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From: Luke Phillips [mailto:dearmont@netzero.net]  
Sent: Wednesday, June 17, 2009 10:04 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . .  
Importance: High

Dominic - good to hear from you, I don't have anything to report of Haleigh  
- I've rarely been able to get "permission" to dowse for her - when I do get permission, I don't see that she is deceased. Ginette is convinced that she is gone and buried somewhere out near the airport in Palatka. The cops have said they searched the area that Ginette "sees" but nothing - now Ginette says it will be later in July or August before Haleigh is found.

I've not heard from Joy - guess it's better that way. She may be still working with the two sisters from PA - I also have not heard a peep from them since my email to them about their taking credit for finding Caylee. Must be very hard for you and the family these days especially - wish I could find that connection between Baez and Kronk.

I do believe that Jamie Hataway is responsible for Jennifer Kesse's disappearance; I also believe that the missing guy Onda George knew this. Hataway had an accomplice - think this could have been his friend "Ray Magnum".

Did you get the chance to go out to Kellyco and look at that equipment? I never did send you a list of questions - sorry about that.

Keep in touch!

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]

Sent: Wednesday, June 17, 2009 9:45 PM  
To: dearmont@netzero.net  
Subject: . . . PI/Privileged and Confidential . . .  
Importance: High

Hello Luke,

How are things going with you? Been a while. I have strong suspicions about Misty's brother from Daytona that he has something to do with Haleigh, anything on your side? BTW Joy fell by the wayside and I do not contact her anymore. She appears to have a drinking issue, she called me one night several weeks ago and rambled on about talking to Padilla. She wanted information to give to him, I dropped her the next day . . . Dominic

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

P 407.865.7152

F 407.865.7158

C 407.448.4565

<<http://www.daacci.com/>> [www.dgator.com](http://www.dgator.com)

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Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Sunday, June 28, 2009 9:33 PM  
**o:** dearmont@netzero.net  
**Subject:** . . . PI/Privileged and Confidential . . .  
**Attachments:** image001.gif  
  
**Importance:** High

Luke,

How are things with you? I am sure that heard LE searched Crystal and Marie's property, anything from Ginny? Luke I am looking at Crystal. She demonstrates 'fear' and maybe that is fear of the worst news, my gut is telling me something . . . Take care . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

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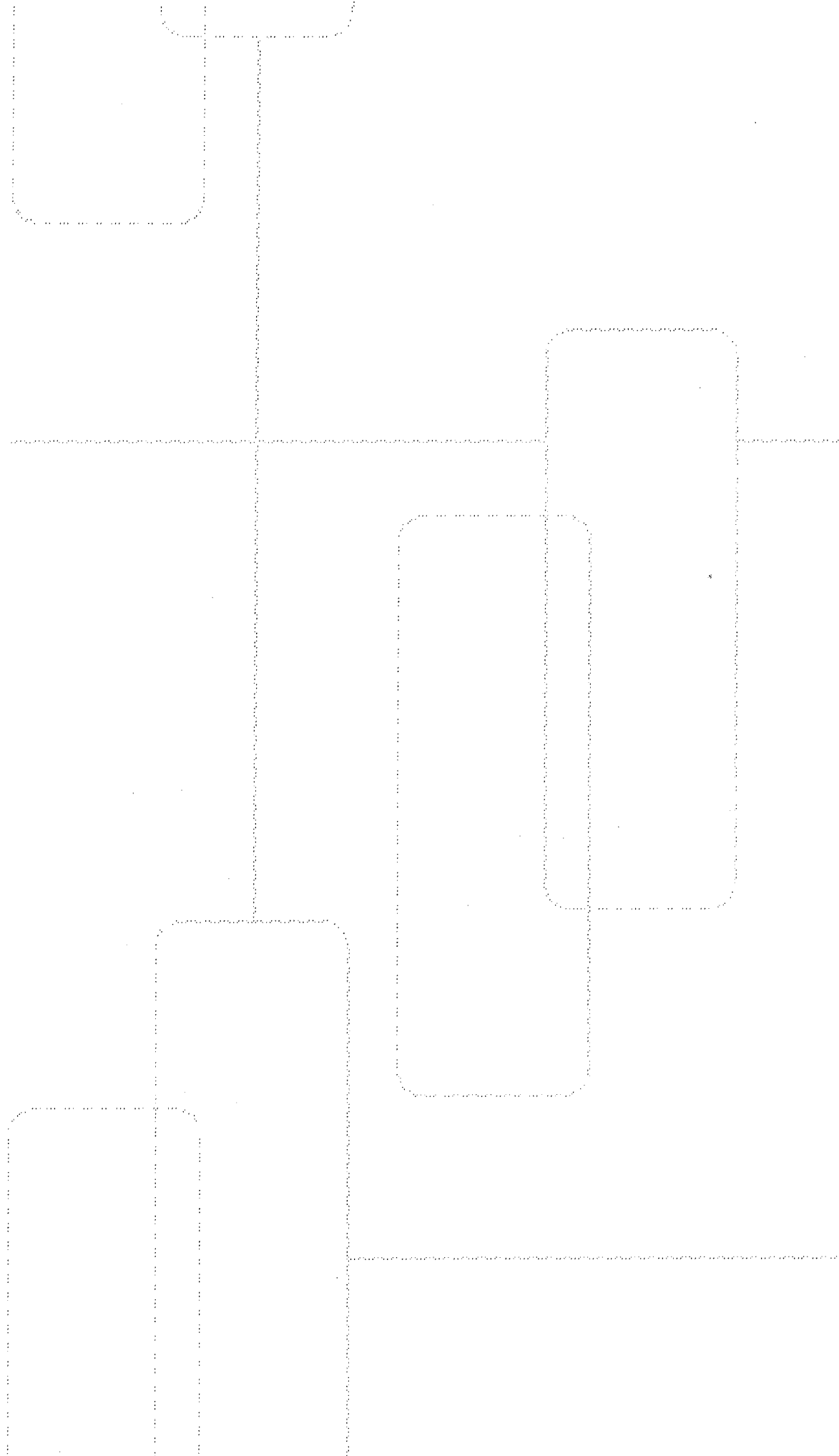
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22560

Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Sunday, June 28, 2009 9:47 PM  
**To:** dearmont@wildblue.net  
**Subject:** RE: . . . PI/Privileged and Confidential . . .  
**Attachments:** image001.gif  
  
**Importance:** High

Hello Luke, I will get the location and send to you . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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From: Luke Phillips [mailto:[dearmont@netzero.net](mailto:dearmont@netzero.net)]

Sent: Sunday, June 28, 2009 9:46 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . .  
Importance: High

Dominic - great to hear from you; I have not spoken with Ginette about Haleigh in some time - you know she believes that Haleigh is dead and has felt that for some time. If you can send me the address of the property that was just searched, I can send Ginette an aerial of the location - perhaps there is some terrain feature that matches what she has seen in the past.

Cheers!  
Luke

-----Original Message-----  
From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Sunday, June 28, 2009 9:33 PM  
To: dearmont@netzero.net  
Subject: . . . PI/Privileged and Confidential . . .  
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Kindest regards,

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## Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**Int:** Sunday, June 28, 2009 10:12 PM  
**To:** dearmont@wildblue.net  
**Subject:** RE: . . . PI/Privileged and Confidential . . .  
**Attachments:** image001.gif

**Importance:** High

Luke,

Here is information I have on Crystal's location and also 'partial' of Marie's (I believe they live together) LE searched the 12222 Mud Lake Rd location . . . Dominic

Sheffield, Crystal Diane (introverted, shy, has a history of being abused by Ronnie and continues to be afraid of him) Haleigh's bio mom, age 23, dob 8-30-1989 (? From police report), 12222 Mud Lake Rd, Glen St Mary, Baker County Has 3 siblings: Sarah Lavon, Marcus, Savannah Crystals home# 904-275-2464 (with Chad Griffis and their infant daughter Chloe)

Crystal's cell# 904-314-3967

Space: <http://www.myspace.com/crystalsheffield>

Griffis, Nancy (Marie) (speaks to anyone, tenacious, speaks for Crystal.

Will talk to ANYONE who calls her)

Crystal Sheffield's mother, Haleigh's maternal grandmother, age 43, Glen St Mary, Baker County, married Bruce 2002 Marie Griffis cell# 904-652-4641

MySpace: <http://profile.myspace.com/index.cfm?fuseaction=user.viewProfile>

<<http://profile.myspace.com/index.cfm?fuseaction=user.viewProfile&friendID=420148756>> &friendID=420148756

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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From: Luke Phillips [<mailto:dearmont@netzero.net>]  
Sent: Sunday, June 28, 2009 9:46 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . .  
Importance: High

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Cheers!  
Luke



Spencer, Jamil

---

From: D&A Investigations, Inc. [dominic@dgator.com]  
Sent: Sunday, June 28, 2009 10:51 PM  
To: 'Luke Phillips'  
Subject: RE: . . . PI/Privileged and Confidential . . .  
Attachments: image001.gif

Thank You Luke! I recall Ginny saying something about 'sandy hills' which could be looked upon as ATV trails, there are hills in that area . . .  
Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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From: Luke Phillips [mailto:[dearmont@wildblue.net](mailto:dearmont@wildblue.net)]

Sent: Sunday, June 28, 2009 10:38 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . .  
Importance: High

Dominic - thanks, well, looking at the aerial there are ponds and ATV trails - but that could be anywhere in rural FLA. I'll ask Ginette to take another look - last time she and I spoke she thought that Haleigh would be recovered sometime in August.

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Sunday, June 28, 2009 10:12 PM  
To: dearmont@wildblue.net  
Subject: RE: . . . PI/Privileged and Confidential . . .  
Importance: High

Luke,

Here is information I have on Crystal's location and also 'partial' of Marie's (I believe they live together) LE searched the 12222 Mud Lake Rd location . . . Dominic

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Crystal's cell# 904-314-3967

MySpace: <http://www.myspace.com/crystalsheffield>

Griffis, Nancy (Marie) (speaks to anyone, tenacious, speaks for Crystal.

Will talk to ANYONE who calls her)

Crystal Sheffield's mother, Haleigh's maternal grandmother, age 43, Glen St Mary, Baker County, married Bruce 2002 Marie Griffis cell# 904-652-4641

MySpace: <http://profile.myspace.com/index.cfm?fuseaction=user.viewProfile>

<<http://profile.myspace.com/index.cfm?fuseaction=user.viewProfile&friendID=420148756>> &friendID=420148756

Kindest regards,

Dominic Casey, Private Investigator

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From: Luke Phillips [<mailto:dearmont@netzero.net>]  
Sent: Sunday, June 28, 2009 9:46 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . .  
Importance: High

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Cheers!  
Luke

**Spencer, Jamil**

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Wednesday, July 08, 2009 6:03 PM  
**To:** dearmont@netzero.net  
**Subject:** . . . PI/Privileged and Confidential . . . Scanner . . .  
**Attachments:** image001.gif

**Importance:** High

Luke,

The 'scanner' you mentioned in Winter Springs, can you send me the information such as store name, contact, telephone, specs/name of scanner and pricing, how deep will it scan? I am going to set up a time to go see and test, may get one . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

P 407.865.7152

F 407.865.7158

C 407.448.4565

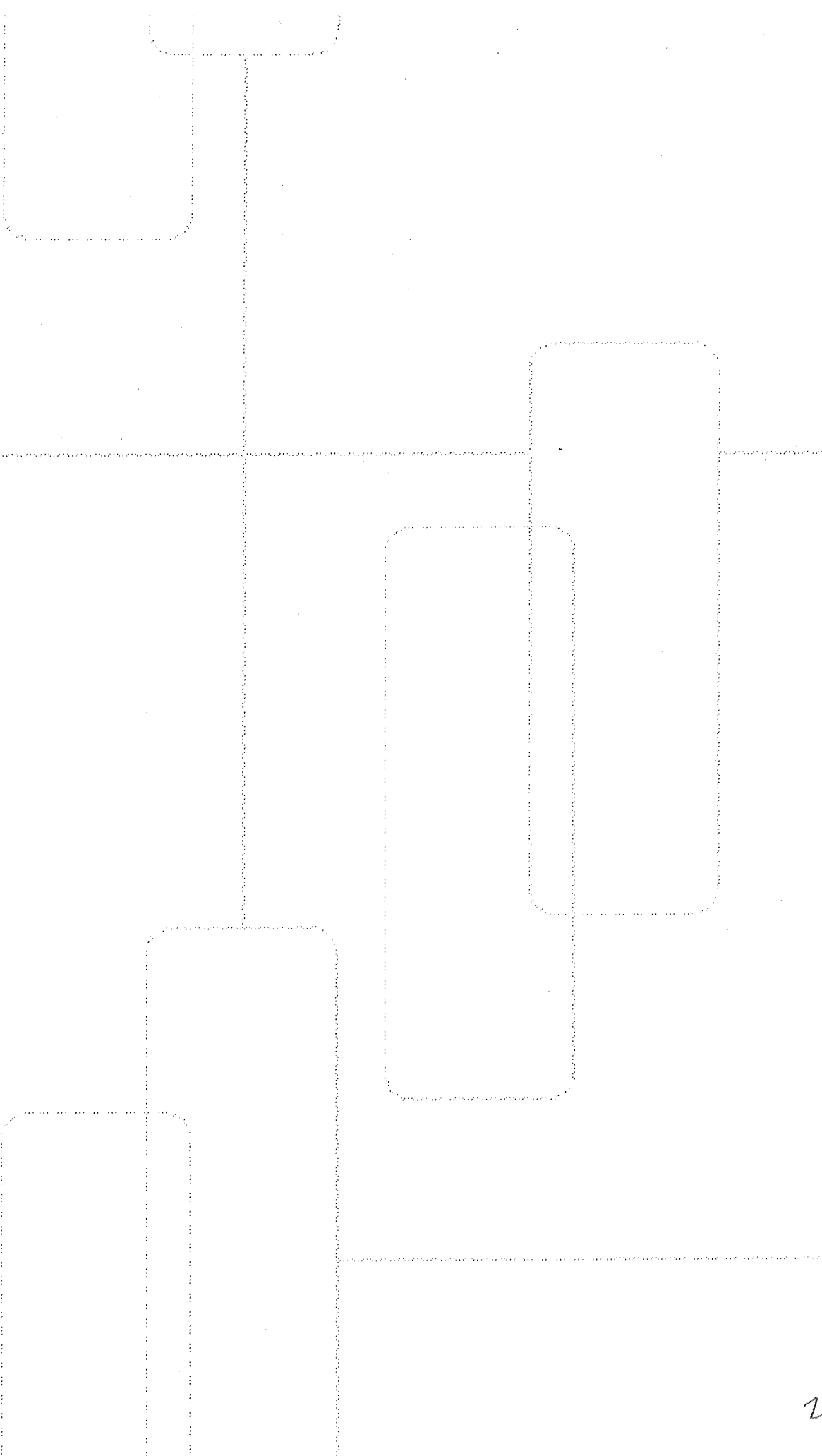
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22572

Spencer, Jamil

---

From: D&A Investigations, Inc. [dominic@dgator.com]  
Sent: Wednesday, July 08, 2009 6:54 PM  
To: dearmont@wildblue.net  
Subject: RE: . . . PI/Privileged and Confidential . . . Scanner . . .

Importance: High

Luke,

Thank you! I will call JW and set up a demo . . . could be a good piece of equipment. I you are wondering, not I am not going to go looking 'by myself'  
I will only go with LE coming along, no more Suburban episodes . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

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-----Original Message-----

From: Luke Phillips [mailto:dearmont@netzero.net]

Sent: Wednesday, July 08, 2009 6:18 PM

To: D&A Investigations, Inc.

Subject: RE: . . . PI/Privileged and Confidential . . . Scanner . . .

Importance: High

Dominic - the store is:

KellyCo (800-898-6673) 1085 Belle Ave. Winter Springs, Florida 32708 ask  
for "JW" in sales - he says he needs a 2 week notice to set up the demo - if  
primary interest is in finding burial sites, you could suggest to JW to set  
up a demo - maybe at a cemetery (kinda morbid but would be more useful than  
finding a beer can - no?

I really do not know much about this equipment other than what is described  
on the website - it is essentially a metal detector but it could have  
applications for detecting voids underground (graves). Depth may vary  
depending upon the soil type. Would suggest a look at this link for  
additional info and photos - let me know if you do get to see a demo.

[http://www.kellycodetectors.com/nokta/nokta\\_buy.htm](http://www.kellycodetectors.com/nokta/nokta_buy.htm)

Cheers!!

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]

Sent: Wednesday, July 08, 2009 6:03 PM

To: [dearmont@netzero.net](mailto:dearmont@netzero.net)



Subject: . . . PI/Privileged and Confidential . . . Scanner . . .

Importance: High

Luke,

The 'scanner' you mentioned in Winter Springs, can you send me the information such as store name, contact, telephone, specs/name of scanner and pricing, how deep will it scan? I am going to set up a time to go see and test, may get one . . . Dominic

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**Spencer, Jamil**

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Wednesday, July 08, 2009 7:37 PM  
**o:** 'Luke Phillips'  
**Subject:** RE: . . . PI/Privileged and Confidential . . . Scanner . . .

What did you get Luke? Is it a metal detector and if so, maybe it would be a good starter to get trained on . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

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**From:** Luke Phillips [mailto:dearmont@wildblue.net]  
**nt:** Wednesday, July 08, 2009 7:11 PM  
**o:** D&A Investigations, Inc.  
**Subject:** RE: . . . PI/Privileged and Confidential . . . Scanner . . .

Importance: High

s, think having LE present is a wise move - even the best intentions can get you into a jam; I do have another option for finding graves that is a lot less expensive if you are interested - certain metal detectors can signal on changes in the electro-magnetic field due to soil disturbance - taking the audio signal and using a fairly basic processor, these changes in audio can be graphed and also visualized in 3D. I just got one of these units and learning how to use it. The whole setup is less than \$1k but it is a bit more manually intensive than this unit from KellyCo - but, for me, it will work for most applications.

Cheers!  
Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Wednesday, July 08, 2009 6:54 PM  
To: dearmont@wildblue.net  
Subject: RE: . . . PI/Privileged and Confidential . . . Scanner . . .  
Importance: High

Luke,

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-----Original Message-----

From: Luke Phillips [mailto:dearmont@netzero.net]  
Sent: Wednesday, July 08, 2009 6:18 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Scanner . . .  
Importance: High

Dominic - the store is:

KellyCo (800-898-6673) 1085 Belle Ave. Winter Springs, Florida 32708 ask  
for "JW" in sales - he says he needs a 2 week notice to set up the demo - if  
primary interest is in finding burial sites, you could suggest to JW to set  
up a demo - maybe at a cemetery (kinda morbid but would be more useful than  
finding a beer can - no?)

I really do not know much about this equipment other than what is described  
on the website - it is essentially a metal detector but it could have  
applications for detecting voids underground (graves). Depth may vary  
depending upon the soil type. Would suggest a look at this link for  
additional info and photos - let me know if you do get to see a demo.

[http://www.kellycodetectors.com/nokta/nokta\\_buy.htm](http://www.kellycodetectors.com/nokta/nokta_buy.htm)

Cheers!!

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]

Sent: Wednesday, July 08, 2009 6:03 PM

To: dearmont@netzero.net

Subject: . . . PI/Privileged and Confidential . . . Scanner . . .

Importance: High

Luke,

The 'scanner' you mentioned in Winter Springs, can you send me the information such as store name, contact, telephone, specs/name of scanner and pricing, how deep will it scan? I am going to set up a time to go see and test, may get one . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E dominic@dgator.com

P 407.865.7152

F 407.865.7158

C 407.448.4565

vw.dgator.com

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Spencer, Jamil

---

From: D&A Investigations, Inc. [dominic@dgator.com]  
Sent: Wednesday, July 08, 2009 10:02 PM  
To: 'Luke Phillips'  
Subject: RE: . . . PI/Privileged and Confidential . . . Scanner . . .

This looks good and would at least show 'density' within an area . . . Thank You Luke!

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

P 407.865.7152

F 407.865.7158

C 407.448.4565

<<http://www.daacci.com/>> [www.dgator.com](http://www.dgator.com)

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From: Luke Phillips [mailto:dearmont@wildblue.net]  
Sent: Wednesday, July 08, 2009 7:52 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Scanner . . .  
Importance: High



I'm using an ArcGeo mini logger with a deep scan "two-box" detector - the link gives some additional info: [http://www.lrlman.com/Pages/AG\\_Mini/AGM.htm](http://www.lrlman.com/Pages/AG_Mini/AGM.htm)

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:[dominic@dgator.com](mailto:dominic@dgator.com)]  
Sent: Wednesday, July 08, 2009 7:37 PM  
To: 'Luke Phillips'  
Subject: RE: . . . PI/Privileged and Confidential . . . Scanner . . .

What did you get Luke? Is it a metal detector and if so, maybe it would be a good starter to get trained on . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

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From: Luke Phillips [mailto:dearmont@wildblue.net]  
nt: Wednesday, July 08, 2009 7:11 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Scanner . . .  
Importance: High

Yes, think having LE present is a wise move - even the best intentions can get you into a jam; I do have another option for finding graves that is a lot less expensive if you are interested - certain metal detectors can signal on changes in the electro-magnetic field due to soil disturbance - taking the audio signal and using a fairly basic processor, these changes in audio can be graphed and also visualized in 3D. I just got one of these units and learning how to use it. The whole setup is less than \$1k but it is a bit more manually intensive than this unit from KellyCo - but, for me, it will work for most applications.

Cheers!  
Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Wednesday, July 08, 2009 6:54 PM  
To: dearmont@wildblue.net  
Subject: RE: . . . PI/Privileged and Confidential . . . Scanner . . .  
Importance: High

Luke,

Thank you! I will call JW and set up a demo . . . could be a good piece of equipment. I you are wondering, not I am not going to go looking 'by myself'  
I will only go with LE coming along, no more Suburban episodes . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

P 407.865.7152

407.865.7158

C 407.448.4565

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Sent: Wednesday, July 08, 2009 6:18 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Scanner . . .  
Importance: High

Dominic - the store is:

KellyCo (800-898-6673) 1085 Belle Ave. Winter Springs, Florida 32708 ask for "JW" in sales - he says he needs a 2 week notice to set up the demo - if primary interest is in finding burial sites, you could suggest to JW to set up a demo - maybe at a cemetery (kinda morbid but would be more useful than finding a beer can - no?)

