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0026599

Account Number: 0040 3602 6004

08035 001 SCM999 I12 4 00004332 01 MB 0.382 13 SENTHIL KUMAR MURUGAN OR RAMYA BALARAM 110 GALWAY CIR CHALFONT PA 18914-3900

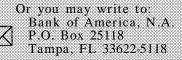
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Deposit Accounts

Regular Checking

SENTHIL KUMAR MURUGAN OR RAMYA BALARAM

Your Account at a Glance

0040 3602 6004 Account Number Beginning Balance on 03-10-11 3,274.39 ATM and Debit Card Subtractions 194.60 Other Subtractions 442.98 Ending Balance on 04-07-11 2,636.81

If you are a Keep the Change customer and enrolled in Keep the Change before December 1, 2010: Beginning June 6, 2011 we will no longer provide the on-going match in Keep the Change. We will pay the match on all qualifying transactions through June 6, 2011 (up to a maximum of \$250 per year). Other features of this service remain unchanged. We'll continue to round up qualified debit card transactions to the nearest dollar and automatically transfer the difference to your linked savings account.

Look for information about changes to your account with this statement.

SENTHIL KUMAR MURUGAN OR RAMYA BALARAM

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Account Number: 0040 3602 6004

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-14	96.79-	3,177.60	Online Banking payment to Crd 0806 Confirmation# 1394534528
03-14	97.05-	3,080.55	Costco Whse #0 03/12 #000222659 Purchase
03-21	190.45-	2,890.10	Costco Whse #0248 Montgomery T PA Online Banking payment to Crd 0806
03-21	60.70-	2,829.40	Confirmation# 2975403488 Costco Whse #0 03/20 #000098507 Purchase
03-21	16.09-	2,813.31	Costco Whse #0248 Montgomery T PA Costco Whse #0 03/20 #000445161 Purchase
03-29	155.74-	2,657.57	Costco Whse #0248 Montgomery T PA Online Banking payment to Crd 0806
04-05	20.76-	2,636.81	Confirmation# 6442918365 Costco Whse #0 04/05 #000297426 Purchase Costco Whse #0248 Montgomery T PA

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning 03-14	3,274.39 3,080.55	03-21 03-29	2,813.31 2,657.57	04-05	2,636.81

0026601

How To Balance Your Bank of America Account

FIRST, start with your Account Register	/Checkbook:				
1. List your Account Register/Checkbook Bala	\$ <u></u>				
2. Subtract any service charges or other deduction	\$				
3. Add any credits not previously recorded that					
4. This is your NEW ACCOUNT REGISTER BA	LANCE			\$ <u></u>	
NOW, with your Account Statement:					
1. List your Statement Ending Balance here				\$ <u></u>	
2. Add any deposits not shown on this statem	ent			\$ <u></u>	
			BTOTAL	\$ <u></u>	
3. List and total all outstanding checks, ATM,			1		
Checks, ATM, Check Card, Electronic Withdrawals	Checks, ATM, Cl Electronic Withd		Checks, ATM, (Electronic With		
Date/Check # Amount	Date/Check #	Amount	Date/Check #	Amount	
	<u> </u>				
	<u> </u>				
				_	
				_	
	<u> </u>				
	<u> </u>				
				_	
				_	
4. TOTAL OF OUTSTANDING CHECKS, ATM,				\$	
Subtract total outstanding checks, ATM, Ch This Balance should match your new Account			om Subtotal	\$ <u></u>	
Upon receipt of your statement, differences, if agreement.	any, should be reported to	the bank promptly	in writing and in accordar	nce with provisions in y	your deposi
			DEPOSIT ACCOUNT		
Change of Address. Please call us at the tele	phone number listed on the	front of this state	ment to tell us about a char	ige 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 calender 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.

