08	6,802.68	10-29	6,853.65

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.