I really do not know much about this equipment other than what is described on the website - it is essentially a metal detector but it could have applications for detecting voids underground (graves). Depth may vary depending upon the soil type. Would suggest a look at this link for additional info and photos - let me know if you do get to see a demo.

[http://www.kellycodetectors.com/nokta/nokta\\_buy.htm](http://www.kellycodetectors.com/nokta/nokta_buy.htm)

Cheers!!

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]

Sent: Wednesday, July 08, 2009 6:03 PM

To: dearmont@netzero.net

Subject: . . . PI/Privileged and Confidential . . . Scanner . . .

Importance: High

Luke,

The 'scanner' you mentioned in Winter Springs, can you send me the information such as store name, contact, telephone, specs/name of scanner and pricing, how deep will it scan? I am going to set up a time to go see and test, may get one . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**Sent:** Saturday, July 18, 2009 11:07 AM  
**To:** 'Luke Phillips'  
**Subject:** RE: PI/Privileged and Confidential ...Need a favor  
**Attachments:** 08129 Drew Heyman DBC.jpg; 08129 Southern Seedz1.jpg

Luke,

Yes Sir, I will do what I can to get a picture of Kronk's son, his name is Brandon Sparks and I know that his cell phone Number is: 609.972.5483 . . .  
let me see what I can come up with Luke. I have attached 2 pictures of who I have interest .  
. . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

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From: Luke Phillips [mailto:dearmont@wildblue.net]  
Sent: Saturday, July 18, 2009 7:08 AM  
To: D&A Investigations, Inc.  
Subject: PI/Privileged and Confidential ...Need a favor  
Importance: High

Dominic - is there any way you might be able to obtain a photo of Kronk's son? Ginette still convinced that Caylee was placed on Suburban Dr by a male with blond hair - she has seen all the photos that I have of players with blond hair but gets nothing.

Thanks,

Luke

**Spencer, Jamil**

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**Sent:** Saturday, July 18, 2009 12:07 PM  
**To:** 'Luke Phillips'  
**Subject:** RE: PI/Privileged and Confidential ...Need a favor

**Importance:** High

Luke, thank You . . . take care and give my best to Ginny . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

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**From:** Luke Phillips [mailto:[dearmont@wildblue.net](mailto:dearmont@wildblue.net)]  
**Sent:** Saturday, July 18, 2009 11:52 AM  
**To:** D&A Investigations, Inc.  
**Subject:** RE: PI/Privileged and Confidential ...Need a favor



Importance: High

Dominic - thanks, I'll see what we get on these two guys and let you know.

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Saturday, July 18, 2009 11:07 AM  
To: 'Luke Phillips'  
Subject: RE: PI/Privileged and Confidential ...Need a favor

Luke,

Yes Sir, I will do what I can to get a picture of Kronk's son, his name is Brandon Sparks and I know that his cell phone Number is: 609.972.5483 . . .  
let me see what I can come up with Luke. I have attached 2 pictures of who I have interest .  
. . Dominic

kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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From: Luke Phillips [mailto:[dearmont@wildblue.net](mailto:dearmont@wildblue.net)]  
Sent: Saturday, July 18, 2009 7:08 AM  
To: D&A Investigations, Inc.  
Subject: PI/Privileged and Confidential ...Need a favor  
Importance: High

Dominic - is there any way you might be able to obtain a photo of Kronk's son? Ginette still convinced that Caylee was placed on Suburban Dr by a male with blond hair - she has seen all the photos that I have of players with blond hair but gets nothing.

Thanks,

Luke

Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**Sent:** Tuesday, July 21, 2009 11:00 PM  
**To:** 'Luke Phillips'  
**Subject:** RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
**Attachments:** CA tattoo guy with KILL.jpg

**Importance:** High

Luke,

Here is another picture of one of Casey's friends . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

<<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

P 407.865.7152

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From: Luke Phillips [mailto:dearmont@wildblue.net]  
Sent: Saturday, July 18, 2009 3:31 PM  
To: Dominic D&A Investigations  
Subject: FW: New male photos - Caylee Anthony

Dominic - sorry, nothing on these guys. Ginette said that George and Lee know this guy; any blond males that you know that are associated with George/Lee would be helpful to have a photo. Also, Ginette wanted me to make sure you know about a Swiss Forensic Biologist that is an expert on diatoms see: [http://www.svazi.com/v1/forensic/diat\\_intro.htm](http://www.svazi.com/v1/forensic/diat_intro.htm) She feels that this would be a boost to the defense if they could match diatom signatures to the shoes of POIs in the case.

Luke

## Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**Sent:** Wednesday, July 22, 2009 8:39 AM  
**To:** 'Luke Phillips'  
**Subject:** RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
**Importance:** High

Thank you Luke, it's a long shot but he has sandy hair . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E [dominic@daacci.com](mailto:dominic@daacci.com) [dominic@dgator.com](mailto:dominic@dgator.com)

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**From:** Luke Phillips [mailto:dearmont@wildblue.net]  
**Sent:** Wednesday, July 22, 2009 7:58 AM  
**To:** D&A Investigations, Inc.  
**Subject:** RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .

Importance: High

Dominic - thanks, I'll get Ginette to take a look when she returns - she is down in Orlando on holiday this week.

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]

Sent: Tuesday, July 21, 2009 11:00 PM

To: 'Luke Phillips'

Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .

Importance: High

Luke,

Here is another picture of one of Casey's friends . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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To: Dominic D&A Investigations

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Dominic - sorry, nothing on these guys. Ginette said that George and Lee know this guy; any blond males that you know that are associated with George/Lee would be helpful to have a photo. Also, Ginette wanted me to make sure you know about a Swiss Forensic Biologist that is an expert on diatoms see: [http://www.svazi.com/v1/forensic/diat\\_intro.htm](http://www.svazi.com/v1/forensic/diat_intro.htm) She feels that this would be a boost to the defense if they could match diatom signatures to the shoes of POIs in the case.

Luke

**Spencer, Jamil**

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Wednesday, July 22, 2009 8:50 AM  
**To:** 'Luke Phillips'  
**Subject:** RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
**Importance:** High

Yes Luke, he has similar hair color to his dad but lighter . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

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**From:** Luke Phillips [mailto:[dearmont@wildblue.net](mailto:dearmont@wildblue.net)]  
**Sent:** Wednesday, July 22, 2009 8:47 AM  
**To:** D&A Investigations, Inc.  
**Subject:** RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .



Importance: High

dominic - do you know if Kronk's son has light hair?

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Wednesday, July 22, 2009 8:39 AM  
To: 'Luke Phillips'  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

Thank you Luke, it's a long shot but he has sandy hair . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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Spencer, Jamil

---

From: D&A Investigations, Inc. [dominic@dgator.com]  
Sent: Wednesday, July 22, 2009 8:57 AM  
To: 'Luke Phillips'  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .

Importance: High

Luke, believe me I am trying my best to get that picture and know the importance. I have a contact that may have a picture and waiting to hear back . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

P 407.865.7152

407.865.7158

C 407.448.4565

<<http://www.daacci.com/>> [www.dgator.com](http://www.dgator.com)

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From: Luke Phillips [mailto:[dearmont@wildblue.net](mailto:dearmont@wildblue.net)]  
Sent: Wednesday, July 22, 2009 8:56 AM  
To: D&A Investigations, Inc.

Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

If you can get a photo of him, he might be the one we're looking for.

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Wednesday, July 22, 2009 8:50 AM  
To: 'Luke Phillips'  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

Yes Luke, he has similar hair color to his dad but lighter . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

DA Investigations, Inc.

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From: Luke Phillips [mailto:dearmont@wildblue.net]  
Sent: Wednesday, July 22, 2009 8:47 AM  
To: D&A Investigations, Inc.  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

Dominic - do you know if Kronk's son has light hair?

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Wednesday, July 22, 2009 8:39 AM  
To: 'Luke Phillips'  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

Thank you Luke, it's a long shot but he has sandy hair . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

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**Spencer, Jamil**

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**ent:** Wednesday, July 22, 2009 9:10 AM  
**fo:** 'Luke Phillips'  
**Subject:** RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .

**Importance:** High

No problem Luke, I will get it for sure LOL . . .

The Haleigh Case is at a standstill and noting to go on . . . everything was leading me to Misty's brother and I still believe he has something to do with it . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

<mailto:dominic@daacci.com> dominic@dgator.com

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From: Luke Phillips [mailto:dearmont@wildblue.net]  
Sent: Wednesday, July 22, 2009 9:05 AM  
To: D&A Investigations, Inc.  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

Dominic - thanks, know that you're trying your best to get it - no worries!

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Wednesday, July 22, 2009 8:57 AM  
To: 'Luke Phillips'  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

Luke, believe me I am trying my best to get that picture and know the importance. I have a contact that may have a picture and waiting to hear back . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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From: Luke Phillips [mailto:dearmont@wildblue.net]  
Sent: Wednesday, July 22, 2009 8:56 AM  
To: D&A Investigations, Inc.  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

If you can get a photo of him, he might be the one we're looking for.

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Wednesday, July 22, 2009 8:50 AM  
To: 'Luke Phillips'  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

Yes Luke, he has similar hair color to his dad but lighter . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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From: Luke Phillips [mailto:dearmont@wildblue.net]  
Sent: Wednesday, July 22, 2009 8:47 AM  
To: D&A Investigations, Inc.  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

Dominic - do you know if Kronk's son has light hair?

ike

-----Original Message-----  
From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Wednesday, July 22, 2009 8:39 AM  
To: 'Luke Phillips'  
Subject: RE: New male photos - Caylee Anthony . . . PI/Privileged and Confidential . . .  
Importance: High

Thank you Luke, it's a long shot but he has sandy hair . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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**Spencer, Jamil**

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Sunday, August 09, 2009 10:45 PM  
**to:** dearmont@netzero.net  
**Subject:** . . . PI/Privileged and Confidential . . . Pictures CA Friend  
**Attachments:** image001.gif; CA Friend.jpg; CA Friend2.bmp  
  
**Importance:** High

Luke,

Attached are 2 pictures of a POI, he has 'sandy' hair . . . would Ginny see anything in him .  
. . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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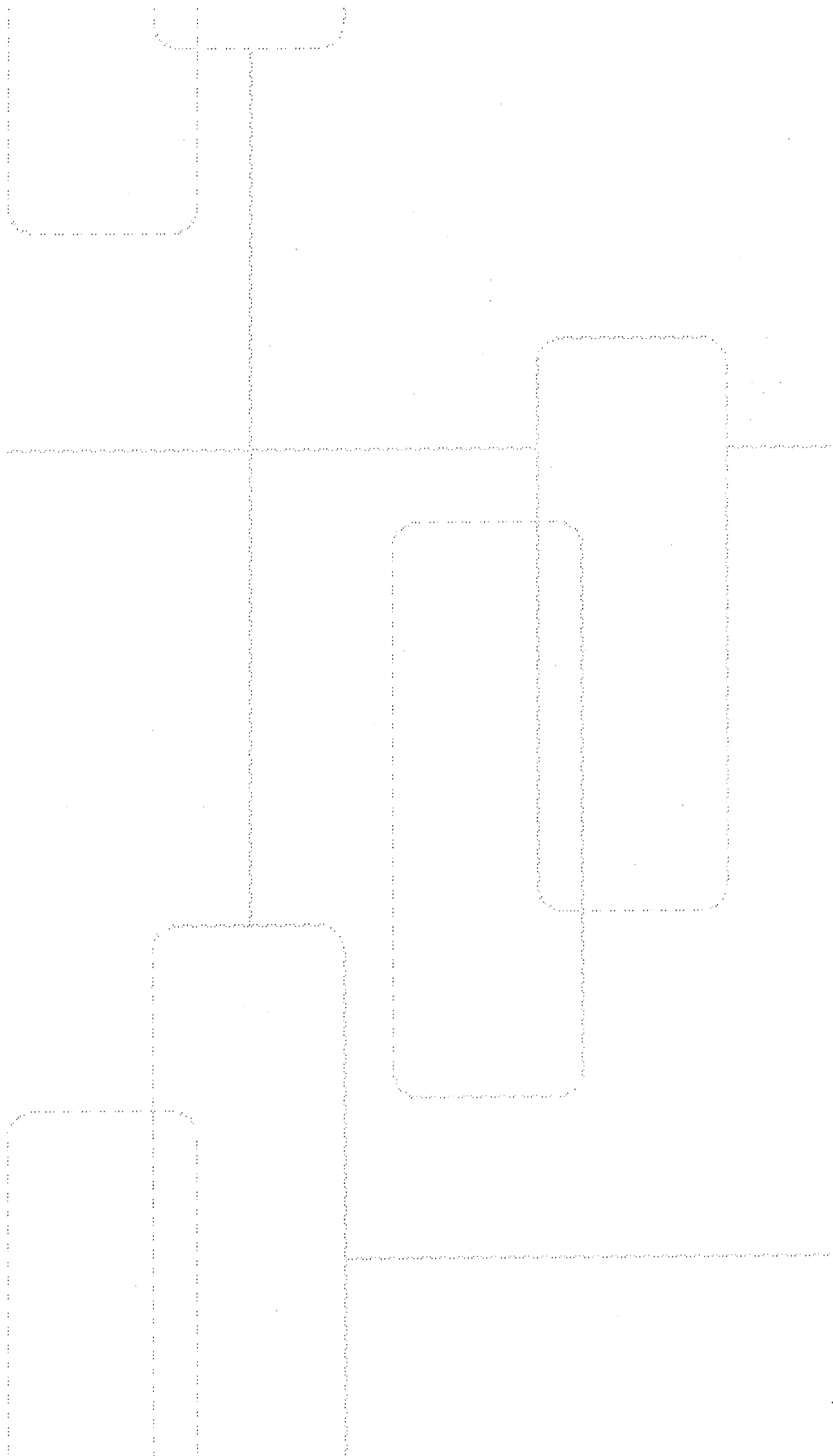
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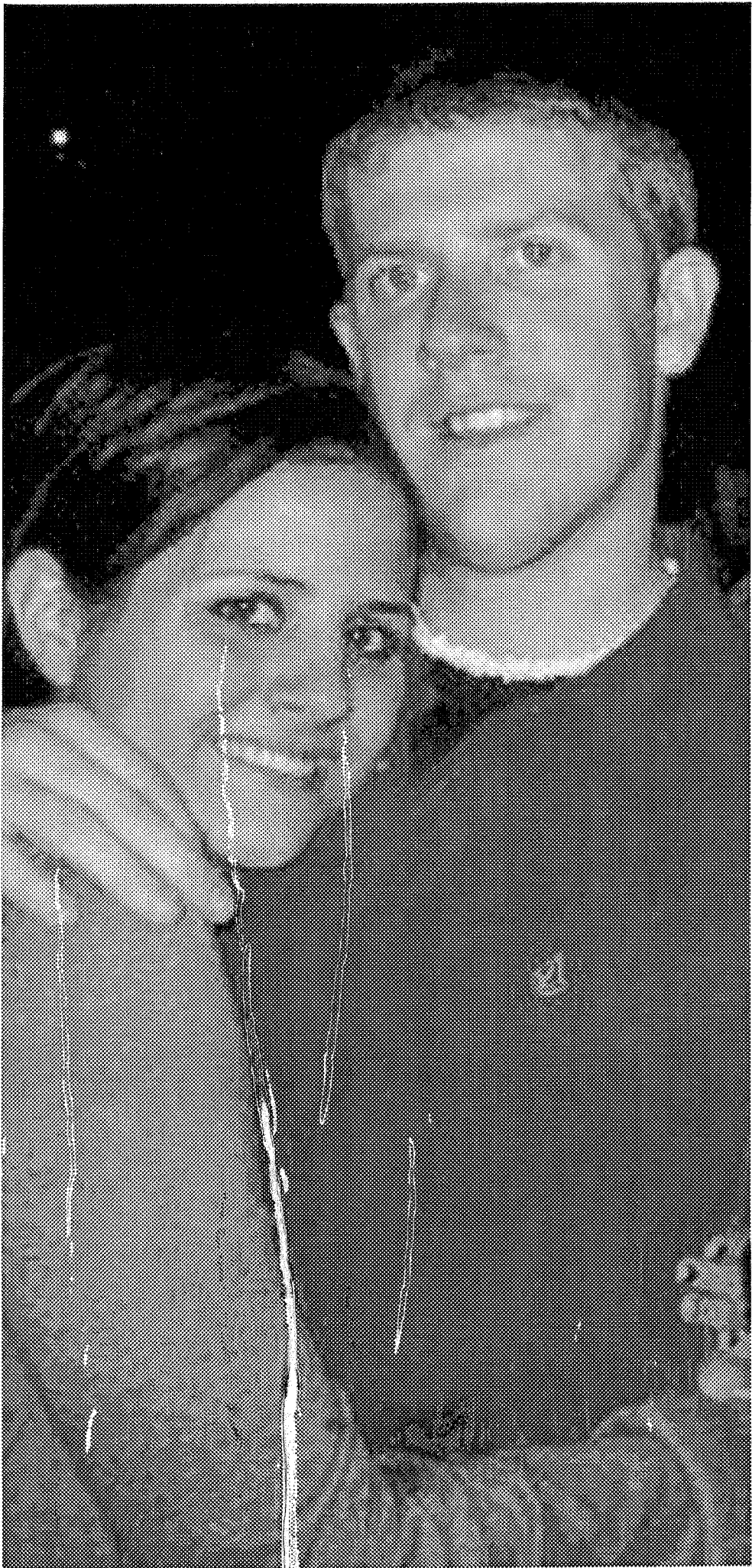
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22613



41922



Spencer, Jamil

---

**From:** D and A Investigations Inc [dominic@dgator.com]  
**nt:** Sunday, August 09, 2009 11:56 PM  
**to:** Luke Phillips  
**Subject:** Re: . . . PI/Privileged and Confidential . . . Pictures CA Friend

Thank you luke! I miss talking also, let's communicate more!  
Kindest regards,  
D&A Investigations, Inc.  
Dominic Casey.  
Private Investigator.  
Privileged and Confidential/Work Product.  
Sent from my BlackBerry®

-----Original Message-----

**From:** Luke Phillips <dearmont@netzero.net>

**Date:** Mon, 10 Aug 2009 03:50:45

**To:** <dominic@dgator.com>

**Subject:** RE: . . . PI/Privileged and Confidential . . . Pictures CA Friend

Dominic - truthfully at this point, I have about zero confidence in Ginette's ability to see anything; she is way too distracted to be of any help. I do have a new associate that has proved to be reliable and I place my trust in her. If I may, I will send these photos on to her for a look - I will not provide her any information on the case and will ask if she receives anything of a negative nature with this person.

Hope you are doing well, kinda miss our communications!

Cheers!

Luke

-----Original Message-----

**From:** D&A Investigations, Inc. [mailto:dominic@dgator.com]

**Sent:** Sunday, August 09, 2009 10:45 PM

**To:** dearmont@netzero.net

**Subject:** . . . PI/Privileged and Confidential . . . Pictures CA Friend

**Importance:** High

Luke,

Attached are 2 pictures of a POI, he has 'sandy' hair . . . would Ginny see anything in him . . . Dominic

Kindest regards,

Dominic Casey, Private  
Investigator

D&A Investigations, Inc.

<mailto:dominic@daacci.com> [dominic@dgator.com](mailto:dominic@dgator.com)

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**Spencer, Jamil**

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**sent:** Monday, August 10, 2009 8:34 PM  
**To:** dearmont@wildblue.net  
**Subject:** RE: . . . PI/Privileged and Confidential . . . Pictures CA Friend  
**Attachments:** image001.gif  
  
**Importance:** High

Thank You Luke, I will keep trying . . . good to talk to You!

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

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From: Luke Phillips [mailto:[dearmont@netzero.net](mailto:dearmont@netzero.net)]

Sent: Monday, August 10, 2009 8:26 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Pictures CA Friend  
Importance: High

Dominic - nothing on this POI to suggest he is involved.

Cheers!

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Sunday, August 09, 2009 10:45 PM  
To: dearmont@netzero.net  
Subject: . . . PI/Privileged and Confidential . . . Pictures CA Friend  
Importance: High

Luke,

Attached are 2 pictures of a POI, he has 'sandy' hair . . . would Ginny see anything in him .  
. . . Dominic

kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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## Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**Content:** Tuesday, August 18, 2009 7:51 PM  
**To:** dearmont@netzero.net  
**Subject:** . . . PI/Privileged and Confidential . . . Haleigh  
**Attachments:** image001.gif  
  
**Importance:** High

Hello Luke,

Hope all is well with you . . .

