



1-800-922-9999

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

## Circle Account Statement

1 OF 5

Beginning May 28, 2008  
through June 25, 2008

US259 BR269

2 1

SANDRA M VILLANUEVA  
48 CIRILLO DR  
COLCHESTER CT 06415

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### Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Circle Checking	223116-631-8	1,542.54	1,409.73
<b>Savings</b>			
Circle Savings	2253-139164	2,899.06	399.55
Monthly combined balance to waive monthly fee is		5,000.00	
Your monthly combined balance this statement period is		3,271.79	

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

=	Total Deposit Balance
	1,809.28
=	Total Relationship Balance
	1,809.28





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## Account Statement

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Beginning May 28, 2008  
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### Checking

#### SUMMARY

##### Balance Calculation

Previous Balance	1,542.54
Checks	230.00 -
Withdrawals	2,403.74 -
Deposits & Additions	2,500.93 +
<b>Current Balance</b>	<b>1,409.73 =</b>

##### Rewards Point Summary as of 05/31/08:

Earned:	2,227	Points Expiring	06/30/08	0
Redeemed:	0	Points Expiring	07/31/08	0
Expired:	0	Points Expiring	08/31/08	0
Available:	18,443	Renewal Month:	February	

Visit the Rewards online redemption site at:

[citizensbank.com/rewards](http://citizensbank.com/rewards) or call 1-888-777-3946 to redeem points.

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

#### TRANSACTION DETAILS

Checks\* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
213	30.00	06/12	214	200.00	06/12

Previous Balance

1,542.54

Total Checks

230.00

#### Withdrawals

##### ATM/Purchases

Date	Amount	Description
06/03	35.00	MMC Purchase - 000000 K A P Nails Colchester CT
06/03	12.13	Point Of Sale Debit - Lk6028 Piggly Wiggly Charleston SC
06/04	114.00	MMC Purchase - 999999 Jazzercise Mount Plea Sansc
06/04	8.25	MMC Purchase - 999999 Gelateria Modica Icharleston SC
06/06	10.73	MMC Purchase - 999999 Hudson News 220 Chcharleston SC
06/09	3.00	Foreign Currency Fee - Fbs866 12505 Cote DE Liedorval
06/09	1.41	Foreign Currency Fee - 308509 Restaurant Place Tdorval Qc
06/09	127.30	Point Of Sale Debit - 500437 John Gagnons Pet Rcolchester CT
06/09	100.36	ATM Withdrawal - Fbs866 12505 Cote DE Liedorval
06/09	47.43	MMC Purchase - 308509 Restaurant Place Tdorval Qc
06/09	2.78	MMC Purchase - 999999 Mcdonald's F10443 Clifton PA Rk NY
06/10	7.04	MMC Purchase - 999999 Mandarin Express Catlanta GA
06/16	195.91	Point Of Sale Debit - 901006 Marshalls Buckland CT
06/16	73.77	MMC Purchase - 999999 CVS Pharmacy #5848colchester CT
06/16	72.71	Point Of Sale Debit - 000000 The Sports Aut Manchester CT
06/16	72.49	Point Of Sale Debit - 001 Stop & Shop #6 Colchester CT
06/16	51.92	Point Of Sale Debit - 500193 Colchester Wine & Colchester CT
06/16	44.97	Point Of Sale Debit - 124900 Target T1249 M Manchester CT
06/16	42.48	MMC Purchase - 999999 Bobs-Stores #0032 Manchester CT
06/16	30.90	MMC Purchase - 999999 Box Express CT Hartford CT
06/16	29.44	MMC Purchase - 999999 CVS Pharmacy #7305charleston SC
06/16	13.09	Point Of Sale Debit - 002372 Bath & Body Wo Atlanta GA
06/16	6.86	MMC Purchase - 02 Starbucks USA 0002colchester CT
06/16	6.70	MMC Purchase - 154512 China Dragon Charleston SC
06/17	43.45	MMC Purchase - 999999 CVS Pharmacy #5848colchester CT
06/17	8.61	Point Of Sale Debit - 017606 Shaw's Market East Hartf Oract
06/18	6.47	MMC Purchase - 999999 Bradley/Dunkin #22windsor CT
06/18	5.78	MMC Purchase - 742756 Paradies Hartford Windsor Lo Cksct
06/18	3.85	Point Of Sale Debit - Lk6028 Piggly Wiggly Charleston SC
06/23	331.98	Point Of Sale Debit - 099007 Costco Whse #0 Enfield CT
06/23	50.71	MMC Purchase - 999999 Vonage *price+taxe866-2 57 NJ
06/23	37.95	Point Of Sale Debit - 001 Stop & Shop #6 Colchester CT
06/23	33.22	Point Of Sale Debit - 242331 Wal-Mart #2331 Waterford CT
06/24	75.00	MMC Purchase - 999999 Best Friends Pet Crocky Hill CT





