



1-800-922-9999

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SANDRA M VILLANUEVA
48 CIRILLO DR
COLCHESTER CT 06415

Circle Account Statement

1 OF 5

Beginning August 27, 2008
through September 25, 2008

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Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement
DEPOSIT BALANCE			
Checking			
Circle Checking	223116-631-8	2,669.18	1,758.78
Savings			
Circle Savings	2253-139164	5,009.81	3,011.05

SANDRA M VILLANUEVA
SANTIAGO ANDRES ANGULO
Circle Checking
223116-631-8

Monthly combined balance to waive monthly fee is
Your monthly combined balance this statement period is

5,000.00
5,895.57

Total Deposit Balance
4,769.83

Total Relationship Balance
4,769.83

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Account Statement

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Beginning August 27, 2008
through September 25, 2008

Checking

SUMMARY

Balance Calculation

Previous Balance	2,669.18
Checks	76.00 -
Withdrawals	2,834.40 -
Deposits & Additions	2,000.00 +
Current Balance	1,758.78 =

SANDRA M VILLANUEVA
SANTIAGO ANDRES ANGULO
Circle Checking
223116-631-8

Previous Balance

2,669.18

TRANSACTION DETAILS

Checks* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
225	20.00	09/03	227*	56.00	09/10

Total Checks

76.00

Withdrawals

ATM/Purchases

Date	Amount	Description
08/27	16.61	MMC Purchase - 999999 CVS Pharmacy #5848colchester CT
08/29	17.68	MMC Purchase - 733403 The Blue Rose Cafecharleston SC
09/02	153.25	Point Of Sale Debit - 001 Stop & Shop #6 Colchester CT
09/02	46.89	Point Of Sale Debit - 001 Stop & Shop #6 Killingly CT
09/02	7.99	MMC Purchase - 999999 Best Of Boston Boston MA
09/02	6.82	MMC Purchase - 999999 Duane Reade #0542 New York NY
09/02	4.38	MMC Purchase - 999999 Stop & Shop #608 Colchester CT
09/02	4.19	MMC Purchase - 999999 Best Of Boston Boston MA
09/03	25.49	Point Of Sale Debit - 000000 Bilo #410 MT Pleasan T SC
09/03	10.00	MMC Purchase - 999999 CVS Pharmacy #5848colchester CT
09/08	263.40	Point Of Sale Debit - 018133 Whitehse Blkmk West Hartf Ordct
09/08	91.06	Point Of Sale Debit - 001 Stop & Shop #6 Colchester CT
09/08	10.00	MMC Purchase - 999999 CVS Pharmacy #5848colchester CT
09/08	5.82	MMC Purchase - 999999 Hmshost-Clt-Airp Charlotte NC
09/08	3.17	Point Of Sale Debit - 000000 Colchester 66 Colchester CT
09/09	89.27	Point Of Sale Debit - Lk5953 Shoprite Of No Norwich CT
09/09	14.19	MMC Purchase - 999999 Luna Pizza Glastonbur Y CT
09/09	6.36	MMC Purchase - 999999 Redbox Dvd 006-093colcheste CT
09/10	15.00	MMC Purchase - 999999 Dana Wiseman Glastonbur Y CT
09/11	3.04	MMC Purchase - 999999 Vonage *price+taxe866-2 57 NJ
09/15	117.31	Point Of Sale Debit - 099007 Costco Whse #0 Enfield CT
09/15	76.24	Point Of Sale Debit - 001 Stop & Shop #6 Colchester CT
09/15	25.44	Point Of Sale Debit - 000000 0477 Pier 1 En Enfield CT
09/19	60.00	ATM Withdrawal - Cn2114 Citizens Colchester, Colchester CT
09/19	60.00	ATM Withdrawal - Cn2114 Citizens Colchester, Colchester CT
09/22	200.00	ATM Withdrawal - Cn2114 Citizens Colchester, Colchester CT
09/22	59.86	Point Of Sale Debit - 445262 Trader Joe's # West Hartf Ordct
09/22	7.24	MMC Purchase - 242696 Uconn Dining Servistorr Man Fldct
09/23	107.62	MMC Purchase - 999999 Vonage *price+taxe866-2 57 NJ
09/23	26.08	Point Of Sale Debit - 261183 Food Lion #118 Charleston SC