Luke I am unable to account for Misty's brother Timmy on the night Haleigh disappeared . . .  
the brother with 'red hair' . . . any thoughts? . . .  
Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

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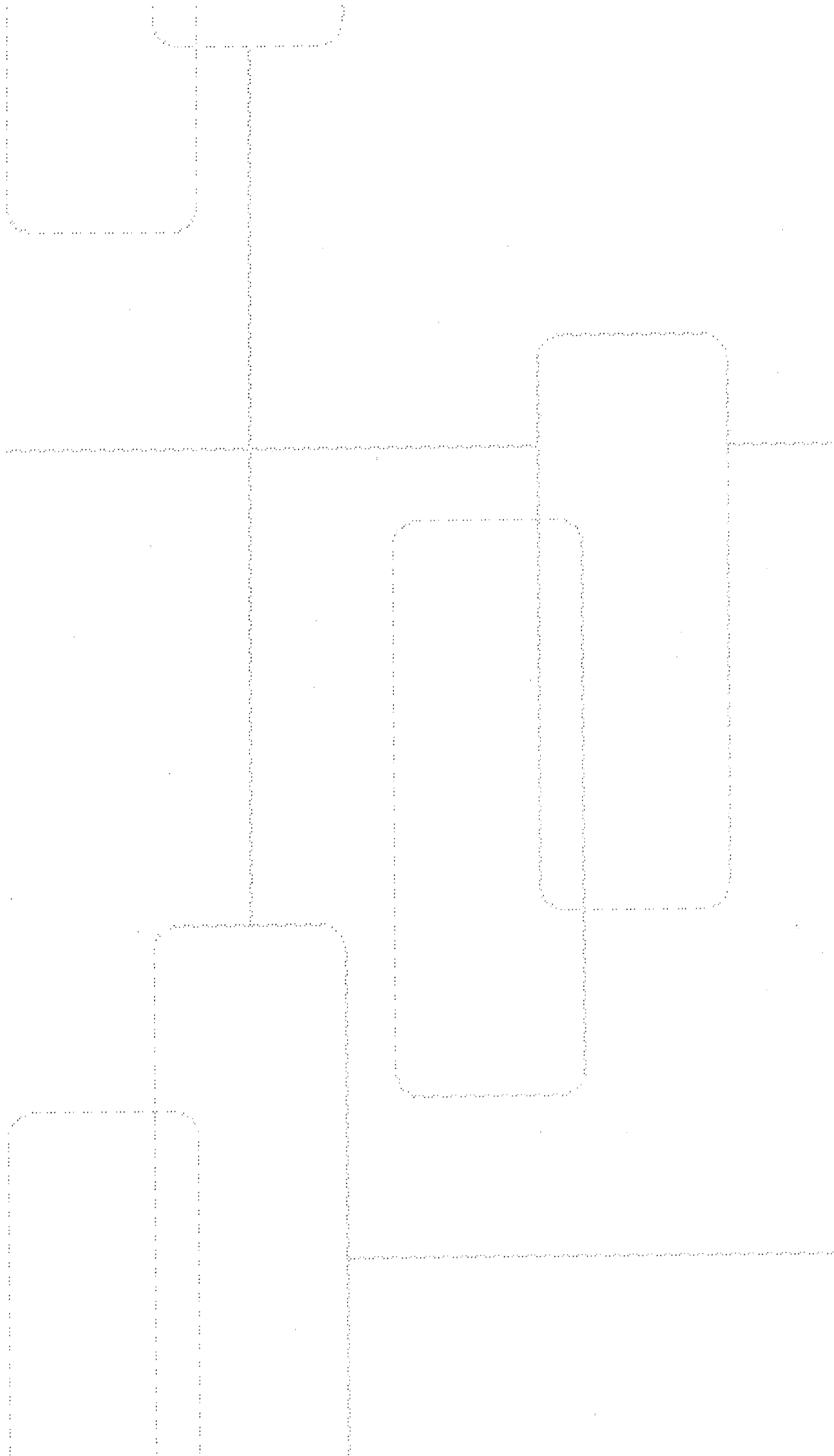
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**Spencer, Jamil**

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**Content:** Tuesday, August 18, 2009 9:30 PM  
**To:** dearmont@wildblue.net  
**Subject:** RE: . . . PI/Privileged and Confidential . . . Haleigh  
**Attachments:** image001.gif; Croslin.jpg  
  
**Importance:** High

Thank You Luke . . . attached picture . . . keep smiling we may be onto something!! . . .  
Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

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From: Luke Phillips [mailto:dearmont@netzero.net]  
Sent: Tuesday, August 18, 2009 8:04 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Dominic - great to hear from you - likewise hope all is looking up for you.  
See that the circus is forming on Haleigh -- what a shame. I'll see what I can do on this -  
can you get me a photo?

Cheers!

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Tuesday, August 18, 2009 7:51 PM  
To: dearmont@netzero.net  
Subject: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Hello Luke,

Hope all is well with you . . .

Luke I am unable to account for Misty's brother Timmy on the night Haleigh disappeared . . .  
the brother with 'red hair' . . . any thoughts? . . .  
Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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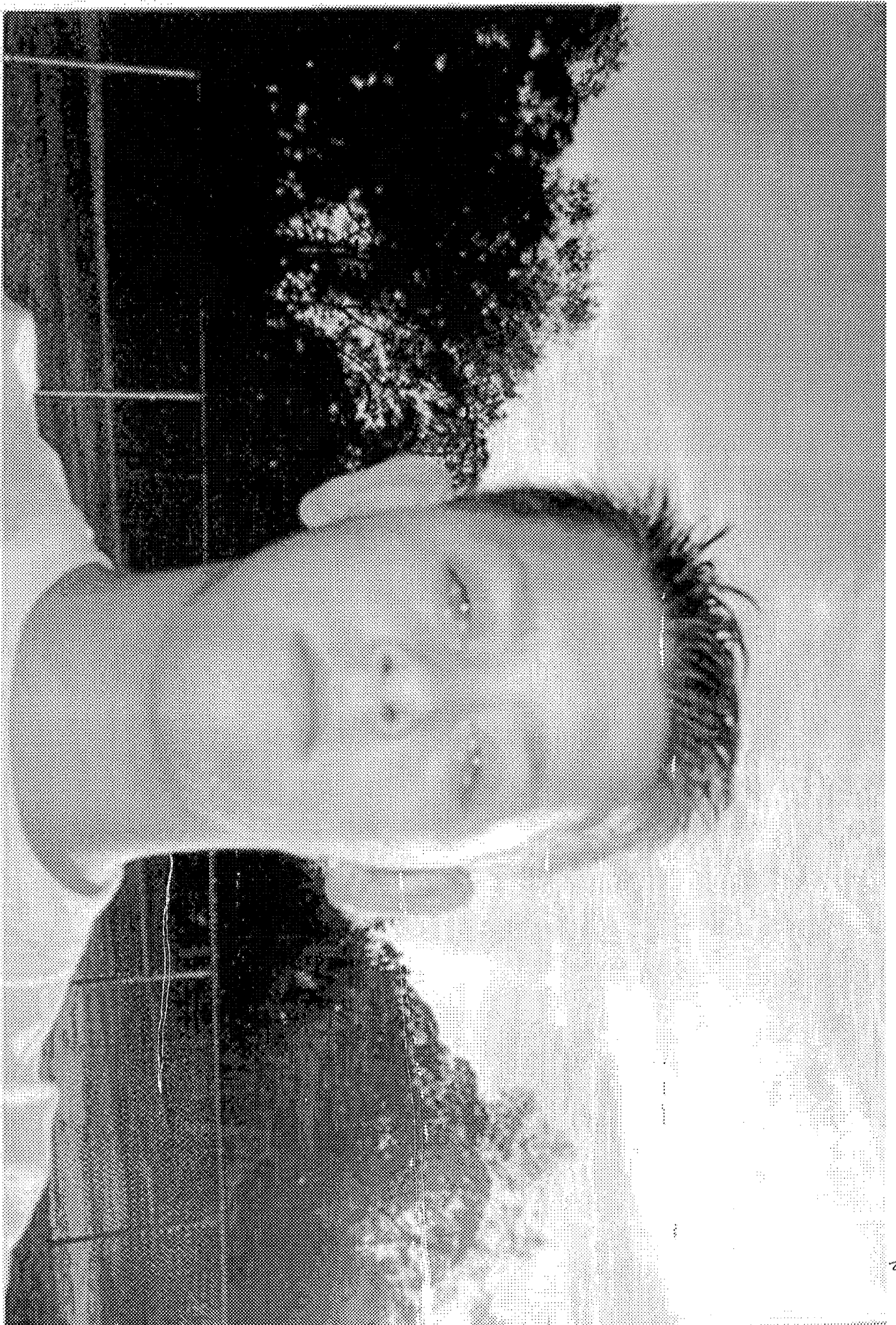
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**Spencer, Jamil**

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Tuesday, August 18, 2009 9:53 PM  
**to:** 'Dearmont'  
**Subject:** RE: . . . PI/Privileged and Confidential . . . Haleigh  
**Attachments:** image001.gif  
  
**Importance:** High

Luke,

No I do not . . . I believe the brother did something that night and with the aid of Misty .  
. . everything leads me there . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

P 407.865.7152

F 407.865.7158

C 407.448.4565

<<http://www.daacci.com/>> [www.dgator.com](http://www.dgator.com)

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18 USC 2510, et seq. The Electronics Communications Privacy Act. If you have received this email in error, please notify D&A Investigations, Inc. office at info@dgator.com.

From: Dearmont [mailto:dearmont@wildblue.net]  
Sent: Tuesday, August 18, 2009 9:46 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Dominic - I'm still getting that Haleigh is not deceased - do you have anything to the contrary?

Luke

-----Original Message-----  
From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Tuesday, August 18, 2009 9:30 PM  
To: dearmont@wildblue.net  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Thank You Luke . . . attached picture . . . keep smiling we may be onto something!! . . .  
Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

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From: Luke Phillips [mailto:dearmont@netzero.net]  
Sent: Tuesday, August 18, 2009 8:04 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Dominic - great to hear from you - likewise hope all is looking up for you.  
See that the circus is forming on Haleigh -- what a shame. I'll see what I can do on this -  
can you get me a photo?

Cheers!

Luke

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To: dearmont@netzero.net  
Subject: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Hello Luke,

Hope all is well with you . . .

Luke I am unable to account for Misty's brother Timmy on the night Haleigh disappeared . . .  
the brother with 'red hair' . . . any thoughts? . . .  
Dominic

Kindest regards,

Dominic Casey, Private Investigator

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**Spencer, Jamil**

---

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**Sent:** Tuesday, August 18, 2009 10:16 PM  
**To:** 'Dearmont'  
**Subject:** RE: . . . PI/Privileged and Confidential . . . Haleigh  
**Attachments:** image001.gif  
  
**Importance:** High

Luke,

I believe that Misty is covering for him . . . she is 'too protective' about his activities that night . . . Dominic

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Dominic - fair enough - I'll see what we can come up with on little Timmy

Luke

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See that the circus is forming on Haleigh -- what a shame. I'll see what I can do on this -  
can you get me a photo?

Cheers!

Luke

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From: D&A Investigations, Inc. [<mailto:dominic@dgator.com>]  
Sent: Tuesday, August 18, 2009 7:51 PM  
To: [dearmont@netzero.net](mailto:dearmont@netzero.net)  
Subject: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Hello Luke,

Hope all is well with you . . .

Luke I am unable to account for Misty's brother Timmy on the night Haleigh disappeared . . .  
the brother with 'red hair' . . . any thoughts? . . .  
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Spencer, Jamil

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nt: Tuesday, August 18, 2009 10:24 PM  
to: 'Dearmont'  
Subject: RE: ... PI/Privileged and Confidential ... Haleigh  
Attachments: image001.gif  
  
Importance: High

I believe he drives a truck . . .

Kindest regards,

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Importance: High

Does he drive a car/truck/van ?

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Importance: High

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## Spencer, Jamil

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**Sent:** Tuesday, August 18, 2009 10:34 PM  
**To:** 'Dearmont'  
**Subject:** RE: . . . PI/Privileged and Confidential . . . Haleigh  
**Attachments:** image001.gif

Highly possible, he has helped with cutting down trees . . .

Kindest regards,

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Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Any connection to the landscaping business?

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From: Dearmont [mailto:dearmont@wildblue.net]  
Sent: Tuesday, August 18, 2009 9:46 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Dominic - I'm still getting that Haleigh is not deceased - do you have anything to the contrary?

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Tuesday, August 18, 2009 9:30 PM  
To: dearmont@wildblue.net  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Thank You Luke . . . attached picture . . . keep smiling we may be onto something!! . . .  
Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com



P 407.865.7152

F 407.865.7158

C 407.448.4565

<<http://www.daacci.com/>> [www.dgator.com](http://www.dgator.com)

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From: Luke Phillips [<mailto:dearmont@netzero.net>]  
Sent: Tuesday, August 18, 2009 8:04 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Dominic - great to hear from you - likewise hope all is looking up for you.  
See that the circus is forming on Haleigh -- what a shame. I'll see what I can do on this -  
can you get me a photo?

Cheers!

Luke

-----Original Message-----  
From: D&A Investigations, Inc. [<mailto:dominic@dgator.com>]  
Sent: Tuesday, August 18, 2009 7:51 PM  
To: [dearmont@netzero.net](mailto:dearmont@netzero.net)  
Subject: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Hello Luke,

Hope all is well with you . . .

I am unable to account for Misty's brother Timmy on the night Haleigh disappeared . . .  
the brother with 'red hair' . . . any thoughts? . . .  
Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

P 407.865.7152

F 407.865.7158

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Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**Content:** Tuesday, August 18, 2009 10:41 PM  
**To:** 'Dearmont'  
**Subject:** RE: . . . PI/Privileged and Confidential . . . Haleigh  
**Attachments:** image001.gif  
  
**Importance:** High

Thank You Luke and all the best . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

407.865.7152

F 407.865.7158

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From: Dearmont [mailto:[dearmont@wildblue.net](mailto:dearmont@wildblue.net)]

Sent: Tuesday, August 18, 2009 10:38 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Okay - got to turn in for the night - will send you anything I get as soon as I can.

G'nite!

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Tuesday, August 18, 2009 10:34 PM  
To: 'Dearmont'  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh

Highly possible, he has helped with cutting down trees . . .

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

P 407.865.7152

F 407.865.7158

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From: Dearmont [mailto:dearmont@wildblue.net]  
Sent: Tuesday, August 18, 2009 10:32 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Any connection to the landscaping business?

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Tuesday, August 18, 2009 10:24 PM  
To: 'Dearmont'  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

I believe he drives a truck . . .

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

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From: Dearmont [mailto:dearmont@wildblue.net]  
Sent: Tuesday, August 18, 2009 10:23 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Does he drive a car/truck/van ?

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Tuesday, August 18, 2009 10:16 PM  
To: 'Dearmont'  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Luke,

believe that Misty is covering for him . . . she is 'too protective' about his activities that night . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

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From: Dearmont [mailto:dearmont@wildblue.net]  
Sent: Tuesday, August 18, 2009 10:14 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Dominic - fair enough - I'll see what we can come up with on little Timmy

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Tuesday, August 18, 2009 9:53 PM  
To: 'Dearmont'  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Luke,

No I do not . . . I believe the brother did something that night and with the aid of Misty . . . everything leads me there . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

P 407.865.7152

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From: Dearmont [<mailto:dearmont@wildblue.net>]  
Sent: Tuesday, August 18, 2009 9:46 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Dominic - I'm still getting that Haleigh is not deceased - do you have anything to the contrary?

Luke

-----Original Message-----  
From: D&A Investigations, Inc. [<mailto:dominic@dgator.com>]  
Sent: Tuesday, August 18, 2009 9:30 PM  
To: [dearmont@wildblue.net](mailto:dearmont@wildblue.net)  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Thank You Luke . . . attached picture . . . keep smiling we may be onto something!! . . .  
Dominic

kindest regards,



Dominic Casey, Private Investigator

D&A Investigations, Inc.

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From: Luke Phillips [<mailto:dearmont@netzero.net>]  
Sent: Tuesday, August 18, 2009 8:04 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Dominic - great to hear from you - likewise hope all is looking up for you.  
See that the circus is forming on Haleigh -- what a shame. I'll see what I can do on this -  
can you get me a photo?

Cheers!

Luke

-----Original Message-----

From: D&A Investigations, Inc. [<mailto:dominic@dgator.com>]  
Sent: Tuesday, August 18, 2009 7:51 PM  
To: [dearmont@netzero.net](mailto:dearmont@netzero.net)

Subject: . . . PI/Privileged and Confidential . . . Haleigh  
Importance: High

Hello Luke,

Hope all is well with you . . .

Luke I am unable to account for Misty's brother Timmy on the night Haleigh disappeared . . .  
the brother with 'red hair' . . . any thoughts? . . .  
Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

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Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Saturday, August 22, 2009 3:59 PM  
**to:** dearmont@netzero.net  
**Subject:** ... Pl/Privileged and Confidential ... Keith Williams  
**Attachments:** image001.gif  
  
**Importance:** High

Hello Luke,

How are You doing? . . . I am looking into the subject again, he is bugging me . . . do You know of his girlfriends name? I am looking for it in the Statements and other documents . . . BTW, I received an email from Joy last night, she wanted to thank me for all I am doing to help Haleigh, I was quite surprised to hear from her . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

P 407.865.7152

F 407.865.7158

C 407.448.4565

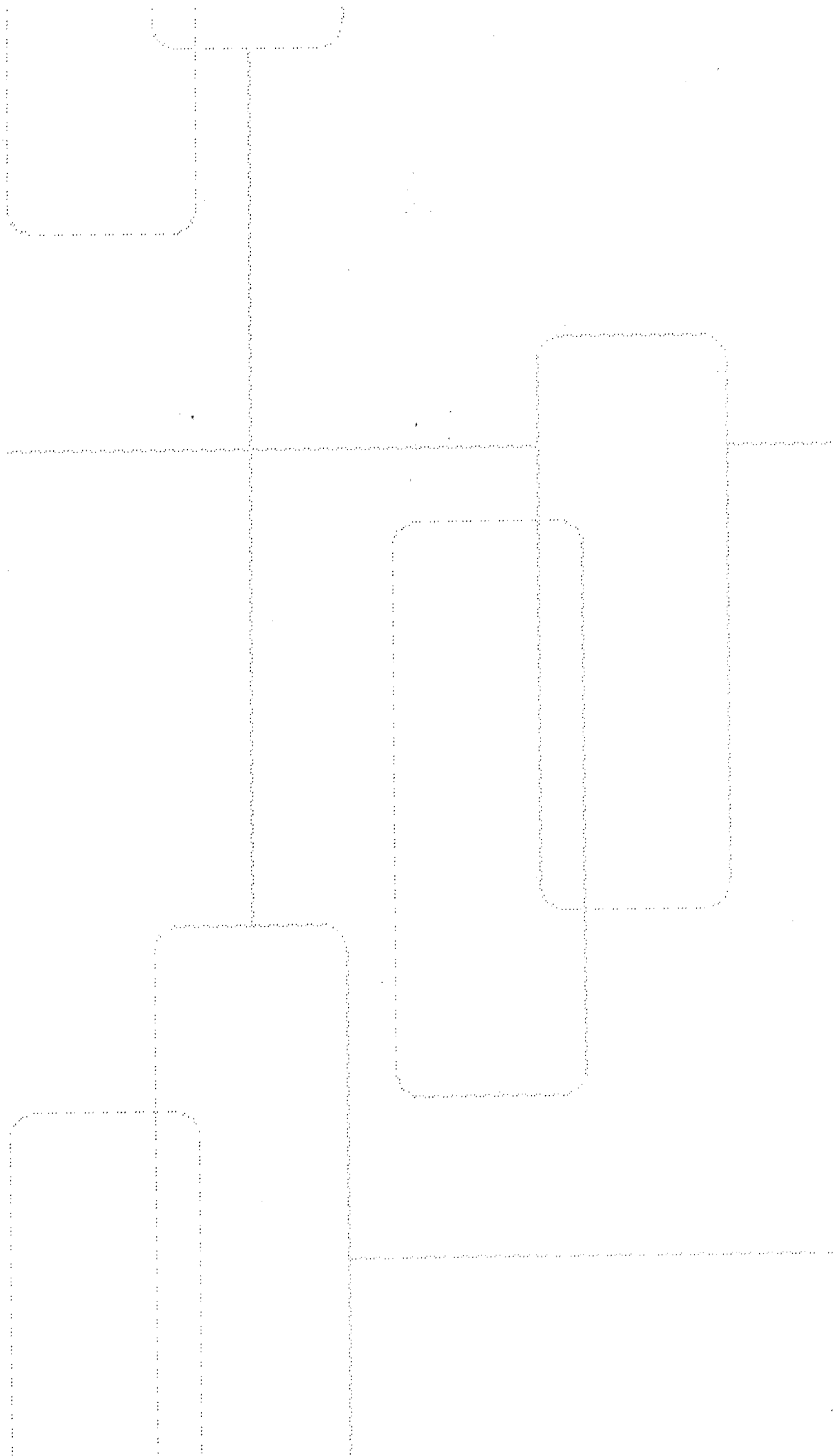
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Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Saturday, August 22, 2009 8:44 PM  
**to:** dearmont@netzero.net  
**Subject:** ... PI/Agent Privileged and Confidential ... KW  
**Attachments:** image001.gif  
  
**Importance:** High

Luke,

Keith Williams girlfriend is Rosa Keisler . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

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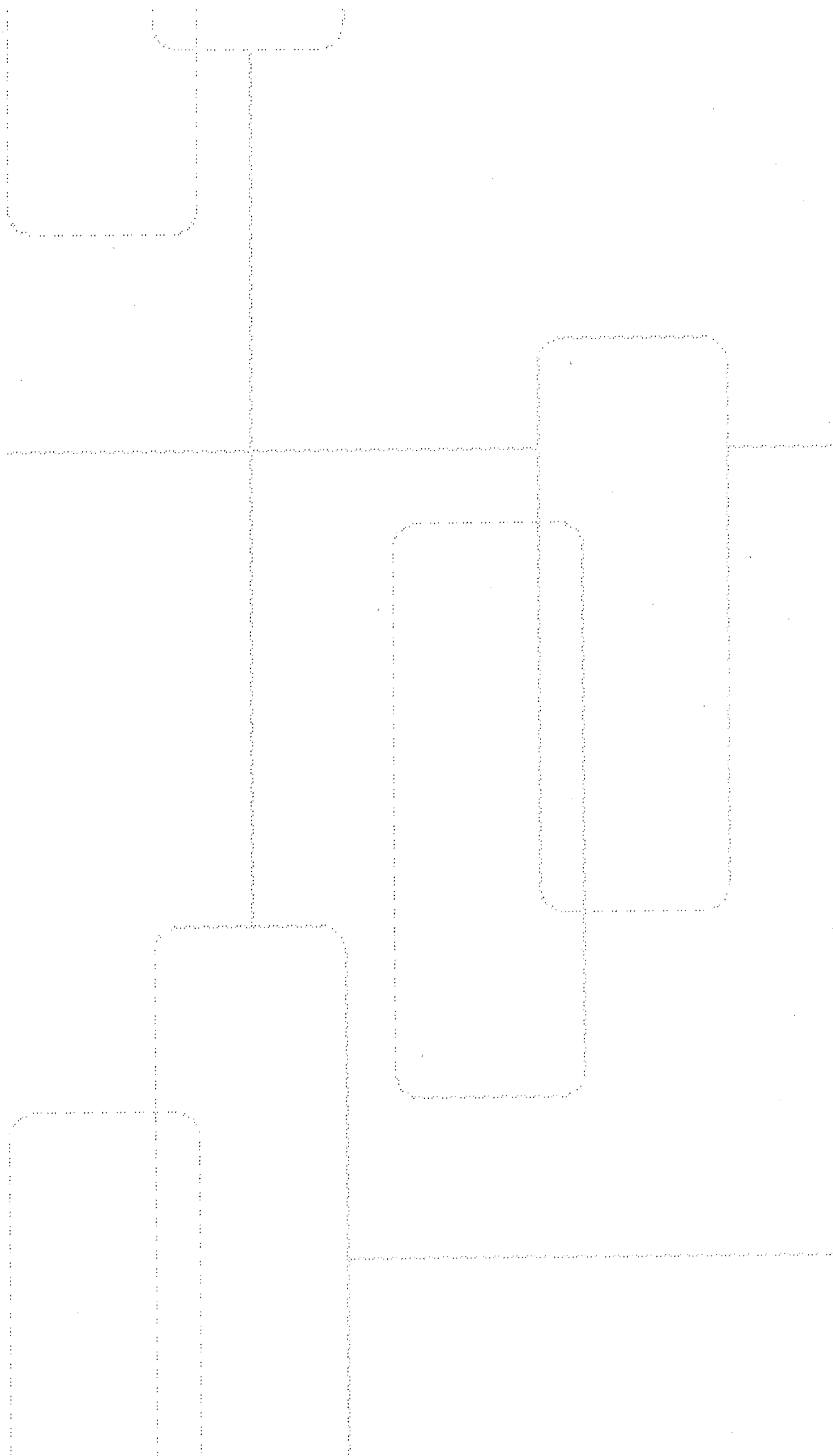
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## Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Saturday, August 22, 2009 9:42 PM  
**to:** dearmont@wildblue.net  
**Subject:** RE: . . . PI/Agent Privileged and Confidential . . . KW  
**Attachments:** image001.gif

**Importance:** High

Luke, I find it very odd and even more odd that he lives within 2 miles of Jennifer Kesse. The guy as a Security Officer so works at night . . . people he works with say that he is a whacko . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

<<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

P 407.865.7152

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From: Luke Phillips [mailto:dearmont@netzero.net]  
Sent: Saturday, August 22, 2009 9:24 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Agent Privileged and Confidential . . . KW  
Importance: High

Dominic - thought it was odd that this guy was stomping around Suburban Drive early in the investigation - didn't he find some child's clothing too out there? I had sent his photo with girlfriend to Ginette some time ago but she got nothing on it. I get a little chilled when I hear the name Rosa with any of these characters.

