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SENTHIL KUMAR MURUGAN OR  
RAMYA BALARAM  
110 GALWAY CIR  
CHALFONT PA 18914-3900

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SENTHIL KUMAR MURUGAN OR  
RAMYA BALARAM

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Statement Period  
12-10-10 through 01-06-11  
B 04 0 I P PI 4

Account Number: 0040 3602 6004

## Deposit Accounts

### Regular Checking

SENTHIL KUMAR MURUGAN OR RAMYA BALARAM

### Your Account at a Glance

|                                   |                    |
|-----------------------------------|--------------------|
| Account Number                    | 0040 3602 6004     |
| Beginning Balance on 12-10-10     | \$ 3,748.09        |
| Deposits and Other Additions      | + 2,037.23         |
| Checks Posted                     | - 86.00            |
| ATM and Debit Card Subtractions   | - 400.00           |
| Other Subtractions                | - 385.37           |
| <b>Ending Balance on 01-06-11</b> | <b>\$ 4,913.95</b> |

### Regular Checking Additions and Subtractions

| Date Posted | Amount(\$) | Resulting Balances(\$) | Transactions                              |
|-------------|------------|------------------------|---|
| 12-16       | 2,000.00+  | 5,748.09               | BkofAmerica ATM 12/16 #000005232 Deposit  |
| 12-16       | 200.00-    | 5,548.09               | Montgomery Glen North Wales PA            |
| 12-21       | 26.29+     | 5,574.38               | BkofAmerica ATM 12/16 #000005233 Withdrwl |
| 12-21       | 10.94+     | 5,585.32               | Montgomery Glen North Wales PA            |
| 12-21       | 200.00-    | 5,385.32               | BkofAmerica ATM 12/21 #000006101 Deposit  |
| 12-24       | 80.00-     | 5,305.32               | Montgomery Glen North Wales PA            |
| 12-29       | 6.00-      | 5,299.32               | BkofAmerica ATM 12/21 #000006097 Deposit  |
| 01-05       | 385.37-    | 4,913.95               | Montgomery Glen North Wales PA            |
|             |            |                        | BkofAmerica ATM 12/21 #000006003 Withdrwl |
|             |            |                        | Montgomery Glen North Wales PA            |
|             |            |                        | Check 1048                                |
|             |            |                        | Check 1047                                |
|             |            |                        | Online Banking payment to Crd 0806        |
|             |            |                        | Confirmation# 0427062029                  |

### Checks Posted in Numerical Order

| Check # | Posting Date | Amount(\$) | Check # | Posting Date | Amount(\$) |
|---------|--------------|------------|---------|--------------|------------|
| 1047    | 12-29        | 6.00       | 1048    | 12-24        | 80.00      |

**Total Checks Posted \$86.00**

### Daily Balance Summary

| Date      | Balance(\$) | Date  | Balance(\$) | Date  | Balance(\$) |
|-----------|-------------|-------|-------------|-------|-------------|
| Beginning | 3,748.09    | 12-21 | 5,385.32    | 12-29 | 5,299.32    |
| 12-16     | 5,548.09    | 12-24 | 5,305.32    | 01-05 | 4,913.95    |

## 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,<br>Electronic Withdrawals |        | Checks, ATM, Check Card,<br>Electronic Withdrawals |        | Checks, ATM, Check Card,<br>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.



## Check Image

Account Number: 0040 3602 6004

|  |                |                     |
|--|----------------|---------------------|
| SENTHIL KUMAR MURUGAN OR<br>RAMYA BALARAM<br>111 KINGS VLG<br>BUDD LAKE, NJ 07828-3607 |                | 1047                |
| Date <u>12/15/10</u>   |                | 98-25212 NJ<br>3000 |
| Pay to the<br>Order of <u>Butler School store</u>                                      | \$ <u>6.00</u> |                     |
| <u>Six dollase only</u>  |                | Dollars             |
| Bank of America  |                |                     |
| ACH PAY 021000000  |                |                     |
| For <u>lipa</u>  | <u>R-7</u>     |                     |
| ⑆02⑆00339⑆ 004036026004⑆1047   |                |                     |

Ref. No.: 813005892127136 Amount: 6.00

|  |                 |                     |
|--|-----------------|---------------------|
| SENTHIL KUMAR MURUGAN OR<br>RAMYA BALARAM<br>111 KINGS VLG<br>BUDD LAKE, NJ 07828-3607 |                 | 1048                |
| Date <u>12/21/2010</u>   |                 | 98-25212 NJ<br>3000 |
| Pay to the<br>Order of <u>Central Brks Community School</u>                            | \$ <u>80.00</u> |                     |
| <u>Eighty dollase only</u>   |                 | Dollars             |
| Bank of America  |                 |                     |
| ACH PAY 021000000  |                 |                     |
| For <u>RNA SENTHIL</u>   | <u>R-7</u>      |                     |
| ⑆02⑆00339⑆ 004036026004⑆1048   |                 |                     |

Ref. No.: 813006392709824 Amount: 80.00

END OF CHECK IMAGE