

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

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SANDRA M VILLANUEVA 48 CIRILLO DR COLCHESTER CT 06415

Circle Account Statement



OF 5

Beginning March 27, 2008 through April 24, 2008

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|------|--------------|
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| Page | 5 |
| | Page Page |

| Account | Account Number | Balance Last Statement | Balance This Statement | | VILLANUEVA ANDRES ANGULO |
|--|----------------|---------------------------|---------------------------|------------|-----------------------------|
| DEPOSIT BALANCE Checking | | colorn policies | 14 6012 n | Circle Che | ecking |
| Circle Checking | 223116-631-8 | 524.67 | 2,773.67 | 223116-63 | 11-8 |
| Savings | | | | | |
| Circle Savings | 2253-139164 | 3,895.88 | 7,897.52 | | |
| | | | | (| Total Deposit Balance |
| | | | | 0 | 10,671.19 |
| Monthly combined balance to waive monthly fee is | | 5,000.00 | | | Total Relationship Balance |
| Your monthly combined balance | | 6,820.89 | | <u> </u> | 10,671.19 |



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Account Statement



OF 5

Beginning March 27, 2008 through April 24, 2008

Checking

| SUMMARY | | | SANDRA M VILLANUEVA |
|---|--|---|------------------------|
| Balance Calculation | | | SANTIAGO ANDRES ANGULO |
| Previous Balance | 524.67 | | Circle Checking |
| Checks | 1,072.40 - | | 223116-631-8 |
| Withdrawals | 12,339.97 - | | |
| Deposits & Additions | 15,661.37 + | | |
| Current Balance | 2,773.67 = | | |
| Rewards Point Summary as | of 03/31/08: | | |
| Earned: 616 | Points Expiring 04/30/08 | 0 | |
| Redeemed: 0 | Points Expiring 05/31/08 | 0 | |
| Expired: 0 | Points Expiring 06/30/08 | 0 | |
| Available: 13,773 | Renewal Month: February | | |
| Visit the Rewards online red citizensbank.com/rewards or | emption site at: call 1-888-777-3946 to redeem points | | |

Check #

TRANSACTION DETAILS

Checks* There is a break in check sequence

| Check # | Amount | Date | |
|---------|--------|-------------------------|--|
| 182 | 25.00 | 04/09 | |
| 185* | 15.00 | 04/02 | |
| 188* | 32.40 | 04/09 04/02 03/31 | |
| | | | |

524.67

Previous Balance

| vate | | |
|------|----------|--|
| 04/ | 10 18 | |
| | | |

Amount 500.00 500.00

Total Checks

Withdrawals

| Withdrawals | | |
|---------------|----------------|--|
| ATM/Purchases | | |
| Date | Amount | Description |
| 03/28 | 100.00 | MMC Purchase - 999999 Select Op Therapy Glastonbur Y CT |
| 03/31 | 638.89 | Point Of Sale Debit - 099007 Costco Whse #0 Enfield CT |
| 03/31 | 86.28 | MMC Purchase - 999999 Kodakgallery.Com 8003609098 CA |
| 03/31 | 25.43 | Point Of Sale Debit - 000000 Michaels #2051 Enfield CT |
| 03/31 | 19.27 | Point Of Sale Debit - 000000 Stop & Shop #6 Colchester CT |
| 03/31 | 14.80 | Point Of Sale Debit - 000000 The Home Depot Glastonbur Y CT |
| 04/01 | 41.52 | Point Of Sale Debit - 021358 CVS 5848 Colchester CT |
| 04/01 | 7.60 | Point Of Sale Debit - 000000 Stop & Shop #6 Colchester CT |
| 04/01 | 2.64 | Point Of Sale Debit - 021358 CVS 5848 Colchester CT |
| 04/03 | 9.54 | Point Of Sale Debit - 000000 Dolrtree 1128 Bloomfield CT |
| 04/04 | 25.00 | MMC Purchase - 060502 Orthopedic Assoc. 860-243-14 14 CT |
| 04/04 | 5.30 | MMC Purchase - 999999 Redbox Dvd 006-093colcheste CT |
| 04/07 | 113.06 | Point Of Sale Debit - 001 Lowe's #2263 Waterford CT |
| 04/07 | 86.57 | Point Of Sale Debit - 000000 Stop & Shop #6 Colchester CT |
| 04/07 | 77.95 | Point Of Sale Debit - 126700 Target T1267 W Waterford CT |
| 04/07 | 37.04 | MMC Purchase - 999999 Christmas Tree Showaterford CT |
| 04/10 | 27.55 | Point Of Sale Debit - 500437 John Gagnons Pet Rcolchester CT |
| 04/11 | 49.74 | Point Of Sale Debit - 126700 Target T1267 W Waterford CT |
| 04/11 | 15.00 | Point Of Sale Debit - Lk5196 Colchester Eye Colchester CT |
| 04/14 | 231.04 | Point Of Sale Debit - 001 Lowe's #2263 Waterford CT |
| 04/14 | 42.34 | MMC Purchase - 999999 CVS Pharmacy #5848colchester CT |
| 04/14 | 40.06 | MMC Purchase - 999999 Bed Bath & Beyond Waterford CT |
| 04/14 | 14.37 | Point Of Sale Debit - 000000 Stop & Shop #6 Colchester CT |
| 04/15 | 389.00 | MMC Purchase - 999999 Aztil Inc W Palm Bea Ch FL |
| 04/16 | 1.05 | MMC Purchase - 999999 CVS Pharmacy #5848colchester CT |
| 04/17 | 53.00 | Point Of Sale Debit - Vestao 800 317-1656 |
| 04/18 | 73.51 97.95 | MMC Purchase - 001 Hrc-Foxwoods 1001mashantuck Et CT |
| 04/21 | 97.95 | Point Of Sale Debit - 126700 Target T1267 W Waterford CT |
| 04/21 | 91.30 | Point Of Sale Debit - 231600 18501123165 Waterford CT |
| 04/21 | 71.32 | Point Of Sale Debit - 000000 Stop & Shop #6 Colchester CT |
| 04/21 | 67.98 | Point Of Sale Debit - D04800 Macys East 04 Waterford CT |
| 04/21 | 54.00 | MMC Purchase - 999999 Fredericks Of Hlwdwaterford CT |
| 04/21 | 28.28 | |
| 04/21 | 2.85 | Point Of Sale Debit - 000000 Stop & Shop #6 Colchester CT |