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Saturday, August 22, 2009 8:44 PM  
To: dearmont@netzero.net  
Subject: . . . PI/Agent Privileged and Confidential . . . KW  
Importance: High

Luke,

With Williams girlfriend is Rosa Keisler . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

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Spencer, Jamil

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**nt:** Saturday, August 22, 2009 9:43 PM  
**To:** dearmont@wildblue.net  
**Subject:** RE: . . . PI/Agent Privileged and Confidential . . . KW  
**Attachments:** image001.gif

**Importance:** High

Luke,

Long shot . . . would Ginny have been the one that Kronk was talking to? . .  
. Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <<mailto:dominic@daacci.com>> [dominic@dgator.com](mailto:dominic@dgator.com)

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From: Luke Phillips [mailto:dearmont@netzero.net]  
Sent: Saturday, August 22, 2009 9:24 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Agent Privileged and Confidential . . . KW  
Importance: High

Dominic - thought it was odd that this guy was stomping around Suburban Drive early in the investigation - didn't he find some child's clothing too out there? I had sent his photo with girlfriend to Ginette some time ago but she got nothing on it. I get a little chilled when I hear the name Rosa with any of these characters.

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Saturday, August 22, 2009 8:44 PM  
To: dearmont@netzero.net  
Subject: . . . PI/Agent Privileged and Confidential . . . KW  
Importance: High

ke,

Keith Williams girlfriend is Rosa Keisler . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

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**Spencer, Jamil**

---

**From:** D&A Investigations, Inc. [dominic@dgator.com]  
**Int:** Saturday, August 22, 2009 9:57 PM  
**To:** 'Dearmont'  
**Subject:** RE: . . . PI/Agent Privileged and Confidential . . . KW  
**Attachments:** image001.gif

**Importance:** High

Luke, I am way off base . . . Kronk claims he was speaking to a Psychic and I am trying to find out who that is, I know it could not have been Ginny and grabbing at straws . . .  
Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

<mailto:dominic@daacci.com> dominic@dgator.com

P 407.865.7152

F 407.865.7158

C 407.448.4565

<<http://www.daacci.com/>> www.dgator.com

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From: Dearmont [mailto:dearmont@wildblue.net]  
Sent: Saturday, August 22, 2009 9:51 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Agent Privileged and Confidential . . . KW  
Importance: High

Say what?????

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Saturday, August 22, 2009 9:43 PM  
To: dearmont@wildblue.net  
Subject: RE: . . . PI/Agent Privileged and Confidential . . . KW  
Importance: High

Luke,

Long shot . . . would Ginny have been the one that Kronk was talking to? . .  
. Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

P 407.865.7152

F 407.865.7158

C 407.448.4565

<<http://www.daacci.com/>> [www.dgator.com](http://www.dgator.com)

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From: Luke Phillips [mailto:dearmont@netzero.net]  
Sent: Saturday, August 22, 2009 9:24 PM  
To: D&A Investigations, Inc.  
Subject: RE: . . . PI/Agent Privileged and Confidential . . . KW  
Importance: High

Dominic - thought it was odd that this guy was stomping around Suburban Drive early in the investigation - didn't he find some child's clothing too out there? I had sent his photo with girlfriend to Ginette some time ago but she got nothing on it. I get a little chilled when I hear the name Rosa with any of these characters.

Luke

-----Original Message-----

From: D&A Investigations, Inc. [mailto:dominic@dgator.com]  
Sent: Saturday, August 22, 2009 8:44 PM  
To: dearmont@netzero.net  
Subject: . . . PI/Agent Privileged and Confidential . . . KW  
Importance: High

Luke,

Keith Williams girlfriend is Rosa Keisler . . . Dominic

Kindest regards,

Dominic Casey, Private Investigator

D&A Investigations, Inc.

E <mailto:dominic@daacci.com> dominic@dgator.com

P 407.865.7152

F 407.865.7158

C 407.448.4565

<<http://www.daacci.com/>> [www.dgator.com](http://www.dgator.com)

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Curtis Jackson # 282320

1960 U.S. Highway 41 South

Marquette, Michigan 49855

9th Judicial Circuit Court

Prosecuting Attorney's Office

Attn: Linda Drawe-Burdick, Prosecuting Attorney

425 N. Orange Avenue

Orlando, FL 32801

RE: Florida vs Casey Anthony

RECEIVED  
2010 JUN 16 PM 1:35  
STATE ATTORNEY  
NINTH JUDICIAL CIRCUIT

DEAR Ms. Drawe-Burdick:

Enclosed please find my letter of information and attached Affidavit for your review and regarding the above captioned case.

Date: 6/8/10

Sincerely,



Curtis Jackson

Curtis Jackson # 282320

1960 U.S. Highway 41 South

Marguette, MI. 49855

9th Judicial Circuit Court

Prosecuting Attorney's Office

Attn: Linda Drane - Burdick, Prosecuting Attorney

425 N. Orange Avenue

Orlando, FL 32801

RE: Florida vs Casey Anthony

Dear Ms. Drane - Burdick:

I am writing to you regarding the case of State of Florida vs Casey Anthony, in which I was advised by the court you are currently the prosecuting attorney in this case. Therefore, I would like to share some credible, trustworthy, and confidential information that you may find very beneficial in your prosecution of defendant Casey Anthony.

My name is Curtis Jackson, and I was an associate of Tony Hazzard and Casey Anthony during the late year of 2007 to mid 2008. I had initially met Casey Anthony through a pen-pal and we corresponded for some time until I was informed that she had a relationship with Tony. From there, Tony had introduced me to one of Casey's friends - a woman name Christina - and we wrote each other for several months.

In early 2008, Casey Anthony continued to write me letters and wanted to know about my past lifestyle as a criminal. She asked me if I ever killed anyone and was fascinated with my criminal convictions. In one disturbing letter she had asked me if I had any children, and if I didn't want my child, what would I do to get rid of it. Another letter she asked me if I liked children.

Subsequently she asked me in coded language if I knew of anyone who was willing to be paid to kill someone. In this same letter (5th paragraph) Casey expressed how she didn't feel she should have a child. She talked in great length about her daughter, Cayless, and said that it wasn't fair that she was born because she was too young to care for Cayless. Near the end of the letter she asked me for instructions as to how to properly dispose of a body. The last letter I received from Casey she discussed different types of poison and wanted my opinion on the ones that were untraceable.

Ms. Drake-Burdick, this is part of my information that I want to share, and I've decided to come forward with this because I received some contact with an Investigator who claim to be working on behalf of Casey Anthony, and claimed to be summoned by Casey. He requested some evidence and proposed testimony as a character witness. Also, this investigator needed me to testify as to Tony Hazzaro's statements about disposing a body. I didn't want to involve myself in this, but now it seems as though that I may have to.

However, I am willing to work with you only on two conditions. First, I am requesting full confidentiality on whatever type of communication you initiate with me. I am not into that star-struck, media frenzy stuff, okay. Secondly, I am scheduled to be interviewed by the Michigan Parole Board on July 14, 2010, and in exchange for my information/testimony, I would like to ask that you give a positive recommendation on my behalf. My word is bond. You will receive my full cooperation in this matter. Please understand that my freedom is the most important thing to me just as it may be the most important thing to you in convicting Casey Anthony. I am 100% sure that Casey was responsible for the murder of her daughter along with the help of Tony Hazzaro. I believe my evidence can support that.

If you decide to respond to this letter, please send a photograph of yourself along with a photocopy of your credentials as a prosecuting attorney to ensure myself that I am dealing with the correct person. This investigator that made contact with me on behalf of Casey Anthony was very corrupt and has me very paranoid to the point that my trust level is at it's lowest. The investigator had even threatened to pursue criminal charges against me if I did not cooperate.

Please remember that I am scheduled to see the Michigan Parole Board on 7/14/10, and I would appreciate a letter of recommendation.

I look forward to hearing from you. (SEE Attached Affidavit)

6/8/10

Respectfully Yours,



Curtis Jackson # 282320

1960 U.S. Highway 41 South

Marquette, Michigan 49855

## AFFIDAVIT OF Curtis Jackson

State of Michigan )  
County of Marquette )

SS

Curtis Jackson, being first duly sworn, deposes, and states:

1. If sworn as a witness I will testify competently to the facts contained in this affidavit with personal knowledge.

2. I met defendant Casey Anthony and her boyfriend Tony Lazzaro through a pen pal system during the late year of 2007 to mid 2008. Subsequently I corresponded with Casey's friend, Christina, for several months.

3. Early 2008 Casey Anthony had inquired about my criminal convictions via letters and asked me if I ever killed anyone.

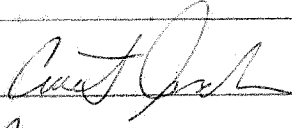
4. In another letter Casey Anthony asked me if I had any children, and if I ~~did~~<sup>do</sup> didn't want children, what would I do to get rid of it.

5. Another letter Casey Anthony asked me in coded language if I knew of anyone who was willing to be paid to kill someone. Then she expressed as to how she didn't feel she should have a child, and that it wasn't fair that her daughter was born because Casey was too young to care for her. At the end of the letter she asked for instructions as to how to properly dispose of a body.

6. The final letter I received from Casey Anthony was about the different types of poison and wanted my opinion on the ones that were untraceable.
7. I was contacted by an Investigator who work for Casey Anthony and wanted evidence and my testimony as a character witness. The investigator also wanted me to testify to Tony hazzard's statements about disposing a body
8. The investigator subsequently threatened to issue criminal charges against me if I did NOT cooperate.

I declare under penalty of perjury that the above statements are true to the best of my information, knowledge, and belief.

Date: 6/8/10

  
Curtis Jackson



Curtis Jackson # 3883320

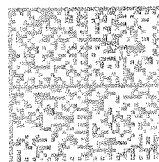
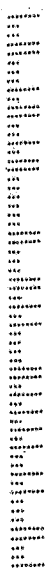
MARQUETTE BRANCH PRISON  
1960 U.S. Highway 41 South  
Marquette, MI 49855

9th Judicial Circuit Court  
Prosecuting Attorney's Office  
STATE ATTORNEY

?  
To: Linda Drake - Burdick, Prosecuting Attorney ?  
405 N. Orange Avenue  
Orlando, Florida 32801

bl9ce

3280131313



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USA FIRST-CLASS FOREVER



22 JAN 10 PM '11

Cynthia Anthony  
4937 Hespering Dr  
Orlando, FL 32829

Casey Marie Anthony  
08049710 F-DORAD-12  
PO Box 4970  
Orlando, FL 32802-4970



7-21-10

Dear Casey,

You looked so beautiful last Thursday. Your hair is so long & pretty. As much as I hated being on the witness stand, I was grateful for the opportunity to look at your face for more than a brief moment. I know Dee felt the same way. Both he & I had missed you so much. I'm sorry that you have to continue to be put through all of this.

I have never given up on you. My faith in you and God has continued to grow everyday. I see your strength and commitment to fight for your freedom and for Caylee. When spring comes and your trial is over we will find her together. I continue to seek her and continue to have hope that we will all be reunited soon. I need you to continue to stay focused and strong. Don't let all of the games that the states atty's office and Mark Nijme or anyone else is playing get to you. In the end they will all have to face up to what they are doing. All their twisting of the truth and purposely leaving out statements or evidence will eventually bite them in the rear. I know that when the trial comes your team will blow all of their theories and lack of evidence up in their faces.

Side note Horace just crapped on the living room floor. I just saw him do it. I've been blaming the dog. What in the world has gotten

22681

into him? That's the 3rd time in the last wk.  
I truly thought it was broken. Anyway your  
cat is so spoiled. He is getting old though.

He knows I'm mad at him now. He's sitting  
on the back of the recliner staring at me.  
I'm sitting on the couch writing to you.

Well I have to tell you, your mother  
is still a little bit of a dare devil. We went  
to Tennessee 2 wks ago with Donna's family.  
Her sister lives in Chattanooga. The mountains  
there are so beautiful. Anyway her house  
is on a hill and the driveway is extremely  
long & steep. Well there was this turtle  
~~toy~~ riding toy and I had to try it  
out. needless to say it went fast and  
when I tried to stop I flew in the air and  
landed on my left hip and took ~~the~~ a  
chunk of skin off my right elbow.

Thank god I had pants on or I wouldn't  
have any meat on my thigh either. I  
ended up with a softball size lump and  
a football size bruise on my thigh.  
Still hurts like a son of a gun. Still  
swollen & bruised. My elbow is finally  
starting to fill in. — Thus I wore a  
sweater on Thurs. to court so someone  
couldn't say anything about it. Little  
mess ~~watchy~~ pool from Ch. 9 would

have concocted one of her stupid stories.

I heard Charley put her in her place the other day. I told her the same thing in Oct 2008.

Sorry my side notes are taking me to talking about crap. at least Horace's was funny and her's isn't.

I'm sorry this is short. I'm kinda tired. Hope you're feeling ok.

I love you and you are always in my thoughts and prayers.

Always and forever

Love mom.

**Drane Burdick, Linda**

---

**Subject:** FW: Casey Anthony

Earlier this year I started receiving numerous phone calls from a male identifying himself as Robert Schumann. Initially they started as voicemails; however, after repeated calls/voicemails, I actually spoke to Mr. Schumann, on four separate dates, and took notes regarding the topic as it related to, what I believe, serious accusations/concerns. Also, each time I spoke with him it sounded as if he was intoxicated or inebriated.

On April 16, 2010 Mr. Schumann called my office and inquired as to whether or not the case involving sexual assault against him had been resolved. After attempting to help him and later indicating I had no idea what he was talking about I disconnected.

On April 30, 2010 Mr. Schumann contacted me again, twice. The first phone call he asked repeatedly about Casey Anthony and why the State Attorney's Office is humorless. I informed him I had no authority to discuss the case and kindly disconnected.

The second phone call was just over an hour later and Mr. Schumann asked why the homicide case against Darlene Danelle (sp?) was unsolved. Again, I advised I was unable to help him and disconnected.

As it appeared this was repetitive, I ventured to get his contact information in the event it was needed. He provided it to me as:

Robert Schumann  
407-649-4286  
2709 Coolidge Avenue  
Orlando, FL 32804

On May 21, 2010, I received another phone call from Mr. Schumann, this time, a voicemail. He rambled on, inquiring about Casey Anthony. I did not return a phone call.

On July 27, 2010, another set of phone calls were received. In the first call, Mr. Schumann immediately began discussing the 'pre-disposition' of death/murder and Casey Anthony. Talked about how she (Casey Anthony) is afraid. He also was relaying how she was concerned about the placement of body and removal but was rambling (at this point he sounded very intoxicated/inebriated). I again indicated I could not discuss the case and disconnected.

A few hours later, I received the second call. After my 'greeting' I immediately heard "Do you know why I murdered Caylee Anthony?". Initially I was shocked and kindly disconnected.

I then informed Steve Foster as to the sequence of events as I had a concern for our office receiving this type of information/statement.

**Jason Walton**  
Paralegal Specialist  
Office of the State Attorney  
Ninth Judicial Circuit of Florida  
PO Box 1673  
Orlando, FL 32802  
(407) 836-2403

**Drane Burdick, Linda**

---

**From:** Christian Lake [ChristianL@jac.state.fl.us]  
**Sent:** Friday, April 30, 2010 3:15 PM  
**To:** Drane Burdick, Linda  
**Subject:** FW: Phone call regarding Casey Anthony case

Ms. Linda Drane Burdock  
 Assistant State Attorney

I am an attorney with the Justice Administrative Commission (JAC). A JAC employee received a semi-anonymous phone call from a person in Minnesota claiming to have knowledge about Kaylee Anthony's whereabouts. The person rambled on for about 25 minutes making various statements. . He indicated that this information come from the public domain through the internet and other sources.

The person said that a Gloria Fernandez Gonzalez in New York at 969 Amsterdam Avenue, New York, New York, 10025-8333, in an unspecified apartment has Kaylee in her care. He gave a phone number (646) 865-0374. The building apparently has video surveillance that may reveal images of Kaylee. He believes the cameras connect to the building manager's office.

The person mentioned a boyfriend of Ms. Gonzalez, Cisco or Cexto is the first name. Carrero is the last name. He gave another phone number (646) 316-1978. The boyfriend recently left after a fight when he was told about the child's true identity.

The person also mentioned a Nicolas Hunt and Mr. Hunt's mother Wanda Leary. The persons allegedly gave authorities information that resulted in a sketch. This sketch is Gloria.

The person named a Zaney or Zanita Gonzalez who knows Gloria and may reside in the same building.

The person indicated that Kaylee's kidnapping was a second attempt and that Glorida's parents, sisters, and a stepbrother are involved. Her parents live in retirement village in Los Angeles on a street Labrea in Bungalow 19: Gloria L. Gonzalez and Victor Gonzalez. On December 18, 2008, Kaylee was in a Christmas pageant in this retirement village and her image was recorded by another resident. The stepbrother Hector Gonzalez is in New York. The person indicated that two of Gloria's three sisters were involved. The person identified one sister as Samantha.

The person indicated Kaylee was taken from Orlando to Atlanta, then to Los Angeles, and then to New York. He claims that there are two security tapes from the Atlanta Airport that show Kaylee and Gloria.

The person also mentioned a memory card containing a handwritten report by a sergeant. The person mentioned Homeland Security, Jose R. Rodriguez, and memory card shows the kidnapping. He made the statement that Nicholas Hunt right on the money.

He indicated that the body found was not Kaylee. He indicated he has knowledge about the identity of body putatively claimed to be Kaylee.

The person was not very coherent and spoke rapidly so some details may not have been recorded by the JAC employee. The person claims that Casey Anthony's mother knows him and has this information. The person also indicated that he had shared with the Orlando FBI resident office.

Attached are the handwritten notes from the JAC employee.

Christian Lake  
 Agency Attorney

aka Laney <sup>Maria</sup> (Step-father Victor) 1  
 Gloria <sup>Maria</sup> ~~Sernander~~ ~~(Gloria)~~  
 53 per walkip 969-Amsterdam Ave. | London  
 #167 - Innocent ↓ # Got the kid  
 Jose Rodriguez - Cisco Carrero <sup>age and name</sup>  
 sold bike (video camera) 646-316-1978  
 Kaley - alive and in New York's City  
 contacting -  
 Stan Strickland -  
 Belm  
 NY, NY 10025 - 8333  
 ↓

3 1/2 yrs old 28 yr. Old - Zenita  
 Mother  
 Nicholas Hunt - ~~Wanda~~ Wanda  
~~Match artist~~ ~~deary~~  
 Gloria - Out to Atlanta to  
 Los Angeles - NY -

① Cisco - Bayfund - <sup>moth name and age</sup>  
 camera connects to office  
 Bldg. Manager Saw with a child  
 - Bayfund left recently after a  
 Minnesota - tracking ↓ fight  
 5 video tapes <sup>0374 - Gloria</sup>  
 call 865-~~0000~~ <sup>Kaley @ location</sup>



4 memb - family involved (2)  
2nd - <sup>event</sup> Kaley - Kidnapping attempted

~~- Cindy Anthony knows person~~  
~~- Orlando - FBI & Resident office~~

- Accident Report  
Gloria 2008 - FHP

Sister Samantha - GCF

Parents involved - lives w/  
life of A - Retirement Village -  
Gloria L. Gonzalez off of  
Victoria " Labrea  
Bungalo - 19

18 - Dec 2008 - Kaley sighting  
@ Christmas Pageant  
@ Retirement Village -

Am. Reporter - Honolulu -

~~Being~~ Kaley  
not dead - (3)  
20 yrs old  
(Sup) athletic build  
Steroid User  
Re: Body Identified  
Claims → Not Kaley  
Kidnapping @ Sawgrass Apt.

Nanny's in NY

Given eviction notice

Told my someone following up.

Federal - Judge - Belin Perry - Jr

3 pathologist - Asst. Pathologist

Parents 3 Atty. not helpful

St. Hand-written report / memory card  
Homeland Security - Jose R. Rodriguez  
Shaw's kidnapping  
"Nicholas Hunt # on the money"

2 tapes All GA Apt ④  
sec. tapes - cut front  
for dinner

- Back of Airport 10.

