



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
11-26-08 through 12-29-08
B 18 0 A P PA 18
Number of checks enclosed: 0



MD 01/06 0 0904 032 0030000000 570 001866 #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	12-29	13,855.13
Regular Savings	0055 6786 4195	12-29	10,711.73

Total Deposit Account Balance \$24,566.86

** 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).

Important Information for Your Account

Effective 2/9/09, we are changing the Overdraft Item Fee and the NSF: Returned Item Fee. The fee is \$35 for each overdraft or returned item. However, you will be charged for no more than 10 items per day. Bank of America offers services to help you minimize or prevent fees. Sign up for Overdraft Protection service to transfer available funds from your Bank of America credit card or savings account to help cover checking overdrafts. To learn more, talk with an associate at your local banking center or call the customer service number listed.

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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.

Deposit Accounts

MyAccess Checking

SANTIAGO A ANGULO SANDRA M VILLANUEVA

Your Account at a Glance

Account Number	0055 6496 0403
Beginning Balance on 11-26-08	\$ 17,004.73
Deposits and Other Additions	+ 7,265.88
ATM and Debit Card Subtractions	- 848.15
Service Charges and Other Fees	- 2.00
Other Subtractions	- 9,565.33
Ending Balance on 12-29-08	\$ 13,855.13

MyAccess Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Open Solutions Des:Direct Dep ID:120022628844Kkx Indn:Angulo,Santiago Co ID:9111111101 Ppd	11-28	3,528.84
Open Solutions Des:Direct Dep ID:674018933342Kkx Indn:Angulo,Santiago Co ID:9111111101 Ppd	12-15	3,528.83
Duane Reade IN 12/14 #000115381 Refund	12-15	25.99
Duane Reade Inc. New York NY		
Open Solutions I Des:Ctx1 ID:9498098535 Indn:Santiago Angulo Co ID:1223173050 Ctx	12-22	182.22
Pmt Info:Rmr*iv***182.22\		

Total Deposits and Other Additions \$7,265.88

MyAccess Checking Subtractions

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Stop & Shop #6 12/01 #000749574 Purchase	12-01	101.50
Stop & Shop #605 Glastonbury CT		
Shoprite Of Ne 11/30 #000411963 Purchase	12-01	42.39
Shoprite Of New L New London CT		
CheckCard 1201 Wow Fitness	12-02	31.80
860-6331661 CT 24418008336336207744907		
Cvs 5848 119 S 12/04 #000328166 Purchase	12-05	43.97
Cvs 5848 119 Sout Colchester CT		



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MyAccess Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
BkofAmerica ATM 12/08 #000001844 Withdrwl Colchester Cente Colchester CT	12-08	60.00
CheckCard 1209 Dana Wiseman Glastonbury CT 24322098345525686223020	12-11	15.00
Walgreen Compa 12/13 #000458810 Purchase Walgreen Company Glastonbury CT	12-15	59.99
Duane Reade IN 12/14 #000102128 Purchase Duane Reade Inc. New York NY	12-15	28.80
Duane Reade IN 12/14 #000118396 Purchase Duane Reade Inc. New York NY	12-15	19.38
Cvs 5848 119 S 12/15 #000158399 Purchase Cvs 5848 119 Sout Colchester CT	12-16	10.00
CheckCard 1216 Banfield #1176 Manchester CT 24425138351506351010141	12-17	44.95
CheckCard 1221 Universal Market Weston FL 24301378356118000100061	12-22	63.49
Winn Dixie 112 12/24 #000758791 Purchase Winn Dixie 11290 Davie FL	12-24	165.01
Winn Dixie 112 12/24 #000655289 Purchase Winn Dixie 11290 Davie FL	12-24	18.61
CheckCard 1224 Ross Stores #435 Davie FL 24610438360004071544001	12-26	40.26
Bank, N.A. 12/27 #000259361 Withdrwl 500 Collins Ave # Miami BEACH FL	12-29	103.00

Total ATM and Debit Card Subtractions \$848.15

Service Charges and Other Fees	Date Posted	Amount(\$)
Td Bank, N.A. 12/27 #000259361 Withdrwl 500 Collins Ave # Miami BEACH FL Fee	12-29	2.00

Total Service Charges and Other Fees \$2.00

Other Subtractions	Date Posted	Amount(\$)
Bank Of America - Credit Card Bill Payment	11-28	500.00
Automatic Transfer To 4195	11-28	50.00
Emc Mortgage Bill Payment	12-01	2,513.69
Chase Home Mortgage Bill Payment	12-01	2,447.11
Wells Fargo Home Mortgage Bill Payment	12-01	884.53
Sovereign Bank Bill Payment	12-01	406.85
Amtrust Bank Bill Payment	12-01	329.55
Emc Mortgage Bill Payment	12-01	269.01
Summergate Homeowners Assoc Inc Bill Payment	12-01	197.54
Home Depot Credit Services Bill Payment	12-01	174.51
Directv Bill Payment	12-01	106.53
Citifinancial Retail Svc Bill Payment	12-03	100.00
Willimantic Waste Paper Bill Payment	12-04	83.66
Chase Credit Cards Bill Payment	12-10	100.00
Chase Credit Cards Bill Payment	12-11	100.00
Connecticut Light And Power Bill Payment	12-15	149.49
Bank Of America Credit Card Bill Payment	12-15	100.00
merican Express Bill Payment	12-15	15.00

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MyAccess Checking Subtractions

Other Subtractions - Continued	Date Posted	Amount(\$)
AT&T Bill Payment	12-16	45.07
Travelers Insur Des:Insurance ID:xxxx5461	12-17	131.83
Indn:Villanueva & Sa Sandra Co ID:9130208001 Ppd		
Verizon Wireless Bill Payment	12-24	310.96
Bank Of America - Credit Card Bill Payment	12-26	500.00
Automatic Transfer To 4195	12-29	50.00
Total Other Subtractions		\$9,565.33

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	17,004.73	12-05	12,250.93	12-17	14,926.24
11-28	19,983.57	12-08	12,190.93	12-22	15,044.97
12-01	12,510.36	12-10	12,090.93	12-24	14,550.39
12-02	12,478.56	12-11	11,975.93	12-26	14,010.13
12-03	12,378.56	12-15	15,158.09	12-29	13,855.13
12-04	12,294.90	12-16	15,103.02		

Regular Savings

SANTIAGO A ANGULO SANDRA M VILLANUEVA

Your Account at a Glance

Account Number	0055 6786 4195	
Beginning Balance on 11-26-08	\$ 10,566.75	Annual Percentage Yield Earned this Statement Period: 0.20% Interest Paid Year to Date: \$13.87
Deposits and Other Additions	+ 144.98	
Ending Balance on 12-29-08	\$ 10,711.73	

Regular Savings Additions

Deposits and Other Additions	Date Posted	Amount(\$)
BkofAmerica - FL Des:Amt Trnsfr ID:00005564960403	11-28	50.00
Indn:Automatic Transfer Co ID:1107587665 Ppd		
Pmt Info:Automatic Transfer From 0403		
BkofAmerica ATM 12/08 #000001843 Deposit	12-08	43.00
Colchester Cente Colchester CT		
BkofAmerica - FL Des:Amt Trnsfr ID:00005564960403	12-29	50.00
Indn:Automatic Transfer Co ID:1107587665 Ppd		
Pmt Info:Automatic Transfer From 0403		
Interest Earned	12-29	1.98
Total Deposits and Other Additions		\$144.98



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Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)
Beginning	10,566.75	12-08	10,659.75
11-28	10,616.75	12-29	10,711.73

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.

