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

Our Online Banking service allows you to check balances, track account activity 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

Effective July 21, 2011, if we place holds on checks deposited to your account, the minimum amount made available to you by the next business day increases from \$100 to \$200. Funds from check deposits are generally available to you no later than the first business day after the day we receive your deposit. However, in some cases we place a hold on funds that you deposit by check.

SENTHIL KUMAR MURUGAN OR
RAMYA BALARAM

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Statement Period
06-09-11 through 07-07-11
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 06-09-11	\$ 2,917.99
Deposits and Other Additions	+ 729.66
ATM and Debit Card Subtractions	- 305.07
Other Subtractions	- 798.85
Ending Balance on 07-07-11	\$ 2,543.73

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
06-13	56.87-	2,861.12	Costco Whse #0 06/11 #000845531 Purchase
06-20	654.00+	3,515.12	Costco Whse #0248 Montgomery T PA BkofAmerica ATM 06/19 #000001140 Deposit
06-20	502.00-	3,013.12	Montgomery Glen North Wales PA Online Banking payment to Crd 0806 Confirmation# 0148815830
06-20	200.00-	2,813.12	BkofAmerica ATM 06/19 #000001141 Withdrwl Montgomery Glen North Wales PA
06-27	75.66+	2,888.78	BkofAmerica ATM 06/26 #000002517 Deposit Montgomery Glen North Wales PA
07-01	48.20-	2,840.58	Costco Whse #0 07/01 #000585359 Purchase Costco Whse #0248 Montgomery T PA
07-05	92.88-	2,747.70	Online Banking payment to Crd 0806 Confirmation# 3774958409
07-07	203.97-	2,543.73	Online Banking payment to Crd 0806 Confirmation# 1804229782

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,917.99	06-27	2,888.78	07-07	2,543.73
06-13	2,861.12	07-01	2,840.58		
06-20	2,813.12	07-05	2,747.70		

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.