Cameras - on Airplane  
to LA from the

---

Hector Fernandez - <sup>Step</sup> Brother  
3 in NY ↓

---

Public Domain - Research

---

Step Brother → Collusion  
Hector → Accomplices  
Almost "4"

Samantha Gloria involved  
Sisters

T O W I N G

S E R V I C E

AAL AUTOMOTIVE TOWING

P.O. BOX 691327  
ORLANDO, FL 32869  
(407) 275-3000

NAME: Roy K Rank  
ADDRESS: 1775 SALAMANDER ST.  
CITY: Ft. Lowell STATE: FL ZIP: 32124  
DATE: 12/10/88 TIME: 3:12 PM

DRIVER NAME: KENN WY EXTRA PERSON: \_\_\_\_\_ REGISTRATION #: 96 MAKE/MODEL/COLOR: CRUZE  
INSURANCE CO. AGENT INS. PHONE TAG # 0901600 REQUESTED BY: \_\_\_\_\_

FROM: 417W / CF Ramp TO: 417W / 013T  
MILEAGE BEFORE TOWING: \_\_\_\_\_ MILEAGE AFTER TOWING: \_\_\_\_\_

FINISH	START	TOTAL	FINISH	START	TOTAL	FINISH	START	TOTAL
	15	3						
MILEAGE			SERVICE TIME			EXTRA TIME		
			8:30A					

CALL NO. 321  
CALL TIME 987  
TYPE CALL 6542

START WRECK  
FLAT TIRE CARRIER  
LOCKOUT FLAT BED  
INSURED TOW

SPECIAL EQUIPMENT  
SINGLE LINE WINCHING  
DOUBLE LINE WINCHING  
SNATCH BLOCKS  
SCOTCH BLOCKS  
DOLLY  
FUEL OR BATTERY \_\_\_\_\_ GAL.

**DAMAGE RELEASE**  
I HAVE BEEN ADVISED THAT MY VEHICLE MAY BE DAMAGED IF WINCHED, TOWED, UNLOCKED OR LEFT ON UNATTENDED PREMISES. I RECOGNIZE THE DIFFICULTY INVOLVED AND I AGREE NOT TO HOLD THE TOWING SERVICE RESPONSIBLE FOR SUCH DAMAGE, SHOULD IT RESULT.

REMARKS:  
FL K 652 693 62 0320  
34772 1/22 3  
345  
000102

VEHICLE WILL NOT BE RELEASED UNTIL TOWING SERVICE IS PAID

SIGNATURE OF VEHICLE OWNER OR AGENT: X [Signature] DATE: 12/10/88  
TOW OPERATOR'S SIGNATURE: X KENN WY

LABOR	
MILEAGE CHARGE	9
TOWING CHARGE	95
ROAD SERVICE CHARGE	
STORAGE CHARGE	
WINCHING	
CLEAN-UP	
SUB-TOTAL	105.00
TAX	6.00
<b>TOTAL</b>	





JOHAN ANDERSON  
ORANGE COUNTY SHERIFF  
2500 W.COLONIAL DRIVE  
ORLANDO, FL 32804

September 24, 2008

RE:OCSO08-074777

Bank File# [REDACTED]

Dear Sir/Madam:

Enclosed are copies of documents you requested in the Subpoena we received from your office. Please, feel free to contact us if you feel you will need further documentation for the above matter and it will be our pleasure to assist.

Sincerely,  
Dora Deltoro  
(602) 597-2169

Credit Card Services  
1825 East Buckeye Rd.  
AZ9-502-02-04  
Phoenix, AZ 85034-4216

22692

# The State of Florida Witness Subpoena

*Original*

TO: Custodian Of Records  
Bank Of America  
390 N. Orange Avenue  
Orlando, FL 32801

Subpoena Type: State Attorney Investigation, Duces Tecum, 48-2008-IS-001203

Agency Case No: OCSO, 08-074777

Division: Criminal Intake

Date Issued: August 29, 2008

To Be Served In: ORANGE County (F3)

**GREETINGS:** You are hereby directed to personally appear before the Honorable Lawson Lamar, State Attorney of the Ninth Judicial Circuit of Florida (or his lawfully appointed Assistant State Attorney).

You are directed to bring with you: See Attachment

Bank of America

**Report Date and Time:** Monday, September 29, 2008 at 4:00 PM

**Where to report:** Office of the State Attorney, 415 N. Orange Avenue, P.O. Box 1673, Orlando, FL 32802

If legible copies of these records are delivered to: Johan Anderson, in person, or by mail to Orange County Sheriff, 2500 W. Colonial Drive, Orlando, FL 32804- , then your appearance will not be required.

Pursuant to an official criminal investigation being conducted by this office of a suspected felony, you are not to disclose the existence of this request. Any such disclosure could obstruct and impede law enforcement investigation. Such obstruction may be a violation of the law, subject to criminal penalties!

**Questions, Call:** Criminal Intake Division, (407) 836-2453

**Telephone (Hearing Impaired):** (TTD) 800-955-8771 (V) 800-955-8770.

In witness whereof, I have hereunto set my hand and affixed the seal of the Circuit Court of said County this 29th day of August, 2008.

RECEIVED- Bank of America

Lydia Gardner



Clerk of the Circuit Court

SEP 08 2008

### AMERICANS WITH DISABILITIES

If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled to, at no cost to you, the provision of certain assistance. Please contact Court Administration at 425 N. Orange Avenue, Room 2130, Orlando, Florida 32801, Telephone: 407-836-2303 within 2 working days of your receipt of this document. If you are hearing or voice impaired, call 1-800-955-8771.

### THE FOLLOWING ITEMS WILL BE PROHIBITED FROM COMING INTO THE COURTHOUSE

Firearms	Handcuff Keys	Scissors	Aerosol Cans	Knives of any kind
Box Cutters	Chains Over 12" in Length	Razors	Pepper Spray	Clay or Putty Material
Handcuffs	Glass Perfume Bottles Over 4 Oz.	Tools	Tape Measures	Oversized Belt Buckles

These items must be taken back to your vehicle or they will be confiscated and disposed of. They will NOT be returned.

### SERVICE REPORT

Witness: Served  Unserved  Mail   
Personal   
For service on member of family  Substitute   
Posted

Date & Time of Service \_\_\_\_\_  
Kevin Beary  
Orange County, Florida  
By \_\_\_\_\_

22693

Please provide the following:

Any open or closed account information listed below and under the names of:

Cynthia M Anthony; dob: 06/05/1958; SS#: [REDACTED]  
George A Anthony; dob 09/05/1951; SS# [REDACTED]  
Shirley M Plesea; dob 02/21/1927; SS# [REDACTED]  
Alexander Pleaca; dob 10/16/22; SS# [REDACTED]

- 1) Bank statements for the period of 01/01/08 through 08/28/08.
- 2) Any video of any and all transactions done through visa/debit card and checks during the same period.
- 3) Copies of any and all Bank of America issued credit card statements for the period of 01/01/08 through 08/28/08.





Prepared for: GEORGE A ANTHONY

January 2008 Statement

Credit Line: \$0.00

Cash or Credit Available:

Customer Service

For Information on Your Account Visit:

www.bankofamerica.com

Call toll-free 1-800-789-6685

TDD hearing-impaired 1-800-346-3178

Mail Payments to:

BANK OF AMERICA

P.O. BOX 15726

WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA

P.O. BOX 15026

WILMINGTON, DE 19850-5026

Account

Summary of Transactions

Previous Balance		\$9,769.58
Payments and Credits	-	\$0.00
Cash Advances	+	\$0.00
Purchases and Adjustments	+	\$255.00
Periodic Rate Finance Charges	+	\$0.00
Transaction Fee Finance Charges	+	\$0.00
<b>New Balance Total</b>		<b>\$10,024.58</b>

Billing Cycle and Payment Information

Days in Billing Cycle	32	
Closing Date	01/28/08	
Payment Due Date	02/25/08	
Current Payment Due	\$275.00	
Past Due Amount	+	\$0.00
<b>Total Minimum Payment Due</b>		<b>\$275.00</b>

Transactions

Purchases and Adjustments	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
ARBITRATION ADJUSTMENT	01/10	01/10	1080		C	255.00

Finance Charge Schedule

Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.000000% DLY	0.00%	\$0.00
B. ATM, Bank	0.000000% DLY	0.00%	\$0.00
C. Purchases	0.000000% DLY	0.00%	\$0.00

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

See Corresponding Annual Percentage Rate Above

Important Information About Your Account

YOUR BALANCE EXCEEDS APPROVED CREDIT LIMITS

23

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726



GEORGE A ANTHONY  
P O BOX 720757  
ORLANDO FL 32872-0757-577

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER:

NEW BALANCE TOTAL: \$10,024.58

PAYMENT DUE DATE: 02/25/08

TOTAL MINIMUM  
PAYMENT DUE  
\$275.00

Enter Payment Amount Enclosed:

\$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



22695

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances.

During a 0% promotional APR period: 1) no Periodic Rate Finance Charges accrue on balance categories with the 0% promotional APR; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*" symbol, then with respect to those balance categories: 1) the 0% promotional APR for each of the balance categories will expire as of the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% promotional APR period.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Categories A and B - Average Balance Method (including new Cash Advances): We calculate separate Balances Subject to Finance Charge for Category A balances and Category B balances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle Cash Advance" balance...

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Cash Advances and Transaction Fees, and subtract applicable payments and credits.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle Cash Advance balance, we take the beginning balance attributable solely to Pre-Cycle Cash Advances (which will be zero on the transaction date of the first Pre-Cycle Cash Advance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle Cash Advances, and their related Transaction Fees.

Categories C and D - Average Daily Balance Method (including new transactions): We calculate separate Balances Subject to Finance Charge for Category C balances and Category D balances. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new transactions, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits.

We include the costs for the Credit Protection plan or for credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Account Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time) and Friday 8am-7pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_
Reference Number: \_\_\_\_\_
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$\_\_\_\_\_ to \$\_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on \_\_\_/\_\_\_/\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_/\_\_\_/\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_/\_\_\_/\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$\_\_\_\_\_ Reference #\_\_\_\_\_
Sale #2 \$\_\_\_\_\_ Reference #\_\_\_\_\_

- 8. I notified the merchant on \_\_\_/\_\_\_/\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #: \_\_\_\_\_
9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_/\_\_\_/\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

Payments

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_
Address 2 \_\_\_\_\_
City \_\_\_\_\_
State \_\_\_\_\_ Zip \_\_\_\_\_
Area Code & Home Phone \_\_\_\_\_
Area Code & Work Phone \_\_\_\_\_

22696



Prepared for: [Redacted]

February 2008 Statement  
Credit Line: \$0.00  
Cash or Credit Available:

**Customer Service**

*For Information on Your Account Visit:*  
www.bankofamerica.com  
Call toll-free 1-800-789-6685  
TDD hearing-impaired 1-800-346-3178

*Mail Payments to:*  
BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

*Mail Billing Inquiries to:*  
BANK OF AMERICA  
P.O. BOX 15026  
WILMINGTON, DE 19850-5026

Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$10,024.58	Days in Billing Cycle	29
Payments and Credits	\$0.00	Closing Date	02/26/08
Cash Advances	\$0.00	Payment Due Date	03/26/08
Purchases and Adjustments	\$60.00	Current Payment Due	\$277.00
Periodic Rate Finance Charges	\$0.00	Past Due Amount	\$0.00
Transaction Fee Finance Charges	\$0.00	Total Minimum Payment Due	<b>\$277.00</b>
New Balance Total	\$10,084.58		

Transactions						
	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
Purchases and Adjustments						
ARBITRATION ADJUSTMENT	02/13	02/13	1618		C	60.00


Finance Charge Schedule			
Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.000000% DLY	0.00%	\$0.00
B. ATM, Bank	0.000000% DLY	0.00%	\$0.00
C. Purchases	0.000000% DLY	0.00%	\$0.00
Annual Percentage Rate for this Billing Period: (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)			See Corresponding Annual Percentage Rate Above

**Important Information About Your Account**

**YOUR BALANCE EXCEEDS APPROVED CREDIT LIMITS**

23

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726



GEORGE A ANTHONY  
P O BOX 720757  
ORLANDO FL 32872-0757-577

Check here for a change of mailing address or phone number(s).  
Please provide all corrections on the reverse side.

**Payment Information**

ACCOUNT NUMBER: [Redacted]

NEW BALANCE TOTAL: \$10,084.58  
PAYMENT DUE DATE: 03/26/08

TOTAL MINIMUM PAYMENT DUE: **\$277.00**

Enter Payment Amount Enclosed:

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



22697

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances.

During a 0% promotional APR period: 1) no Periodic Rate Finance Charges accrue on balance categories with the 0% promotional APR; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% promotional APR.

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*\*\*\*" symbol, then with respect to those balance categories: 1) the 0% promotional APR for each of the balance categories will expire as of the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% promotional APR period on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Categories A and B - Average Balance Method (including new Cash Advances): We calculate separate Balances Subject to Finance Charge for Category A balances and Category B balances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle that had a "Pre-Cycle Cash Advance" balance, which is a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle Cash Advance balance, we take the beginning balance attributable solely to Pre-Cycle Cash Advances (which will be zero on the transaction date of the first Pre-Cycle Cash Advance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle Cash Advances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Categories C and D - Average Daily Balance Method (including new transactions): We calculate separate Balances Subject to Finance Charge for Category C balances and Category D balances. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new transactions, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new transactions, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new transactions, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the Credit Protection plan or for credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges for each category together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Account Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time) and Friday 8am-7pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Your Name: \_\_\_\_\_
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Choose only one dispute reason.

Account Number: \_\_\_\_\_
Reference Number: \_\_\_\_\_
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on \_\_\_/\_\_\_/\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_/\_\_\_/\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_/\_\_\_/\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

- 8. I notified the merchant on \_\_\_/\_\_\_/\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #: \_\_\_\_\_
9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_/\_\_\_/\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

Payments

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_
Address 2 \_\_\_\_\_
City \_\_\_\_\_
State \_\_\_\_\_ Zip \_\_\_\_\_
Area Code & Home Phone \_\_\_\_\_
Area Code & Work Phone \_\_\_\_\_

IN THE COUNTY COURT IN AND FOR ORANGE COUNTY, FLORIDA

CASE NO. 07-CC-6125-73

CITIBANK (SOUTH DAKOTA), N.A.,

Plaintiff,

vs.

GEORGE A ANTHONY

Defendant(s).



INSTR 20070496165  
OR BK 09370 PG 0349 PGS=1  
MARTHA O. HAYNIE, COMPTROLLER  
ORANGE COUNTY, FL  
07/27/2007 11:42:11 AM  
REC FEE 0.00  
LAST PAGE

**DEFAULT FINAL JUDGMENT**

This cause, having come before the court and the court having reviewed the pleadings and being otherwise duly advised in the premises,

IT IS ADJUDGED that Plaintiff, CITIBANK (SOUTH DAKOTA), N.A., recover from the Defendant(s), GEORGE A ANTHONY, the sum of \$12367.54 on principal, and \$275.00 for costs making a total of \$12642.54 that shall bear interest at the rate of 11% per year, for which let execution issue.

IT IS FURTHER ADJUDGED that the judgment debtor(s) shall complete under oath Florida Rule of Civil Procedure Form 1.977 (Fact Information Sheet), including all required attachments and the spouse related portion, and serve it on the judgment creditor's attorney, Zakheim & Associates, P.A., within 45 days of the date of this final judgment, unless the final judgment is satisfied or post-judgment discovery is stayed.

ORDERED in ORANGE County, Florida, this 19 day of July, 2007.

JUDGE

FILED IN OFFICE  
CIVIL DIV.  
JUL 28 A 11:46  
CLERK OF COURT  
ORANGE COUNTY, FL

Plaintiff's Address:

CITIBANK (SOUTH DAKOTA), N.A., 7920 NORTHWEST 110TH STREET, KANSAS CITY MO 64153

Account No: [REDACTED]

Copies furnished to:

Sasha Haro, Esq., Zakheim & Associates, P.A., 1045 S. University Dr., Ste. # 202, Plantation, FL 33324  
GEORGE A ANTHONY, 4937 HOPESPRING DR, ORLANDO FL 32829-8646, [REDACTED]

File Number: 3000131298.001

22699

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 5  
Statement Period  
12-18-07 through 01-17-08  
B I I E I E P I I 0002244

Account Number: [REDACTED]



18075 E01 SCM999 I1 3 0

CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646

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](http://www.bankofamerica.com).

**Customer Service Information**  
**[www.bankofamerica.com](http://www.bankofamerica.com)**

For additional information or service, you may call:  
1.800.432.1000 Priority Telephone Banking  
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

**Our new Mobile Banking lets you bank the way you live.**

You have the freedom, security and control to bank anywhere, anytime. Gain control over your finances and feel secure knowing exactly what your money is doing. Learn about the many new features available through Online Banking by visiting [bankofamerica.com/anywhere](http://bankofamerica.com/anywhere).

**Awarded Highest Customer Satisfaction in the Southeast**

Bank of America awarded "Highest Customer Satisfaction with Retail Banking in the Southeast" by J.D. Power and Associates. Thank you for ranking us highest. For J.D. Power and Associates award information, visit [jdpower.com](http://jdpower.com).

22700

CYNTHIA M ANTHONY

Page 2 of 5  
Statement Period  
12-18-07 through 01-17-08  
B I I E I E P I 11

Account Number [REDACTED]

### Deposit Accounts

#### Regular Checking

CYNTHIA M ANTHONY

#### Your Account at a Glance

Account Number	[REDACTED]		
Beginning Balance on 12-18-07	\$	505.47	
Deposits and Other Additions	+	2,853.36	<i>Your account has overdraft protection provided by Deposit Account number [REDACTED]</i>
Checks Posted	-	811.92	
ATM and Debit Card Subtractions	-	506.31	
Service Charges and Other Fees	-	105.00	
Other Subtractions	-	1,514.88	
Ending Balance on 01-17-08	\$	420.72	

#### Your Advantage Pricing Relationship

Account Name	Account	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	373.94	Average	01-16
Money Market Savings	[REDACTED]	5.62	Average	01-16
Personal Line of Credit	[REDACTED]	23,569.95	Current	01-16
		<b>Total Qualifying Balance \$23,949.51</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

#### Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
12-18	143.17-	362.30	Check [REDACTED]
12-18	115.93-	246.37	Check [REDACTED]
12-18	90.81-	155.56	Check [REDACTED]
12-20	126.94-	28.62	Check [REDACTED]
12-21	49.96-	21.34 -	Chase [REDACTED]
12-24	35.00-	56.34 -	Indn: [REDACTED]
12-26	70.00-	126.34 -	Overdraft [REDACTED]
12-27	35.00-	161.34 -	Electronic [REDACTED]
12-28	1,423.94+	1,262.60	Metlife [REDACTED]
12-31	200.00-	1,062.60	Indn:Cynt [REDACTED]
12-31	54.18-	1,008.42	Overdraft [REDACTED]
12-31	53.51-	954.91	Electronic [REDACTED]
			Gentiva P [REDACTED]
			Indn:Anth [REDACTED]
			Samsclub [REDACTED]
			Samsclub [REDACTED]
			AT&T Ser [REDACTED]
			Indn:97362 [REDACTED]
			Publix [REDACTED]
			2300 Chic [REDACTED]

CYNTHIA M ANTHONY

Page 3 of 5  
 Statement Period  
 12-18-07 through 01-17-08  
 B 11 E I E P I 11 0002246

Account Number: XXXXXXXXXX

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
12-31	44.21-	910.70	Publix
12-31	1.28-	909.42	409 S Ch
01-02	110.01-	799.41	Keep The
01-02	58.54-	740.87	Check
01-02	32.50-	708.37	CheckCar
01-02	0.50-	707.87	Orlando
01-03	44.86-	663.01	Keep The
01-07	300.00-	363.01	Check
01-07	93.09-	269.92	Capital O
01-07	0.91-	269.01	Indn:7
01-08	121.66-	147.35	Publix
01-10	1,038.05-	890.70 -	6485 S Ch
01-11	1,429.42+	538.72	Keep The
01-11	35.00-	503.72	Check
01-14	50.00-	453.72	Bankofam
01-14	33.00-	420.72	Indn:Cynt
			Gentiva P
			Indn:Anth
			Overdraft
			Electronic
			BkofAmer
			Pb #465 C
			CheckCar
			Orlando

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
4546	12-20	126.94	4636*	12-18	143.17	4681*	12-18	90.81
4587*	01-02	58.54	4651*	01-03	44.86	4683*	01-02	110.01
4627*	12-18	115.93	4654*	01-08	121.66			

**Total Checks Posted \$811.92**

\* Gap in sequential check numbers.

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	505.47	12-27	161.34 -	01-08	147.35
12-18	155.56	12-28	1,262.60	01-10	890.70 -
12-20	28.62	12-31	909.42	01-11	503.72
12-21	21.34 -	01-02	707.87	01-14	420.72
12-24	56.34 -	01-03	663.01		
12-26	126.34 -	01-07	269.01		

22702



### 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 credit 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.

22763

Check Image

Account Number: [REDACTED]

CYNTHIA M. ANTHONY 4546  
 4837 HOPKINS DR.  
 ORLANDO, FL 32839  
 Date: 12-17-07  
 Pay to the order of: Target \$ 126.94  
 One hundred twenty six and 94/100 Dollars  
 Bank of America  
 MICR: ⑆ 723528-12  
 Signature: Cynthia M. Anthony

Ref. No.: 813104092447179 Amount: 126.94

CYNTHIA M. ANTHONY 4651  
 4837 HOPKINS DR.  
 ORLANDO, FL 32839  
 Date: 12-31-07  
 Pay to the order of: Target \$ 44.86  
 Forty four dollars and 86/100 Dollars  
 Bank of America  
 MICR: [REDACTED]  
 Signature: Cynthia M. Anthony

Ref. No.: 813104492863890 Amount: 44.86

CYNTHIA M. ANTHONY 4587  
 4837 HOPKINS DR.  
 ORLANDO, FL 32839  
 Date: 12/29/2007  
 Pay to the order of: Target \$ 58.54  
 Fifty eight dollars and 54/100 Dollars  
 Bank of America  
 MICR: [REDACTED]  
 Signature: Cynthia M. Anthony

Ref. No.: 813104192789584 Amount: 58.54

CYNTHIA M. ANTHONY 4654  
 4837 HOPKINS DR.  
 ORLANDO, FL 32839  
 Date: [REDACTED]  
 Pay to the order of: Target \$ 121.66  
 One hundred twenty one dollars and 66/100 Dollars  
 Bank of America  
 MICR: [REDACTED]  
 Signature: Cynthia M. Anthony

Ref. No.: 813103792166393 Amount: 121.66

CYNTHIA M. ANTHONY 4627  
 4837 HOPKINS DR.  
 ORLANDO, FL 32839  
 Date: 12/14/2007  
 Pay to the order of: Target \$ 115.93  
 One hundred and fifteen dollars and 93/100 Dollars  
 Bank of America  
 MICR: [REDACTED]  
 Signature: Cynthia M. Anthony

Ref. No.: 813103592317605 Amount: 115.93

CYNTHIA M. ANTHONY 4681  
 4837 HOPKINS DR.  
 ORLANDO, FL 32839  
 Date: 12/15/2007  
 Pay to the order of: Target \$ 90.81  
 Ninety dollars and 81/100 Dollars  
 Bank of America  
 MICR: [REDACTED]  
 Signature: Cynthia M. Anthony

Ref. No.: 813103592315657 Amount: 90.81

CYNTHIA M. ANTHONY 4636  
 4837 HOPKINS DR.  
 ORLANDO, FL 32839  
 Date: 12/14/2007  
 Pay to the order of: Target \$ 143.17  
 One hundred forty three dollars and 17/100 Dollars  
 Bank of America  
 MICR: [REDACTED]  
 Signature: Cynthia M. Anthony

Ref. No.: 813103592317754 Amount: 143.17

CYNTHIA M. ANTHONY 4683  
 4837 HOPKINS DR.  
 ORLANDO, FL 32839  
 Date: 12/28/2007  
 Pay to the order of: Target \$ 110.01  
 One hundred ten dollars and 01/100 Dollars  
 Bank of America  
 MICR: [REDACTED]  
 Signature: Cynthia M. Anthony

Ref. No.: 813104192789925 Amount: 110.01

END OF CHECK IMAGE

22704

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 5  
Statement Period  
01-18-08 through 02-15-08  
B I I E I E P I I I 0002287

Account Number: [REDACTED]





16075 E01 SCM999 I12 4 0

CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
 1-800-432-1000 Priority Telephone Banking  
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

**Notice: Important Information**

Changes to overdraft and returned item fees effective 4.18.08: For the 1st day your account has an occurrence (an occurrence is a day with at least one overdraft or returned item), the fee for each overdraft item and each returned item changes from \$20 to \$25. For each subsequent day your account has an occurrence during the current month and prior 12 months, the fee for each item remains \$35. The fee applies to a maximum of 7 items per day. These changes amend your Personal Schedule of Fees.