Other Withdrawals

Date	Amount	Description
08/29	1,000.00	Emc Bear Sterns Billpymt 080828
09/15	300.00	Check # 0000000226 Chase Epay 080912 588819525

Total Withdrawals

2,834.40

Deposits & Additions

Date	Amount	Description
09/22	2,000.00	Online Transfer From Savings 2253139164



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Account Statement

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Checking continued from previous page

SANDRA M VILLANUEVA
SANTIAGO ANDRES ANGULO
Circle Checking
223116-631-8

+ Total Deposits & Additions
2,000.00
= Current Balance
1,758.78

Daily Balance

Date	Balance	Date	Balance	Date	Balance
08/27	2,652.57	09/08	982.43	09/15	279.58
08/29	1,634.89	09/09	872.61	09/19	159.58
09/02	1,411.37	09/10	801.61	09/22	1,892.48
09/03	1,355.88	09/11	798.57	09/23	1,758.78

Savings

SUMMARY

Balance Calculation

Previous Balance	5,009.81
Withdrawals	2,000.00 -
Deposits & Additions	.00 +
Interest Paid	1.24 +
Current Balance	3,011.05 =

Balance

Average Daily Balance 4,743.14

Interest

Current Interest Rate	.32%
Annual Percentage Yield Eamed	.32%
Number of Days Interest Eamed	30
Interest Eamed	1.24
Interest Paid this Year	13.18

SANDRA M VILLANUEVA
SANTIAGO ANDRES ANGULO
Circle Savings
2253-139164

Previous Balance

5,009.81

TRANSACTION DETAILS

Withdrawals

Other Withdrawals

Date	Amount	Description
09/22	2,000.00	Online Transfer To Checking 2231166318

- Total Withdrawals
2,000.00

Interest

Date	Amount	Description
09/25	1.24	Interest

+ Total Interest Paid
1.24

= Current Balance
3,011.05

Daily Balance

Date	Balance	Date	Balance	Date	Balance
09/22	3,009.81	09/25	3,011.05		

NEWS FROM CITIZENS

--IMPORTANT NOTICE/CHANGE IN TERMS

Effective November 1st, 2008, when you request a single copy of a check, document, or statement, we will waive the \$25 per hour / \$25 minimum Research/Reconciliation Fee. All other research or reconciliation requests will be subject to this fee.

--Looking for high yields and easy access to your cash savings? Look no further! Citizens



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Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Account Statement

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OF 5

Beginning August 27, 2008
through September 25, 2008

Savings continued from previous page

SANDRA M VILLANUEVA
SANTIAGO ANDRES ANGULO

Circle Savings
2253-139164

NEWS FROM CITIZENS (continued)

Bank offers savings and money market accounts with great rates and the peace of mind of FDIC insurance. Whether you are just starting out or looking to preserve your liquid cash deposits, we have an account to suit your needs. For more information, to open an account, or add to your existing balance, visit your local branch today or call 1-888-821-3900. Member FDIC. See a banker for FDIC coverage amounts and transaction limitations.



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Account Statement

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Images for account 223116-631-8

[illegible]

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____ Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

⊕ \$ _____ Total of 2

3 Subtotal by adding 1 and 2 ⊖ \$ _____ Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

⊖ \$ _____ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance ⊖ \$ _____ Total

Customer Service

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Deposit Accounts Are Non-Transferable

Personal deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown above as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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 parts of your bill 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.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Electronic Transfers

In Case of Errors or Questions About Your Electronic Transfers

In case of errors or questions about your electronic transfers, telephone us at the number shown on the front of your statement or write us at the address shown above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. 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 (if any).
- Describe the error or the transfer you are unsure about, 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.

We will investigate your complaint and will correct any error 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, so that you will have the use of the money during the time it takes us to complete our investigation.

Finance Charge Calculations for Overdraft Line of Credit Accounts Based on Average Daily Balance Computation Method

Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance for your account.

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.

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

Thank you for banking with Citizens Bank.

Citizens Bank is a division of RBS Citizens, N.A. Citizens Bank of Pennsylvania is a separate bank and not part of RBS Citizens, N.A.