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Checking continued from previous page

## Other Withdrawals

Date	Amount	Description
06/06	508.95	Citifiretailpymt Check Pymt 080605 Check # 0000000211
06/10	150.00	Chase Epay 080609 546503565
06/10	37.10	American Express Elec Remit 080610 080609061764887

SANDRA M VILLANUEVA  
SANTIAGO ANDRES ANGULO

## Circle Checking

223116-631-8

— Total Withdrawals  
2,403.74

## Deposits &amp; Additions

Date	Amount	Description
06/09	1,500.00	Online Transfer From Savings 2253139164
06/16	.49	Trial Deposit Sangulo 080616 44571212
06/16	.44	Trial Deposit Sangulo 080616 44571216
06/23	1,000.00	Online Transfer From Savings 2253139164

+ Total Deposits & Additions  
2,500.93

= Current Balance  
1,409.73

## Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/03	1,495.41	06/10	1,877.06	06/18	938.59
06/04	1,373.16	06/12	1,647.06	06/23	1,484.73
06/06	853.48	06/16	1,006.75	06/24	1,409.73
06/09	2,071.20	06/17	954.69		

## 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](http://citizensbank.com/rewards).

## Savings

## SUMMARY

## Balance Calculation

	Balance		
Previous Balance	2,899.06	Average Daily Balance	1,916.30
Withdrawals	2,500.00 -	Interest	
Deposits & Additions	.00 +	Current Interest Rate	.32%
Interest Paid	.49 +	Annual Percentage Yield Earned	.32%
Current Balance	399.55 =	Number of Days Interest Earned	29
		Interest Earned	.49
		Interest Paid this Year	11.68

SANDRA M VILLANUEVA  
SANTIAGO ANDRES ANGULO  
Circle Savings  
2253-139164

Previous Balance

2,899.06

## TRANSACTION DETAILS

## Withdrawals

## Other Withdrawals

Date	Amount	Description
06/09	1,500.00	Online Transfer To Checking 2231166318
06/23	1,000.00	Online Transfer To Checking 2231166318

— Total Withdrawals  
2,500.00

## Interest

Date	Amount	Description
06/25	.49	Interest





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Savings continued from previous page

SANDRA M VILLANUEVA  
SANTIAGO ANDRES ANGULO  
Circle Savings  
2253-139164

**+** Total Interest Paid  
.49

**=** Current Balance  
399.55

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/09	1,399.06	06/23	399.06	06/25	399.55

### NEWS FROM CITIZENS

#### --Important Information about Check Cashing

Cashing a check can be a convenient way to get quick access to funds. We permit check cashing in our branches for customers who have sufficient funds on deposit to cover the amount of the item.

Occasionally a check that you cash may be returned to us unpaid. When that happens, we debit your account for the amount of the item. In some areas, we also charge a fee of \$10.00. Beginning August 1, 2008 we will standardize this fee and apply it to all accounts in PA, DE, RI, CT, and NH. This fee is the same as the current charge for a returned deposited item. If you have questions about this change, please see a Banker or call us at the number listed on your statement.

--Great news! Beginning in May through June 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.

--Give Help. Give Hope. Be Inspired. Please join us in saluting our new Champions in Action at [citizensbank.com/community](http://citizensbank.com/community)





## 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.*





# Account Statement

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Beginning May 28, 2008  
through June 25, 2008

Images for account 223116-631-8

**SANDRA M. VILLANUEVA** 05/07 213  
**SANTIAGO ANDRES ANGULO**  
48 CIRILLO DR.  
COLCHESTER, CT 06415  
Date 06/09/08 54-7011/2111 269

Pay to the order of Luis Angulo \$ 30.00  
thirty dollars and 00/100 Dollars

**Citizens Bank**  
Connecticut  
For Luis Angulo Citizens Circle Account  
[Signature]

⑆2111701114⑆ 2231166318⑈ 0263 ⑈0000003000⑈

213

06/12/2008

\$30.00

**SANDRA M. VILLANUEVA** 05/07 214  
**SANTIAGO ANDRES ANGULO**  
48 CIRILLO DR.  
COLCHESTER, CT 06415  
Date 06/09/08 54-7011/2111 269

Pay to the order of Bank of America \$ 200.00  
two hundred dollars and 00/100 Dollars

**Citizens Bank**  
Connecticut  
For Bank of America Citizens Circle Account  
[Signature]

⑆2111701114⑆ 2231166318⑈ 0264 ⑈0000002000⑈

214

06/12/2008

\$200.00