Bank of America offers the following services to help you avoid fees. Sign up for our Overdraft Protection service to transfer funds from your linked savings or credit card. Use free Online Banking service, Alerts and mobile banking. You can also learn how to avoid fees by obtaining our Helpful Information for Better Banking brochure at your banking center or visiting our interactive website at [bankofamerica.com/feesandprocesses](http://bankofamerica.com/feesandprocesses). Please call the number on this statement with any questions.

CYNTHIA M ANTHONY

Page 2 of 5  
Statement Period  
01-18-08 through 02-15-08  
B I I E I E P I 11

Account Number [REDACTED]

### Deposit Accounts

#### Regular Checking

CYNTHIA M ANTHONY

#### Your Account at a Glance

Account Number	[REDACTED]	
Beginning Balance on 01-18-08	\$ 420.72	
Deposits and Other Additions	+ 4,854.47	<i>Your account has overdraft protection provided by</i>
Checks Posted	- 834.13	<i>Deposit Account number [REDACTED]</i>
ATM and Debit Card Subtractions	- 586.09	
Other Subtractions	- 1,470.32	
<b>Ending Balance on 02-15-08</b>	<b>\$ 2,384.65</b>	

#### Your Advantage Pricing Relationship

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	1,098.28	Average	02-14
Money Market Savings	[REDACTED]	-120.05	Average	02-14
Personal Line of Credit	[REDACTED]	23,569.95	Current	02-14
		<b>Total Qualifying Balance \$24,548.18</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

#### Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
01-22	104.20-	316.52	Publix
01-22	32.50-	284.02	6485 S Chicka CheckCard 01
01-22	1.30-	282.72	Orlando F
01-25	1,425.06+	1,707.78	Keep The Cha Gentiva Payro
01-28	200.00-	1,507.78	Indn:Anthony, Samsclub #829
01-28	78.53-	1,429.25	Samsclub #829 Target T0650 C
01-28	70.00-	1,359.25	Target T0650 C Metlife
01-28	28.35-	1,330.90	Indn:Cynthia N CheckCard 01
01-28	1.12-	1,329.78	Orlando F
01-29	84.86-	1,244.92	Keep The Cha Check 46
01-29	28.86-	1,216.06	CheckCard 01
01-29	0.14-	1,215.92	Orlando F
02-01	52.05-	1,163.87	Keep The Cha Check 46

22706

CYNTHIA M ANTHONY

Page 3 of 5  
 Statement Period  
 01-18-08 through 02-15-08  
 B I I E I E P I 11 0002289  
 Account Number [REDACTED]

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
02-04	300.00-	863.87	Capital One Auto Loan Check Post Check #4654 Indn: [REDACTED]
02-04	60.00-	803.87	Check [REDACTED]
02-04	24.00-	779.87	CheckCard Orlando [REDACTED]
02-05	136.06-	643.81	Check [REDACTED]
02-05	58.36-	585.45	AT&T Serv [REDACTED]
02-05	48.95-	536.50	Check [REDACTED]
02-06	29.90-	506.60	CheckCard Eustis [REDACTED]
02-06	0.10-	506.50	Keep The [REDACTED]
02-07	134.01-	372.49	Check [REDACTED]
02-08	1,429.41+	1,801.90	Gentiva Pa [REDACTED]
02-08	75.00-	1,726.90	Check Indn:Antho [REDACTED]
02-11	1,038.05-	688.85	Bankofame [REDACTED]
02-11	30.35-	658.50	CheckCard Orlando [REDACTED]
02-11	0.65-	657.85	Keep The [REDACTED]
02-12	2,000.00+	2,657.85	Deposit [REDACTED]
02-12	125.00-	2,532.85	Check [REDACTED]
02-12	29.40-	2,503.45	CheckCard Orlando [REDACTED]
02-12	0.60-	2,502.85	Keep The [REDACTED]
02-13	118.20-	2,384.65	Check [REDACTED]

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
4551	02-05	136.06	4633	02-12	125.00	4675	02-13	118.20
4552	02-07	134.01	4653*	01-29	84.86	4678*	02-01	52.05
4632*	02-08	75.00	4674*	02-04	60.00	4682*	02-05	48.95

**Total Checks Posted \$834.13**

\* Gap in sequential check numbers.

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	420.72	02-01	1,163.87	02-08	1,726.90
01-22	282.72	02-04	779.87	02-11	657.85
01-25	1,707.78	02-05	536.50	02-12	2,502.85
01-28	1,329.78	02-06	506.50	02-13	2,384.65
01-29	1,215.92	02-07	372.49		

22707

### 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.

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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.

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**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.

22708

Check Image

Account Number: [REDACTED]

CYNTHIA M. ANTHONY 4551  
 4827 HOPESPRING DR.  
 ORLANDO, FL. 32838  
 Date: Jan 28, 2008  
 Pay to the order of Cathy Anthony \$ 136.06  
One hundred thirty six and 06/100 Dollars  
 Bank of America  
 ACH BY WEB DEBIT  
 Memo: 0230709-07 Cynthia M. Anthony

Ref. No.: 813103592244218 Amount: 136.06

CYNTHIA M. ANTHONY 4674  
 4827 HOPESPRING DR.  
 ORLANDO, FL. 32838  
 Date: 01/31/2008  
 Pay to the order of Cathy Anthony \$ 60.00  
Sixty dollars and 00/100 Dollars  
 Bank of America  
 ACH BY WEB DEBIT  
 Memo: Cynthia M. Anthony

Ref. No.: 813101292912161 Amount: 60.00

CYNTHIA M. ANTHONY 4652  
 4827 HOPESPRING DR.  
 ORLANDO, FL. 32838  
 Date: 1-28-08  
 Pay to the order of Checkmate Debt Pros III \$ 134.01  
One hundred thirty four and 01/100 Dollars  
 Bank of America  
 ACH BY WEB DEBIT  
 Memo: Net 30 Cynthia M. Anthony

Ref. No.: 813106640773614 Amount: 134.01

CYNTHIA M. ANTHONY 4676  
 4827 HOPESPRING DR.  
 ORLANDO, FL. 32838  
 Date: 02/05/2008  
 Pay to the order of Target \$ 118.20  
One hundred eighteen dollars and 20/100 Dollars  
 Bank of America  
 ACH BY WEB DEBIT  
 Memo: Cynthia M. Anthony

Ref. No.: 813103492533108 Amount: 118.20

CYNTHIA M. ANTHONY 4632  
 4827 HOPESPRING DR.  
 ORLANDO, FL. 32838  
 Date: 02/06/2008  
 Pay to the order of Cathy M. Anthony \$ 75.00  
Seventy five dollars and 00/100 Dollars  
 Bank of America  
 ACH BY WEB DEBIT  
 Memo: Cynthia M. Anthony

Ref. No.: 813101292128990 Amount: 75.00

CYNTHIA M. ANTHONY 4678  
 4827 HOPESPRING DR.  
 ORLANDO, FL. 32838  
 Date: 01/29/2008  
 Pay to the order of Target \$ 52.05  
Fifty two dollars and 05/100 Dollars  
 Bank of America  
 ACH BY WEB DEBIT  
 Memo: Cynthia M. Anthony

Ref. No.: 813102992781668 Amount: 52.05

CYNTHIA M. ANTHONY 4633  
 4827 HOPESPRING DR.  
 ORLANDO, FL. 32838  
 Date: 02/05/2008  
 Pay to the order of Cathy M. Anthony \$ 125.00  
One hundred twenty five dollars and 00/100 Dollars  
 Bank of America  
 ACH BY WEB DEBIT  
 Memo: Cathy M. Anthony

Ref. No.: 813100392701430 Amount: 125.00

CYNTHIA M. ANTHONY 4682  
 4827 HOPESPRING DR.  
 ORLANDO, FL. 32838  
 Date: 01/31/2008  
 Pay to the order of Target \$ 48.95  
Forty eight dollars and 95/100 Dollars  
 Bank of America  
 ACH BY WEB DEBIT  
 Memo: Cynthia M. Anthony

Ref. No.: 813103592242154 Amount: 48.95

CYNTHIA M. ANTHONY 4653  
 4827 HOPESPRING DR.  
 ORLANDO, FL. 32838  
 Date: 01/26/2008  
 Pay to the order of Target \$ 84.86  
Eighty four dollars and 86/100 Dollars  
 Bank of America  
 ACH BY WEB DEBIT  
 Memo: Cynthia M. Anthony

Ref. No.: 813103992607254 Amount: 84.86

END OF CHECK IMAGE

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 7  
Statement Period  
02-16-08 through 03-18-08  
B I I E I E P I I I

0002512

Account Number [REDACTED]





19075 E01 SCM999 I1234 0

CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
 1.800.432.1000 Priority Telephone Banking  
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

**Important Information**

Thank you for being our customer. We want you to know we recently revised the Deposit Agreement. This is a document you initially received when you opened your account. The Deposit Agreement is part of the deposit contract for your account. From time to time, we revise the Deposit Agreement as we have recently done and this revised version governs your account. You can pick up the revised Deposit Agreement and Disclosures at any banking center or review it by going to [bankofamerica.com](http://bankofamerica.com)

**Reminder**

When you use your debit card for a purchase, in most cases your account balance is immediately reduced by the amount stated by the merchant. Please remember to keep enough money in your account to cover your purchase plus all your other transactions, like checks, ATM withdrawals and online bill payments, or else you may incur overdraft and returned item fees. For information on how to avoid fees please see [bankofamerica.com](http://bankofamerica.com) and click on Fees and processes.



Account Number [REDACTED]

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]
Beginning Balance on 02-16-08	\$ 2,384.65
Deposits and Other Additions	+ 3,632.01
Checks Posted	- 1,420.30
ATM and Debit Card Subtractions	- 888.50
Other Subtractions	- 3,586.69
<b>Ending Balance on 03-18-08</b>	<b>\$ 121.17</b>

**Your Advantage Pricing Relationship**

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	927.35	Average	03-17
Money Market Savings	[REDACTED]	-108.30	Average	03-17
Personal Line of Credit	[REDACTED]	23,079.97	Current	03-17
		<b>Total Qualifying Balance \$23,899.02</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
02-19	200.88-	2,183.77	Online Bank Confirmation
02-19	1,000.00-	1,183.77	Bank Of Am
02-19	624.02-	559.75	Bank Of Am
02-19	122.76-	436.99	Publix
02-19	0.24-	436.75	6485 S Chick
02-21	64.86-	371.89	Keep The Ch
02-21	37.00-	334.89	Check
02-22	1,425.06+	1,759.95	CheckCard Orlando
02-22	83.75-	1,676.20	Gentiva Paym
02-22	16.95-	1,659.25	Indn:Anthony
02-22	0.05-	1,659.20	Check
02-25	250.00-	1,409.20	Publix
02-25	158.93-	1,250.27	2300 Chickas
02-25	73.34-	1,176.93	Keep The Ch
			Samsclub #62
			Samsclub #62
			Check
			Wal-Mart 7 E
			Ind [REDACTED]

CYNTHIA M ANTHONY

Page 3 of 7  
Statement Period  
02-16-08 through 03-18-08  
B I I E I E P I 11 0002514

Account Number: [REDACTED]

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
02-25	70.03-	1,106.90	Samsclub # [REDACTED]
02-25	58.49-	1,048.41	Samsclub # [REDACTED]
02-25	55.34-	993.07	Check Wal-Mart # [REDACTED]
02-25	31.78-	961.29	Check Wal-Mart # [REDACTED]
02-25	1.63-	959.66	Check Keep The C [REDACTED]
02-26	106.41-	853.25	Check Metlife [REDACTED]
02-26	74.00-	779.25	Indn:Cynth [REDACTED]
02-27	154.33-	624.92	Check CheckCard [REDACTED]
02-27	34.00-	590.92	Orlando [REDACTED]
02-28	54.95-	535.97	Check [REDACTED]
02-28	20.52-	515.45	Check [REDACTED]
03-04	84.93-	430.52	Check [REDACTED]
03-05	35.00-	395.52	CheckCard [REDACTED]
03-06	65.34-	330.18	Orlando [REDACTED]
03-06	64.86-	265.32	Check [REDACTED]
03-07	1,429.42+	1,694.74	Check Gentiva Pay [REDACTED]
03-07	61.61-	1,633.13	Indn:Anthor [REDACTED]
03-07	27.69-	1,605.44	Check CheckCard [REDACTED]
03-07	0.31-	1,605.13	Orlando [REDACTED]
03-10	776.04+	2,381.17	Keep The C [REDACTED]
03-10	1,038.05-	1,343.12	Deposit Bankofamer [REDACTED]
03-10	300.00-	1,043.12	Indn:Cynthia [REDACTED]
03-10	96.74-	946.38	Capital One [REDACTED]
03-10	50.00-	896.38	Indn [REDACTED]
03-10	37.18-	859.20	Publix 6485 S Chick [REDACTED]
03-10	21.30-	837.90	Check Petsmart [REDACTED]
03-10	1.78-	836.12	Petsmart [REDACTED]
03-11	107.71-	728.41	Dollar Gener [REDACTED]
03-11	54.34-	674.07	Dollar Gener [REDACTED]
03-12	86.55-	587.52	Keep The Cl [REDACTED]
03-12	58.92-	528.60	Check [REDACTED]
03-12	35.80-	492.80	Check [REDACTED]
03-12	24.94-	467.86	Check [REDACTED]
03-13	45.62-	422.24	Check [REDACTED]
03-14	191.56-	230.68	Check Online Bank [REDACTED]
03-14	25.00-	205.68	Confirmation [REDACTED]
03-17	52.50-	153.18	FL Tlr trans [REDACTED]
			Banking Ctr [REDACTED]
			Confirmation [REDACTED]
			Publix [REDACTED]
			6485 S Chick [REDACTED]

22712

CYNTHIA M ANTHONY

Page 4 of 7  
Statement Period  
02-16-08 through 03-18-08  
B I I E I E P I I I

Account Number: [REDACTED]

### Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-17	32.01-	121.17	CheckCar [REDACTED]
03-17	1.49-	119.68	Orlando [REDACTED]
03-18	1.49+	121.17	Keep The [REDACTED]

### Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
4555	02-27	154.33	4629*	03-12	58.92	4645*	03-06	64.86
4597*	02-25	31.78	4634*	03-12	35.80	4655*	02-28	54.95
4603*	03-13	45.62	4635	03-12	86.55	4656	03-07	61.61
4606*	02-22	83.75	4637*	03-11	107.71	4657	03-06	65.34
4607	02-28	20.52	4638	02-21	64.86	4666*	02-26	106.41
4608	03-04	84.93	4639	03-12	24.94	4677*	02-25	58.49
4624*	03-10	50.00	4640	02-25	158.93			

**Total Checks Posted \$1,420.30**

\* Gap in sequential check numbers.

### Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,384.65	02-28	515.45	03-12	467.86
02-19	436.75	03-04	430.52	03-13	422.24
02-21	334.89	03-05	395.52	03-14	205.68
02-22	1,659.20	03-06	265.32	03-17	119.68
02-25	959.66	03-07	1,605.13	03-18	121.17
02-26	779.25	03-10	836.12		
02-27	590.92	03-11	674.07		

22713

### 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.



Check Image

Account Number: [REDACTED]

CYNTHIA M. ANTHONY  
6827 HOPKINS DR.  
ORLANDO, FL 32828 4656

Date: 1-21-08

Pay to the order of: Target

Five hundred fifty four and 33/100 Dollars \$ 554.33

Bank of America

ACH AT 90100077

MEMO: 6250208-02 Cynthia M. Anthony

Ref. No.: 813104092709803 Amount: 154.33

CYNTHIA M. ANTHONY  
6827 HOPKINS DR.  
ORLANDO, FL 32828 4608

Date: 02/28/2008

Pay to the order of: Target

Forty four dollars and 45/100 Dollars \$ 44.95

Bank of America

ACH AT 90100077

MEMO: Cynthia M. Anthony

Ref. No.: 813103492223992 Amount: 84.93

CYNTHIA M. ANTHONY  
6827 HOPKINS DR.  
ORLANDO, FL 32828 4597

Date: 02/20/2008

Pay to the order of: Kmart

Thirty one dollars and 78/100 Dollars \$ 31.78

Bank of America

ACH AT 90100077

MEMO: Cynthia M. Anthony

Ref. No.: 813106540837371 Amount: 31.78

CYNTHIA M. ANTHONY  
6827 HOPKINS DR.  
ORLANDO, FL 32828 4624

Date: 02/06/2008

Pay to the order of: Walgreens

Five dollars and 00/100 Dollars \$ 5.00

Bank of America

ACH AT 90100077

MEMO: Cynthia M. Anthony

Ref. No.: 813106540647710 Amount: 50.00

CYNTHIA M. ANTHONY  
6827 HOPKINS DR.  
ORLANDO, FL 32828 4603

Date: 03/11/2008

Pay to the order of: Walgreens

Fifty five dollars and 62/100 Dollars \$ 55.62

Bank of America

ACH AT 90100077

MEMO: Cynthia M. Anthony

Ref. No.: 813105740335408 Amount: 45.62

CYNTHIA M. ANTHONY  
6827 HOPKINS DR.  
ORLANDO, FL 32828 4629

Date: 03/09/2008

Pay to the order of: Target

Fifty eight dollars and 92/100 Dollars \$ 58.92

Bank of America

ACH AT 90100077

MEMO: Cynthia M. Anthony

Ref. No.: 813103392842744 Amount: 58.92

CYNTHIA M. ANTHONY  
6827 HOPKINS DR.  
ORLANDO, FL 32828 4606

Date: 02/19/2008

Pay to the order of: Target

Eighty three dollars and 75/100 Dollars \$ 83.75

Bank of America

ACH AT 90100077

MEMO: Cynthia M. Anthony

Ref. No.: 813103292914049 Amount: 83.75

CYNTHIA M. ANTHONY  
6827 HOPKINS DR.  
ORLANDO, FL 32828 4634

Date: 03/09/2008

Pay to the order of: Michaels

Thirty five dollars and 80/100 Dollars \$ 35.80

Bank of America

ACH AT 90100077

MEMO: Cynthia M. Anthony

Ref. No.: 813105940674532 Amount: 35.80

CYNTHIA M. ANTHONY  
6827 HOPKINS DR.  
ORLANDO, FL 32828 4807

Date: 03-19-09

Pay to the order of: Michaels

Twenty dollars and 54/100 Dollars \$ 20.52

Bank of America

ACH AT 90100077

MEMO: Cynthia M. Anthony

Ref. No.: 813101092905143 Amount: 20.52

CYNTHIA M. ANTHONY  
6827 HOPKINS DR.  
ORLANDO, FL 32828 4635

Date: 03/10/2008

Pay to the order of: Smart

Eighty six dollars and 55/100 Dollars \$ 86.55

Bank of America

ACH AT 90100077

MEMO: Cynthia M. Anthony

Ref. No.: 813106540770619 Amount: 86.55

Check Image Continues on Next Page

Check Image - Continued

Account Number [REDACTED]

CYNTHIA M. ANTHONY 4076199280 A535-113-865-9465 4637  
 4637 HOPESPRING DR. ORLANDO, FL 32838  
 Date: 03/08/2008  
 Pay to the order of: Walgreens  
 \$ 107.71  
 One hundred seven dollars and 71/100  
 Bank of America  
 ACH NY 001100077  
 Cynthia M. Anthony

Ref. No.: 813105940507347 Amount: 107.71

CYNTHIA M. ANTHONY 4076199280 A535-113-865-9465 4656  
 4656 HOPESPRING DR. ORLANDO, FL 32838  
 Date: 02/26/2008  
 Pay to the order of: Walgreens  
 \$ 54.95  
 Fifty four dollars and 95/100  
 Bank of America  
 ACH NY 001100077  
 Cynthia M. Anthony

Ref. No.: 813105940398088 Amount: 54.95

CYNTHIA M. ANTHONY 4076199280 4638  
 4638 HOPESPRING DR. ORLANDO, FL 32838  
 Date: 02/18/2008  
 Pay to the order of: Target  
 \$ 64.86  
 Sixty four dollars and 86/100  
 Bank of America  
 ACH NY 001100077  
 Cynthia M. Anthony

Ref. No.: 813103192007183 Amount: 64.86

CYNTHIA M. ANTHONY 4076199280 4658  
 4658 HOPESPRING DR. ORLANDO, FL 32838  
 Date: 03/04/2008  
 Pay to the order of: Target  
 \$ 61.61  
 Sixty one dollars and 61/100  
 Bank of America  
 ACH NY 001100077  
 Cynthia M. Anthony

Ref. No.: 813104192517774 Amount: 61.61

CYNTHIA M. ANTHONY 4076199280 4639  
 4639 HOPESPRING DR. ORLANDO, FL 32838  
 Date: 03/10/2008  
 Pay to the order of: Publix  
 \$ 24.94  
 Twenty four dollars and 94/100  
 Bank of America  
 ACH NY 001100077  
 Cynthia M. Anthony

Ref. No.: 813101192722694 Amount: 24.94

CYNTHIA M. ANTHONY 4076199280 4657  
 4657 HOPESPRING DR. ORLANDO, FL 32838  
 Date: 03/07/2008  
 Pay to the order of: Target  
 \$ 65.34  
 Sixty five dollars and 34/100  
 Bank of America  
 ACH NY 001100077  
 Cynthia M. Anthony

Ref. No.: 813103992579760 Amount: 65.34

CYNTHIA M. ANTHONY 4076199280 4640  
 4640 HOPESPRING DR. ORLANDO, FL 32838  
 Date: 02/20/2008  
 Pay to the order of: Target  
 \$ 158.93  
 One hundred fifty eight dollars and 93/100  
 Bank of America  
 ACH NY 001100077  
 Cynthia M. Anthony

Ref. No.: 813103592072640 Amount: 158.93

CYNTHIA M. ANTHONY 4076199280 A535-113-865-9465 4666  
 4666 HOPESPRING DR. ORLANDO, FL 32838  
 Date: 03/23/2008  
 Pay to the order of: Walgreens  
 \$ 106.41  
 One hundred six dollars and 41/100  
 Bank of America  
 ACH NY 001100077  
 Cynthia M. Anthony

Ref. No.: 813106640497688 Amount: 106.41

CYNTHIA M. ANTHONY 4076199280 A535-113-865-9465 4645  
 4645 HOPESPRING DR. ORLANDO, FL 32838  
 Date: 03/04/2008  
 Pay to the order of: Ross  
 \$ 64.86  
 Sixty four dollars and 86/100  
 Bank of America  
 ACH NY 001100077  
 Cynthia M. Anthony

Ref. No.: 813101292520712 Amount: 64.86

CYNTHIA M. ANTHONY 4076199280 A535-113-865-9465 4677  
 4677 HOPESPRING DR. ORLANDO, FL 32838  
 Date: 06/22/2008  
 Pay to the order of: Ross  
 \$ 58.49  
 Fifty eight dollars and 49/100  
 Bank of America  
 ACH NY 001100077  
 Cynthia M. Anthony

Ref. No.: 813102692648395 Amount: 58.49

END OF CHECK IMAGE

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 4  
Statement Period  
03-19-08 through 04-17-08  
B I I E I E P I I I 0002618

Account Number: [REDACTED]



18075 E01 SCM999 I12 0

CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)



For additional information or service, you may call:  
1-800-432-1000 Priority Telephone Banking  
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

**Notice: Important Information**

As of 6/1/08, the International Transaction Fee (ITF) for check card transactions in foreign currency or in US \$ with foreign merchants is 3% of the US \$ amount of the transaction. This amends your card agreement. The ATM ITF remains 1%. The ITF is waived for Private/Premier clients. Foreign currency transactions are converted to US \$ per your agreement.