1,072.40

Member FDIC (a) Equal Housing Lender



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Account Statement



Beginning March 27, 2008 through April 24, 2008

Checking continued from previous page

| ATM/Purcha Date | ases (continue Amount | d) Description | SANDRA M VILLANUEVA |
|---|--------------------------|--|--|
| 04/23 04/23 04/24 | 51.52 2.12 8.00 | MMC Purchase - 999999 Vonage *price+taxe866-2 57 NJ MMC Purchase - 999999 Redbox Dvd 006-093colcheste CT Point Of Sale Debit - Lk5428 Ming Dragon Re Colchester CT | SANTIAGO ANDRES ANGULO Circle Checking |
| Other With | drawals | | 223116-631-8 |
| Date | Amount | Description | |
| 04/07 04/07 | 200.00 | Fia Cardservices Check Pymt 080406 191 Citifiretailpymt Check Pymt 080406 0189 | |
| 04/07 04/11 04/16 04/16 04/21 | 9,000.00 | | |
| 04/16 | 37.10 | American Express Elec Remit 080416 080415065837302 | |
| 04/21 | 100.00 | Citifiretailpymt Check Pymt 080419 Check # 000000197 | |
| | | Clieck # 000000197 | Total Withdrawals |
| | | | 12,339.97 |

Deposits & Additions

| Date | Amount | Description |
|-------------------------|----------|---|
| 03/31 03/31 | 1,000.00 | Online Transfer From Savings 2253139164 |
| 03/31 | 500.00 | Online Transfer From Savings 2253139164 |
| 04/07 | 500.00 | Online Transfer From Savings 2253139164 |
| 04/07 | 301.00 | CT Dor Deposit Pit Dirdep 080403 |
| 04/07 04/07 04/11 | 9,404.00 | US Treasury 220 Tax Refund 041108 |
| 04/11 | 29.98 | Point Of Sale Credit - 126701 Target T1267 W Waterford CT |
| 04/15 | 1,000.00 | Online Transfer From Savings 2253139164 |
| 04/18 | 42.39 | Point Of Sale Credit - 126701 Target T1267 W Waterford CT |
| 04/18 04/21 | 2,000.00 | Online Transfer From Savings 2253139164 |
| 04/21 | 866.00 | Deposit |
| 04/21 | 18.00 | Point Of Sale Credit - D04800 Macys East 04 Waterford CT |

Total Deposits & Additions 15,661.37

Current Balance 2,773.67

Daily Balance

| Date | Balance | Date | Balance | Date | Balance |
|-------|----------|-------|----------|-------|----------|
| 03/28 | 424.67 | 04/07 | 1,087.38 | 04/16 | 1,049.11 |
| 03/31 | 1,107.60 | 04/09 | 1,062.38 | 04/17 | 996.11 |
| 04/01 | 1,055.84 | 04/10 | 534.83 | 04/18 | 464.99 |
| 04/02 | 1,040.84 | 04/11 | 904.07 | 04/21 | 2,835.31 |
| 04/03 | 1,031.30 | 04/14 | 576.26 | 04/23 | 2,781.67 |
| 04/04 | 1,001.00 | 04/15 | 1,187.26 | 04/24 | 2,773.67 |

MEMO

-- The point balance listed in the Rewards Point Summary section shows the total points available as of the last day of the month prior to your statement being sent. Any points earned or redeemed after that date will not be reflected until your next statement. For the most up-to-date point balance, visit citizensbank.com/rewards.