CYNTHIA M ANTHONY

Page 2 of 4  
Statement Period  
03-19-08 through 04-17-08  
B I I E I E P I 11

Account Number [REDACTED]

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]
Beginning Balance on 03-19-08	\$ 121.17
Deposits and Other Additions	+ 3,622.54
ATM and Debit Card Subtractions	- 166.84
Service Charges and Other Fees	- 35.00
Other Subtractions	- 3,332.65
<b>Ending Balance on 04-17-08</b>	<b>\$ 209.22</b>

**Your Advantage Pricing Relationship**

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	353.51	Average	04-16
Money Market Savings	[REDACTED]	0.00	Average	04-16
Personal Line of Credit	[REDACTED]	22,258.51	Current	04-16
		<b>Total Qualifying Balance \$22,612.02</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-21	1,471.89+	1,593.06	Gentiva Payroll Indn:Anthony,Cyn
03-21	675.19+	2,268.25	Gentiva Payroll Indn:Anthony,Cyn
03-21	2,000.00-	268.25	Online Banking t Confirmation# 60
03-26	74.00-	194.25	Metlife D Indn:Cynthia M A
03-27	95.00-	99.25	Online Banking p Confirmation# 66
03-27	36.00-	63.25	Online Banking p Confirmation# 66
03-27	136.06-	72.81 -	bright house netw
03-28	35.00-	107.81 -	Overdraft Item Fe
04-04	1,475.46+	1,367.65	Electronic Transa Gentiva Payroll
04-07	58.85-	1,308.80	Indn:Anthony,Cyn Publix 04/
04-08	50.00-	1,258.80	2300 Chickasaw T BkofAmerica ATM Pb #465 Chickasa



CYNTHIA M ANTHONY

Page 3 of 4  
Statement Period  
03-19-08 through 04-17-08  
B I I E I E P I I I 0002620

Account Number: [REDACTED]

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-10	991.59-	267.21	Bankofamerica Indn:Cynthia M
04-10	37.99-	229.22	CheckCard 04 Orlando FI
04-17	20.00-	209.22	CheckCard 04 Orlando FI

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	121.17	03-28	107.81 -	04-10	229.22
03-21	268.25	04-04	1,367.65	04-17	209.22
03-26	194.25	04-07	1,308.80		
03-27	72.81 -	04-08	1,258.80		

## 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.

22720

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 5  
Statement Period  
04-18-08 through 05-16-08  
B I I E I E P I I I 0002864

Account Number: [REDACTED]





17075 E01 SCM999 I 34 0

CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
 1.800.432.1000 Priority Telephone Banking  
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

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Call 800.900.9000 today to speak to a mortgage specialist.

**Do you still have money in a previous employer's 401(k) plan?**

If you still have retirement savings with a former employer, or in multiple IRAs, consolidate those assets into a single Rollover IRA from Bank of America, N.A. It may help you simplify the tracking and management of your retirement savings and preserve tax-deferred growth benefits. To learn more, stop by a local banking center or visit [www.bankofamerica.com/myIRA](http://www.bankofamerica.com/myIRA).

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]
Beginning Balance on 04-18-08	\$ 209.22
Deposits and Other Additions	+ 5,221.78
Checks Posted	- 126.93
ATM and Debit Card Subtractions	- 1,288.11
Other Subtractions	- 2,287.28
<b>Ending Balance on 05-16-08</b>	<b>\$ 1,728.68</b>

**Your Advantage Pricing Relationship**

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	754.85	Average	05-15
Home Equity Line of Credit	[REDACTED]	21,988.27	Current	05-15
		<b>Total Qualifying Balance \$22,743.12</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-18	1,470.87+	1,680.09	Gentiva Payr [REDACTED]
04-18	312.01-	1,368.08	Indn:Anthony [REDACTED]
04-21	621.12-	746.96	Online Banki [REDACTED]
04-21	200.00-	546.96	Confirmation# [REDACTED]
04-21	140.75-	406.21	CheckCard 0 [REDACTED]
			800-378-7262 C [REDACTED]
			Samsclub #62 [REDACTED]
			Samsclub #62 [REDACTED]
			Samsclub #62 [REDACTED]
			Samsclub #62 [REDACTED]

CYNTHIA M ANTHONY

Page 3 of 5  
 Statement Period  
 04-18-08 through 05-16-08  
 B I I E I E P I I I 0002866

Account Number: XXXXXXXXXX

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-21	24.95-	381.26	Petsmart
04-21	11.94-	369.32	Petsmart
04-25	126.93-	242.39	Walgreen Com
04-25	58.68-	183.71	Walgreen Com
04-28	75.00-	108.71	Check 46
05-02	1,475.46+	1,584.17	AT&T Service
05-05	103.94-	1,480.23	Indn:981150169
05-05	71.84-	1,408.39	Metlife
05-07	42.00-	1,366.39	Indn:Cynthia M
05-09	100.00-	1,266.39	Gentiva Payro
05-12	800.00+	2,066.39	Indn:Anthony,
05-12	991.59-	1,074.80	Publix
05-12	750.00-	324.80	6485 S Chicka
05-12	71.57-	253.23	Wal-Mart #089
05-16	1,475.45+	1,728.68	Wal-Mart #089
			CheckCard 05
			Orlando F
			Sears Payment
			Indn:Bd85B340
			Online Bankin
			Confirmation#
			Bankofamerica
			Indn:Cynthia M
			Capital One A
			Indn: <span style="background-color: black; color: black;">XXXXXXXXXX</span>
			Publix
			6485 S Chicka
			Gentiva Payro
			Indn:Anthony,C

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)
4644	04-25	126.93

**Total Checks Posted \$126.93**

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	209.22	04-28	108.71	05-09	1,266.39
04-18	1,368.08	05-02	1,584.17	05-12	253.23
04-21	369.32	05-05	1,408.39	05-16	1,728.68
04-25	183.71	05-07	1,366.39		

22723

### 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.

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**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.

22724

Check Image

Account Number: [REDACTED]

Bank of America Advantage

CYNTHIA M. ANTHONY  
4037 HICKS SPRING DR.  
DELANDO, FL 32829

4644

Date: 4-21-08

Pay to the order of Boys & Girls \$ 126.93

126 hundred ninety six and 93/100 Dollars

Bank of America

ACH 67 80110027

Memo: 67 8020902 *Cynthia M. Anthony*

Ref. No.: 813103392176359 Amount: 126.93

END OF CHECK IMAGE

22725

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 6  
Statement Period  
05-17-08 through 06-17-08  
B I I E I E P I I I 0002988

Account Number: [REDACTED]



18075 E01 SCM999 I 3 0

CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646

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22726



CYNTHIA M ANTHONY

Page 2 of 6  
Statement Period  
05-17-08 through 06-17-08  
B I I E I E P I I I

Account Number: [REDACTED]

### Deposit Accounts

#### Regular Checking

CYNTHIA M ANTHONY

#### Your Account at a Glance

Account Number	[REDACTED]
Beginning Balance on 05-17-08	\$ 1,728.68
Deposits and Other Additions	+ 2,940.16
Checks Posted	- 66.35
ATM and Debit Card Subtractions	- 2,229.71
Service Charges and Other Fees	- 35.00
Other Subtractions	- 1,277.07
Ending Balance on 06-17-08	\$ 1,060.71

#### Your Advantage Pricing Relationship

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	799.61	Average	06-16
Home Equity Line of Credit	[REDACTED]	21,988.27	Current	06-16
<b>Total Qualifying Balance</b>		<b>\$22,787.88</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

#### Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
05-19	621.12-	1,107.56	CheckCard 051 [REDACTED]
05-19	200.00-	907.56	800-378-7262 CA [REDACTED]
05-19	110.30-	797.26	Samsclub #6212 [REDACTED]
05-19	50.37-	746.89	Samsclub #6212 [REDACTED]
05-19	46.68-	700.21	Publix 0 [REDACTED]
05-19	42.77-	657.44	6485 S Chickasa [REDACTED]
05-19	33.27-	624.17	Kohl'S #1230 7 [REDACTED]
05-19	32.92-	591.25	Kohl'S #1230 71 [REDACTED]
05-19	23.12-	568.13	Wal-Mart #1084 [REDACTED]
05-19	150.00-	418.13	Wal-Mart #1084 [REDACTED]
			CheckCard 0516 [REDACTED]
			Orlando FL [REDACTED]
			Publix 05 [REDACTED]
			6485 S Chickasa [REDACTED]
			Sou The Home D [REDACTED]
			Sou The Home D [REDACTED]
			CheckCard 0517 [REDACTED]
			Eustis FL [REDACTED]
			Bright House Ne [REDACTED]

CYNTHIA M ANTHONY

Page 3 of 6  
Statement Period  
05-17-08 through 06-17-08  
B I I E I E P I 11 0002990

Account Number: [REDACTED]

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
05-22	17.99-	400.14	Walgreen Comp 05/21 #000127504
05-27	75.00-	325.14	Walgreen Comp Metlife
05-27	72.70-	252.44	Indn:Cynthia M Sou The Home
05-27	30.15-	222.29	Sou The Home CheckCard 052
05-27	18.71-	203.58	Orlando FL CheckCard 052
05-30	1,470.87+	1,674.45	888-603-1168 NY Gentiva Payroll
05-30	50.00-	1,624.45	Indn:Anthony,C BkofAmerica AT
05-30	43.02-	1,581.43	Rio Pinar CheckCard 052
06-02	211.68-	1,369.75	Orlando FL Wal-Mart #1084
06-02	38.07-	1,331.68	Wal-Mart #1084 Publix 0
06-03	189.67-	1,142.01	4048 Semoran B Wal-Mart #1084
06-03	60.48-	1,081.53	Wal-Mart #1084 AT&T Services
06-04	38.34-	1,043.19	Indn:98154026296 CheckCard 0602
06-05	46.10-	997.09	Orlando FL Check 4584
06-05	20.25-	976.84	Check 4585
06-05	10.65-	966.19	CheckCard 0603 Orlando FL
06-06	74.34-	891.85	Publix 06 2300 Chickasaw
06-06	42.12-	849.73	Cns Ikea Orlan Cns Ikea Orlando
06-09	53.24-	796.49	Target T2032 O Target T2032 Orla
06-10	991.59-	195.10-	Bankofamericany Indn:Cynthia M. A
06-11	35.00-	230.10-	Overdraft Item Fe Electronic Transa
06-13	1,469.29+	1,239.19	Gentiva Payroll Indn:Anthony,Cyn
06-16	178.48-	1,060.71	Wal-Mart #3782 Wal-Mart #3782

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
4584	06-05	46.10	4585	06-05	20.25

Total Checks Posted \$66.35

22728

CYNTHIA M ANTHONY

Page 4 of 6  
Statement Period  
05-17-08 through 06-17-08  
B I I E I E P I I I

Account Number [REDACTED]

**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	1,728.68	06-02	1,331.68	06-10	195.10 -
05-19	568.13	06-03	1,081.53	06-11	230.10 -
05-20	418.13	06-04	1,043.19	06-13	1,239.19
05-22	400.14	06-05	966.19	06-16	1,060.71
05-27	203.58	06-06	849.73		
05-30	1,581.43	06-09	796.49		

### 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.

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**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.

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**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.

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Check Image

Account Number: [REDACTED]

CYNTHIA M. ANTHONY  
4584  
4327 HOPES PRING DR.  
ORLANDO, FL 32829  
607-684 MJ Date 6-2-08

Pay to the order of Earl K Wood, Tax Collector \$ 46.10

Bank of America

MEMO 407-629-7992 Cynthia M Anthony

Ref. No.: 813104292909100 Amount: 46.10

CYNTHIA M. ANTHONY  
4585  
4327 HOPES PRING DR.  
ORLANDO, FL 32829  
607-684 MJ Date 6-2-08

Pay to the order of Earl K Wood \$ 20.25

Bank of America

MEMO 407-629-7992 Cynthia M Anthony

Ref. No.: 813104292909099 Amount: 20.25

END OF CHECK IMAGE

22731

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 6  
Statement Period  
06-18-08 through 07-18-08  
B I I E I E P I I I 0002948

Account Number [REDACTED]





19075 E01 SCM999 I 34 0

CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646

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Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

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1.800.288.4408 TDD/TTY Users Only  
1.800.688.6086 En Español

Or you may write to:  
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P.O. Box 25118  
Tampa, FL 33622-5118

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**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]
Beginning Balance on 06-18-08	\$ 1,060.71
Deposits and Other Additions	+ 4,338.36
Checks Posted	- 238.96
ATM and Debit Card Subtractions	- 3,226.91
Other Subtractions	- 1,487.03
<b>Ending Balance on 07-18-08</b>	<b>\$ 446.17</b>

**Your Advantage Pricing Relationship**

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	1,200.78	Average	07-17
Home Equity Line of Credit	[REDACTED]	21,988.27	Current	07-17
<b>Total Qualifying Balance</b>		<b>\$23,189.05</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
06-18	621.12-	439.59	CheckCard 06 [REDACTED]
06-23	121.07-	318.52	800-378-7262 C [REDACTED]
06-23	42.16-	276.36	Wal-Mart #378 [REDACTED]
06-23	21.30-	255.06	Publix [REDACTED]
06-24	1,200.00+	1,455.06	2300 Chickasaw [REDACTED]
06-24	47.40-	1,407.66	CheckCard 06 [REDACTED]
06-25	312.01-	1,095.65	Orlando F [REDACTED]
06-26	75.00-	1,020.65	Online Banking [REDACTED]
06-27	1,469.06+	2,489.71	Confirmation# [REDACTED]
06-27	108.43-	2,381.28	Metlife [REDACTED]
06-30	122.37-	2,258.91	Indn:Cynthia M [REDACTED]
06-30	83.39-	2,175.52	Gentiva Payrol [REDACTED]
			Indn:Anthony,C [REDACTED]
			Bright House N [REDACTED]
			Wal-Mart #3782 [REDACTED]
			Wal-Mart #3782 [REDACTED]
			Sou The Home [REDACTED]
			Sou The Home [REDACTED]

CYNTHIA M ANTHONY

Page 3 of 6  
Statement Period  
06-18-08 through 07-18-08  
B I I E I E P I 11 0002950  
Account Number: [REDACTED]

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
06-30	74.80-	2,100.72	Nst Kmart
06-30	49.96-	2,050.76	Nst Kmart
06-30	40.74-	2,010.02	Sou The Home
07-02	238.96-	1,771.06	Sou The Home
07-02	200.00-	1,571.06	Wal-Mart #3782
07-02	152.06-	1,419.00	Wal-Mart #3782
07-02	90.21-	1,328.79	Check 458
07-03	45.27-	1,283.52	Samsclub #6212
07-03	37.21-	1,246.31	Samsclub #6212
07-07	126.74-	1,119.57	Samsclub #6212
07-07	52.29-	1,067.28	Samsclub #6212
07-07	50.01-	1,017.27	Publix
07-08	66.47-	950.80	6485 S Chickasaw
07-10	200.00+	1,150.80	Wal-Mart #3782
07-10	991.59-	159.21	Wal-Mart #3782
07-10	6.00-	153.21	Sou Michaels #
07-11	1,469.30+	1,622.51	Sou Michaels #
07-14	55.22-	1,567.29	Sou The Home
07-15	500.00-	1,067.29	Sou The Home
07-18	621.12-	446.17	Wal-Mart #3782
			Hess Express S
			Hess Express S
			CheckCard 070
			Orlando FL
			Online Banking
			Confirmation# 5
			Bankofamericany
			Indn:Cynthia M.
			Publix 07
			2300 Chickasaw
			Gentiva Payroll
			Indn:Anthony,Cy
			Wal-Mart #3782
			Wal-Mart #3782
			BkofAmerica AT
			Rio Pinar Bc
			CheckCard 0717
			800-378-7262 CA

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)
4588	07-02	238.96

Total Checks Posted \$238.96

22734



CYNTHIA M ANTHONY

Page 4 of 6  
Statement Period  
06-18-08 through 07-18-08  
B 11 E I E P1 11  
Account Number [REDACTED]

**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	1,060.71	06-27	2,381.28	07-10	153.21
06-18	439.59	06-30	2,010.02	07-11	1,622.51
06-23	255.06	07-02	1,328.79	07-14	1,567.29
06-24	1,407.66	07-03	1,246.31	07-15	1,067.29
06-25	1,095.65	07-07	1,017.27	07-18	446.17
06-26	1,020.65	07-08	950.80		

22735

### 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.

22736

Check Image

Account Number: [REDACTED]

CYNTHIA M. ANTHONY  
 4527 HOPKINS PRING DR.  
 ORLANDO, FL 32808

Date: 7-1-08

4588

Pay to the order of: Rinaldi Plumbing \$ 238.96

Two hundred thirty eight and 96/100 Dollars

Bank of America

ACH NY 08010077

Memo: [REDACTED]

Ref. No.: 813106892055085 Amount: 238.96

END OF CHECK IMAGE

22737

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 5  
Statement Period  
07-19-08 through 08-18-08  
B I L L E P I 11

0003022

Account Number: [REDACTED]





19075 E01 SCM999 I 3 0

CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
 1.800.432.1000 Priority Telephone Banking  
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

**Bank of America customers receive free admission to over 70 museums nationwide with Museums on Us®**

As a valued Bank of America customer, Museums on Us® provides you free admission to over 70 museums nationwide the first weekend of every month. Explore art, science or history... whatever you're into. It's on us - just by showing your Bank of America check, credit or ATM card and your photo ID at participating museums. To learn more and to sign up for monthly email or text reminders visit [bankofamerica.com/artsonus](http://bankofamerica.com/artsonus).

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CYNTHIA M ANTHONY

Page 2 of 5  
Statement Period  
07-19-08 through 08-18-08  
B I I E I E P I 11

Account Number: [REDACTED]

### Deposit Accounts

#### Regular Checking

CYNTHIA M ANTHONY

#### Your Account at a Glance

Account Number	[REDACTED]
Beginning Balance on 07-19-08	\$ 448.17
Deposits and Other Additions	+ 3,465.82
Checks Posted	- 100.00
ATM and Debit Card Subtractions	- 661.82
Other Subtractions	- 2,038.60
<b>Ending Balance on 08-18-08</b>	<b>\$ 1,111.57</b>

#### Your Advantage Pricing Relationship

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	931.93	Average	08-15
Home Equity Line of Credit	[REDACTED]	21,906.05	Current	08-15
<b>Total</b>		<b>\$22,837.98</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

#### Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
07-24	49.01-	397.16	CheckCard [REDACTED]
07-25	1,469.07+	1,866.23	Orlando [REDACTED]
07-25	179.48+	2,045.71	Gentiva Pa [REDACTED]
07-25	312.01-	1,733.70	Indn:Antho [REDACTED]
07-25	200.00-	1,533.70	Gentiva Pa [REDACTED]
07-25	162.00-	1,371.70	Indn:Antho [REDACTED]
07-25	148.00-	1,223.70	Online Ban [REDACTED]
07-28	204.82-	1,018.88	Confirmatio [REDACTED]
07-28	150.00-	868.88	Online Ban [REDACTED]
07-28	75.00-	793.88	Confirmatio [REDACTED]
07-28	15.01-	778.87	Online Ban [REDACTED]
08-01	100.00-	678.87	Firestone C [REDACTED]
			Firestone C [REDACTED]
			bright house [REDACTED]
			Metlife [REDACTED]
			Indn:Cynthia [REDACTED]
			Publix [REDACTED]
			6485 S Chick [REDACTED]
			Check [REDACTED]

CYNTHIA M ANTHONY

Page 3 of 5  
Statement Period  
07-19-08 through 08-18-08  
B I I E I E P I I I 0003024  
Account Number: [REDACTED]

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
08-01	18.28-	660.59	Nst Kmart
08-04	52.15-	608.44	Nst Kmart CheckCard 08
08-05	40.55-	567.89	Orlando F Racetrac570
08-08	1,817.27+	2,385.16	Racetrac570 Deposit
08-08	195.01-	2,190.15	CheckCard 08 800-7532909 C
08-11	991.59-	1,198.56	Bankofamerica Indn:Cynthia M
08-12	24.99-	1,173.57	Shell Service S
08-13	15.00-	1,158.57	Shell Service S Walgreen Com
08-18	47.00-	1,111.57	Walgreen Com CheckCard 08 Kissimmee

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)
1001	08-01	100.00

**Total Checks Posted \$100.00**

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	446.17	08-01	660.59	08-11	1,198.56
07-24	397.16	08-04	608.44	08-12	1,173.57
07-25	1,223.70	08-05	567.89	08-13	1,158.57
07-28	778.87	08-08	2,190.15	08-18	1,111.57

22740

### 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 ..... \$ \_\_\_\_\_
3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals ..... \$ \_\_\_\_\_

**SUBTOTAL** .....

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.