Member FDIC (Equal Housing Lender



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Account Statement



OF 5

Beginning March 27, 2008 through April 24, 2008

Savings

| SUMMARY | | The second second second | | SANDRA M VILLANUEVA |
|----------------------|------------|---|----------|---------------------------------------|
| Balance Calculation | | Balance | | SANTIAGO ANDRES ANGULO Circle Savings |
| Previous Balance | 3,895.88 | Average Daily Balance | 6,016.56 | 2253-139164 |
| Withdrawals | 5,000.00 - | (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) | | |
| Deposits & Additions | 9,000.00 + | Interest | | |
| Interest Paid | 1.64 + | Current Interest Rate | .32% | |
| Current Balance | 7,897.52 = | Annual Percentage Yield Eamed | .34% | |
| | | Number of Days Interest Earned | 29 | |
| | | Interest Earned | 1.64 | |
| | | Interest Paid this Year | 9.65 | |
| | | | | Previous Balance |

TRANSACTION DETAILS

Withdrawals

Other Withdrawals

| Date | Amount | Description |
|---|----------|--|
| 03/31 | 500.00 | Online Transfer To Checking 2231166318 |
| 03/31 | 1,000.00 | Online Transfer To Checking 2231166318 |
| 04/07 | 500.00 | Online Transfer To Checking 2231166318 |
| 04/15 | 1,000.00 | Online Transfer To Checking 2231166318 |
| 03/31 03/31 04/07 04/15 04/21 | 2,000.00 | Online Transfer To Checking 2231166318 |

Deposits & Additions

| And the second second second second second | STREET, STREET | |
|--|--|-------------|
| Date | Amount | Description |

| | | | | | the same of the sa |
|-------|----------|----------|--------------|------------|--|
| 04/11 | 9.000.00 | Online 1 | ransfer Fron | ı Checkina | 2231166318 |

Interest

| Date | Amount | Description | |
|-------|--------|-------------|--|
| 04/24 | 1.64 | Interest | |

| Daily Balance | | | | | |
|----------------|----------------------|----------------|-----------------------|----------------|----------------------|
| Date | Balance | Date | Balance | Date | Balance |
| 03/31 04/07 | 2,395.88 1,895.88 | 04/11 04/15 | 10,895.88 9,895.88 | 04/21 04/24 | 7,895.88 7,897.52 |

NEWS FROM CITIZENS

--Great news! Effective May 2008, we're enhancing Online Bill Payment to offer you faster payments. In most cases, you'll be able to pay your bills in as little as 24 hours. And with a new convenient payment calendar, you'll be able to determine the earliest day your payments will be received. It's just another way Citizens is working to make banking better for our valued customers.

--Looking for loan payments that fit your life? With a Choose-Your-Payment Home Equity Loan from Citizens Bank, just tell us the amount you need and how much you can pay and we'll do the rest. This budget-friendly loan is a great way to consolidate debt or make home improvements. To apply, call 1-800-340-LOAN, stop by a branch, or find your fit at citizensbank.com/equity.

--Banking. Borrowing. Ask us what we have for students.

Call 1-800-708-6684 or visit citizensbank.com/edu for more information.

| - |
|---|
| |

3,895.88

Total Withdrawals

| 0 | 5,000.00 |
|---|----------|
| | 3,000.00 |

| (+)_ | Total Deposits & Additions | | |
|------|----------------------------|--|--|
| 0 | 9.000.00 | | |

| (+) | Total Interest Paid | | |
|-----|---------------------|--|--|
| 0 | 1.64 | | |

| | Current Balance | | |
|---|-----------------|--|--|
| 0 | 7,897.52 | | |



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Account Statement



Beginning March 27, 2008 through April 24, 2008

0192 200000500002

\$500.00



"BIEDBILESS SHILDSILB"

04/10/2008

188 03/31/2008 \$32.40 *011100*61* 01/18/2004 6137250774 04/14/08 fix had dillais and who says a Citizens Bank AF AJKELOZIENSONSO G211170114: 2231166318* 0145 LICELLETOLILIC 2231166318*D195

0188

"00000003 240"

195 04/18/2008 \$500.00



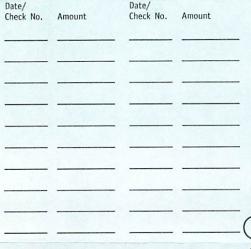
Checking Account Balance Worksheet

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

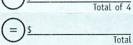
- · Adding any interest earned
- · Subtracting any fees or other charges

| 1 | Your current balance | \$ Current Balance | | | | |
|---|---|--------------------|-----------|--|----------|------------|
| 2 | List deposits which d this statement | lo not appo | ear on | | | |
| | Date Amount | Date | Amount | 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | |
| | | 1075m | | | | |
| | | | | | 4 | Total of 2 |
| 3 | Subtotal by adding 1 | and 2 | | = \$ | Subtotal | of 1 and 2 |
| 4 | List outstanding chec | ks transfe | rs dehits | | | |

POS purchases or withdrawals that do not appear on this statement



Subtract 4 from 3. This should match your checkbook register balance



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

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. 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.