22741

Check Image

0003026

Account Number

USE FRONT SIDE ONLY (DO NOT WRITE ON BACK)  
CHECK NO. 1081  
ABA # 06300047  
0000561800187  
DATE 07/30/08  
AMOUNT \$ 100.00

REFERENCE  
 CYNTHIA M ANTHONY  
 4877 INY SPRING DR.  
 ORLANDO, FL 32825

DEPOSIT ONLY  
 Capital One (Collections)  
 BANK OF AMERICA, NA  
 JACKSONVILLE, FL 32202-3904

40003402810241784  
*[Signature]*

Ref. No.: 813103930880768 Amount: 100.00

END OF CHECK IMAGE

22742



# Florida Nurses Association

Prepared for: CYNTHIA M ANTHONY

January 2008 Statement  
 Credit Line: \$4,400.00  
 Cash or Credit Available:



## Account Information

Summary of Transactions	
Previous Balance	\$4,367.97
Payments and Credits	- \$0.00
Cash Advances	+ \$0.00
Purchases and Adjustments	+ \$108.93
Periodic Rate Finance Charges	+ \$101.59
Transaction Fee Finance Charges	+ \$0.00
<b>New Balance Total</b>	<b>\$4,578.49</b>

Billing Cycle and Payment Information	
Days in Billing Cycle	31
Closing Date	01/17/08
Payment Due Date	02/10/08
Current Payment Due	\$184.00
Past Due Amount	+ \$484.00
<b>Total Minimum Payment Due</b>	<b>\$668.00</b>

**Customer Service**

For information on your account visit:  
[www.bankofamerica.com](http://www.bankofamerica.com)  
 Call toll-free 1-800-626-2556  
 TDD hearing-impaired 1-800-346-3178

**Mail Payments to:**  
 BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

**Mail Billing Inquiries to:**  
 BANK OF AMERICA  
 P.O. BOX 15026  
 WILMINGTON, DE 19850-5026

## Transactions

Purchases and Adjustments	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
LATE FEE FOR PAYMENT DUE 01/12	01/12	01/12	4367		C	39.00
OVERLIMIT FEE (BASED ON BALANCE 4,406.97)	01/17	01/12	D/20		C	39.00
CREDIT INSURANCE PLAN COVERAGE	01/17	01/17	030J		C	30.93

YOUR ACCOUNT IS OVERLIMIT. TO AVOID AN OVERLIMIT FEE ON YOUR NEXT STATEMENT, WE MUST RECEIVE A CONFORMING PAYMENT, THAT BRINGS AND KEEPS YOUR ACCOUNT BALANCE BELOW THE CREDIT LINE, WITHIN 20 DAYS OF THE ABOVE STATEMENT CLOSING DATE, AND NOT GO OVERLIMIT AGAIN.

## Finance Charge Schedule

Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.073945% DLY *	26.99%	\$0.00
B. ATM, Bank	0.073945% DLY *	26.99%	\$0.00
C. Purchases	0.073945% DLY *	26.99%	\$186.69
D. Other	0.073945% DLY *	26.99%	\$4,245.20

Annual Percentage Rate for this Billing Period: **26.99%**  
 (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

\* Periodic Rate May Vary

## Important Information About Your Account

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

15

BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

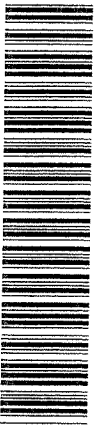


CYNTHIA M ANTHONY  
 4937 HOPE SPRING DR  
 ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED]
NEW BALANCE TOTAL:	\$4,578.49
PAYMENT DUE DATE:	02/10/08
TOTAL MINIMUM PAYMENT DUE	\$668.00
Enter Payment Amount Enclosed:	\$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



22743

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances.

During a 0% promotional APR period: 1) no Periodic Rate Finance Charges accrue on balance categories with the 0% promotional APR; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*" symbol, then with respect to those balance categories: 1) the 0% promotional APR for each of the balance categories will expire as of the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Categories A and B - Average Balance Method (including new Cash Advances): We calculate separate Balances Subject to Finance Charge for Category A balances and Category B balances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle Cash Advance" balance

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Cash Advances and Transaction Fees, and subtract applicable payments and credits.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle Cash Advance balance, we take the beginning balance attributable solely to Pre-Cycle Cash Advances (which will be zero on the transaction date of the first Pre-Cycle Cash Advance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle Cash Advances, and their related Transaction Fees.

Categories C and D - Average Daily Balance Method (including new transactions): We calculate separate Balances Subject to Finance Charge for Category C balances and Category D balances. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new transactions, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits.

We include the costs for the Credit Protection plan or for credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Account Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time) and Friday 8am-7pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Your Name: \_\_\_\_\_ Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_ Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_ Reference Number: \_\_\_\_\_ Merchant Name: \_\_\_\_\_

Choose only one dispute reason.

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_ Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_ Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

Payments

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_ Address 2 \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Area Code & Home Phone \_\_\_\_\_ Area Code & Work Phone \_\_\_\_\_

22744

# Florida Nurses Association

Prepared for: CYNTHIA M ANTHONY

February 2008 Statement  
 Credit Line: \$4,400.00  
 Cash or Credit Available:



**Customer Service**

*For Information on Your Account Visit:*  
 www.bankofamerica.com  
 Call toll-free 1-800-626-2556  
 TDD hearing-impaired 1-800-346-3178

*Mail Payments to:*  
 BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

*Mail Billing Inquiries to:*  
 BANK OF AMERICA  
 P.O. BOX 15026  
 WILMINGTON, DE 19850-5026

Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$4,578.49	Days in Billing Cycle	29
Payments and Credits	- \$0.00	Closing Date	02/15/08
Cash Advances	+ \$0.00	Payment Due Date	03/13/08
Purchases and Adjustments	+ \$78.00	Current Payment Due	\$180.00
Periodic Rate Finance Charges	+ \$95.01	Past Due Amount	+ \$668.00
Transaction Fee Finance Charges	+ \$0.00	<b>Total Minimum Payment Due</b>	<b>\$648.00</b>
<b>New Balance Total</b>	<b>\$4,751.50</b>		

Transactions						
Purchases and Adjustments	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
LATE FEE FOR PAYMENT DUE 02/10	02/11	02/10	4578		C	39.00
OVERLIMIT FEE (BASED ON BALANCE 4,578.49)	02/15	02/06	D/20		C	39.00

YOUR ACCOUNT IS OVERLIMIT. TO AVOID AN OVERLIMIT FEE ON YOUR NEXT STATEMENT, WE MUST RECEIVE A CONFORMING PAYMENT, THAT BRINGS AND KEEPS YOUR ACCOUNT BALANCE BELOW THE CREDIT LINE, WITHIN 20 DAYS OF THE ABOVE STATEMENT CLOSING DATE, AND NOT GO OVERLIMIT AGAIN.

Finance Charge Schedule			
Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.070520% DLY *	25.74%	\$0.00
B. ATM, Bank	0.070520% DLY *	25.74%	\$0.00
C. Purchases	0.070520% DLY *	25.74%	\$307.26
D. Other	0.070520% DLY *	25.74%	\$4,338.29
<b>Annual Percentage Rate for this Billing Period:</b> (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)			<b>25.74%</b>

\* Periodic Rate May Vary

**Important Information About Your Account**

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

15

BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

CYNTHIA M ANTHONY  
 4937 HOPE SPRING DR  
 ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED]
NEW BALANCE TOTAL:	\$4,751.50
PAYMENT DUE DATE:	03/13/08
<b>TOTAL MINIMUM PAYMENT DUE</b>	<b>\$648.00</b>
Enter Payment Amount Enclosed:	\$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



22745

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances.

During a 0% promotional APR period: 1) no Periodic Rate Finance Charges accrue on balance categories with the 0% promotional APR; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% promotional APR.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*" symbol, then with respect to those balance categories: 1) the 0% promotional APR for each of the balance categories will expire as of the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% promotional APR period on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Categories A and B - Average Balance Method (including new Cash Advances): We calculate separate Balances Subject to Finance Charge for Category A balances and Category B balances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle Cash Advance" balance, which is a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle Cash Advance balance, we take the beginning balance attributable solely to Pre-Cycle Cash Advances (which will be zero on the transaction date of the first Pre-Cycle Cash Advance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle Cash Advances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Categories C and D - Average Daily Balance Method (including new transactions): We calculate separate Balances Subject to Finance Charge for Category C balances and Category D balances. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new transactions, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new transactions, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new transactions, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the Credit Protection plan or for credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges for each category together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Account Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time) and Friday 8am-7pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_
Reference Number: \_\_\_\_\_
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation #: \_\_\_\_\_
9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

Payments

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_
Address 2 \_\_\_\_\_
City \_\_\_\_\_
State \_\_\_\_\_ Zip \_\_\_\_\_
Area Code & Home Phone \_\_\_\_\_
Area Code & Work Phone \_\_\_\_\_

22746

Florida Nurses  
Association



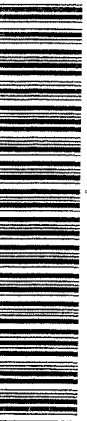
Prepared for: CYNTHIA M ANTHONY



February 2008 Statement  
Credit Line: \$4,400.00  
Cash or Credit Available:

Important Information About Your Account Continued

DELINQUENT ACCOUNT INSURANCE SUSPENDED



22747

# Florida Nurses Association



Prepared for: CYNTHIA M ANTHONY

March 2008 Statement  
 Credit Line: \$4,400.00  
 Cash or Credit Available:

Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$4,751.50	Days in Billing Cycle	32
Payments and Credits	- \$0.00	Closing Date	03/18/08
Cash Advances	+ \$0.00	Payment Due Date	04/10/08
Purchases and Adjustments	+ \$78.00	Current Payment Due	\$195.00
Periodic Rate Finance Charges	+ \$108.93	Past Due Amount	+ \$848.00
Transaction Fee Finance Charges	+ \$0.00	Total Minimum Payment Due	<b>\$1,043.00</b>
<b>New Balance Total</b>	<b>\$4,938.43</b>		

**Customer Service**  
 For Information on Your Account Visit:  
 www.bankofamerica.com  
 Call toll-free 1-800-626-2556  
 TDD hearing-impaired 1-800-346-3178  
**Mail Payments to:**  
 BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726  
**Mail Billing Inquiries to:**  
 BANK OF AMERICA  
 P.O. BOX 15026  
 WILMINGTON, DE 19850-5026

Transactions						
Purchases and Adjustments	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
LATE FEE FOR PAYMENT DUE 03/13	03/13	03/13	4751		C	39.00
OVERLIMIT FEE (BASED ON BALANCE 4,751.50)	03/18	03/06	D/20		C	39.00

YOUR ACCOUNT IS OVERLIMIT. TO AVOID AN OVERLIMIT FEE ON YOUR NEXT STATEMENT, WE MUST RECEIVE A CONFORMING PAYMENT, THAT BRINGS AND KEEPS YOUR ACCOUNT BALANCE BELOW THE CREDIT LINE, WITHIN 20 DAYS OF THE ABOVE STATEMENT CLOSING DATE, AND NOT GO OVERLIMIT AGAIN.

Finance Charge Schedule			
Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.070520% DLY *	25.74%	\$0.00
B. ATM, Bank	0.070520% DLY *	25.74%	\$0.00
C. Purchases	0.070520% DLY *	25.74%	\$394.45
D. Other	0.070520% DLY *	25.74%	\$4,432.59
<b>Annual Percentage Rate for this Billing Period:</b>			<b>25.74%</b>
(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)			

**Important Information About Your Account**  
 OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

15 [Redacted]

BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

CYNTHIA M ANTHONY  
 4937 HOPESPRING DR  
 ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[Redacted]
NEW BALANCE TOTAL:	\$4,938.43
PAYMENT DUE DATE:	04/10/08
TOTAL MINIMUM PAYMENT DUE	\$1,043.00
Enter Payment Amount Enclosed:	\$ [ ]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

22748

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances.

During a 0% promotional APR period: 1) no Periodic Rate Finance Charges accrue on balance categories with the 0% promotional APR; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% promotional APR.

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*" symbol, then with respect to those balance categories: 1) the 0% promotional APR for each of the balance categories will expire as of the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% promotional APR period on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Categories A and B - Average Balance Method (including new Cash Advances): We calculate separate Balances Subject to Finance Charge for Category A balances and Category B balances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle Cash Advance" balance, which is a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle Cash Advance balance, we take the beginning balance attributable solely to Pre-Cycle Cash Advances (which will be zero on the transaction date of the first Pre-Cycle Cash Advance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle Cash Advances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Categories C and D - Average Daily Balance Method (including new transactions): We calculate separate Balances Subject to Finance Charge for Category C balances and Category D balances. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new transactions, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new transactions, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new transactions, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the Credit Protection plan or for credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges for each category together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Account Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time) and Friday 8am-7pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Your Name: Transaction Date: Posting Date: Amount \$: Disputed Amount \$:

Choose only one dispute reason.

Account Number: Reference Number: Merchant Name:

- 1. The amount of the charge was increased from \$ to \$ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on (MM/DD/YY). I have asked the merchant to credit my account.
4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ Reference # Sale #2 \$ Reference #

- 8. I notified the merchant on (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): Date: Best contact telephone #: Home#:

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

Payments

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 Address 2 City State Zip Area Code & Home Phone Area Code & Work Phone

22749



# Florida Nurses Association

Prepared for: CYNTHIA M ANTHONY

April 2008 Statement

Credit Line: \$4,400.00

Cash or Credit Available:



## Account Information

### Summary of Transactions

Previous Balance	\$4,938.43
Payments and Credits	- \$136.00
Cash Advances	+ \$0.00
Purchases and Adjustments	+ \$0.00
Periodic Rate Finance Charges	+ \$93.26
Transaction Fee Finance Charges	+ \$0.00
<b>New Balance Total</b>	<b>\$4,895.69</b>

### Billing Cycle and Payment Information

Days in Billing Cycle	28
Closing Date	04/15/08
Payment Due Date	05/14/08
Current Payment Due	\$141.00
Past Due Amount	+ \$907.00
<b>Total Minimum Payment Due</b>	<b>\$1,048.00</b>

**Customer Service**

For Information on Your Account Visit  
www.bankofamerica.com

Call toll-free 1-800-626-2556  
TDD hearing-impaired 1-800-346-3178

**Mail Payments to:**  
BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

**Mail Billing Inquiries to:**  
BANK OF AMERICA  
P.O. BOX 15026  
WILMINGTON, DE 19850-5026

## Transactions

Payments and Credits	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
ONLINE PAYMENT FROM CHK 3	03/21					100.00 CR
ONLINE PAYMENT FROM CHK 5	03/28					36.00 CR

## Finance Charge Schedule

Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.068465% DLY *	24.99%	\$0.00
B. ATM, Bank	0.068465% DLY *	24.99%	\$0.00
C. Purchases	0.068465% DLY *	24.99%	\$338.75
D. Other	0.068465% DLY *	24.99%	\$4,526.05

**Annual Percentage Rate for this Billing Period:** 24.99%  
(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

\* Periodic Rate May Vary

## Important Information About Your Account

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

YOUR BALANCE EXCEEDS APPROVED CREDIT LIMITS

PAYMENTS BY PHONE WILL BE MADE ELECTRONICALLY. YOU MAY AUTHORIZE AN ELECTRONIC PAYMENT BY PROVIDING THE AMOUNT, DATE, YOUR BANK ACCOUNT NUMBER, AND SECURITY INFORMATION. A FEE MAY APPLY. TO CANCEL, CALL US BEFORE THE SCHEDULED PAYMENT DATE. SAME-DAY PAYMENTS CANNOT BE EDITED OR CANCELED. PLEASE KEEP THESE TERMS.

15 [Redacted]

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

**Payment Information**

ACCOUNT NUMBER: [Redacted]

NEW BALANCE TOTAL: \$4,895.69  
PAYMENT DUE DATE: 05/14/08

**TOTAL MINIMUM PAYMENT DUE**  
\$1,048.00

Enter Payment Amount Enclosed: \$ [ ]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



22750



GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances.

During a 0% promotional APR period: 1) no Periodic Rate Finance Charges accrue on balance categories with the 0% promotional APR; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date...

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*\*\*" symbol, then with respect to those balance categories: 1) the 0% promotional APR for each of the balance categories will expire as of the end of the next billing cycle...

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Categories A and B - Average Balance Method (including new Cash Advances): We calculate separate Balances Subject to Finance Charge for Category A balances and Category B balances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle...

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Cash Advances and Transaction Fees, and subtract applicable payments and credits.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle Cash Advance balance, we take the beginning balance attributable solely to Pre-Cycle Cash Advances (which will be zero on the transaction date of the first Pre-Cycle Cash Advance)...

Categories C and D - Average Daily Balance Method (including new transactions): We calculate separate Balances Subject to Finance Charge for Category C balances and Category D balances. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new transactions, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits.

We include the costs for the Credit Protection plan or for credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle...

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Account Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time) and Friday 8am-7pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Your Name: \_\_\_\_\_
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Choose only one dispute reason.

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

Account Number: \_\_\_\_\_
Reference Number: \_\_\_\_\_
Merchant Name: \_\_\_\_\_

- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/ cancellation #: \_\_\_\_\_
9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_
Best contact telephone #: \_\_\_\_\_ Home #: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

Payments

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_

Address 2 \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Area Code & Home Phone \_\_\_\_\_

Area Code & Work Phone \_\_\_\_\_

# Florida Nurses Association

Prepared for: CYNTHIA M ANTHONY

Account Number: [REDACTED]

May 2008 Statement

Credit Line:

\$4,400.00

Cash or Credit Available:

**Bank of America**



**Customer Service**

*For Information on Your Account Visit:*  
[www.bankofamerica.com](http://www.bankofamerica.com)  
 Call toll-free 1-800-626-2556  
 TDD hearing-impaired 1-800-346-3178

*Mail Payments to:*  
 BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

*Mail Billing Inquiries to:*  
 BANK OF AMERICA  
 P.O. BOX 15026  
 WILMINGTON, DE 19850-5026

Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$4,895.69	Days in Billing Cycle	34
Payments and Credits	- \$200.00	Closing Date	05/19/08
Purchases and Adjustments	+ \$0.00	Payment Due Date	06/12/08
Periodic Rate Finance Charges	+ \$113.47	Current Payment Due	\$160.00
Transaction Fee Finance Charges	+ \$0.00	Past Due Amount	+ \$848.00
<b>New Balance Total</b>	<b>\$4,809.16</b>	<b>Total Minimum Payment Due</b>	<b>\$1,008.00</b>

Transactions						
	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
Payments and Credits						
ONLINE PAYMENT FROM CHK 3		05/07				200.00 CR

**Important Information About Your Account**

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

DELINQUENT ACCOUNT INSURANCE SUSPENDED

YOUR ACCOUNT IS OVER THE CREDIT LIMIT. TO HELP, WE'VE WAIVED THE OVERLIMIT FEE. ONCE YOUR BALANCE IS UNDER THE CREDIT LIMIT, A FEE WILL BE ASSESSED IF THE CREDIT LIMIT IS EXCEEDED AGAIN.

Finance Charge Schedule					
Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.068466% V	24.99%	S	\$4,546.34
Cash Advances		0.068466% V	24.99%	S	\$0.00
Purchases		0.068466% V	24.99%	S	\$328.27

Annual Percentage Rate for this Billing Period: **24.99%**  
 (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

15

BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726



CYNTHIA M ANTHONY  
 4937 HOPE SPRING DR  
 ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED]
NEW BALANCE TOTAL:	\$4,809.16
PAYMENT DUE DATE:	06/12/08
<b>TOTAL MINIMUM PAYMENT DUE</b>	<b>\$1,008.00</b>
Enter Payment Amount Enclosed:	\$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



20752

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name:
Transaction Date:
Amount \$:
Posting Date:
Disputed Amount \$:

Account Number:
Reference Number:
Merchant Name:

- 1. The amount of the charge was increased from \$ to \$ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on (MM/DD/YY). I have asked the merchant to credit my account.
4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ Reference # Sale #2 \$ Reference #

- 8. I notified the merchant on (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): Date:
Best contact telephone #: Home#:

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

Important Information about Payments by Phone

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1
Address 2
City
State Zip
Area Code & Home Phone
Area Code & Work Phone

22753

# Florida Nurses Association



Prepared for: CYNTHIA M ANTHONY

June 2008 Statement

Account Number: [REDACTED]

Credit Line: \$4,400.00

Cash or Credit Available:

**Customer Service**

*For Information on Your Account Visit:*  
[www.bankofamerica.com](http://www.bankofamerica.com)  
 Call toll-free 1-800-626-2556  
 TDD hearing-impaired 1-800-346-3178

*Mail Payments to:*  
 BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

*Mail Billing Inquiries to:*  
 BANK OF AMERICA  
 P.O. BOX 15026  
 WILMINGTON, DE 19850-5026

Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$4,809.16	Days in Billing Cycle	29
Payments and Credits	- \$0.00	Closing Date	06/17/08
Purchases and Adjustments	+ \$0.00	Payment Due Date	07/13/08
Periodic Rate Finance Charges	+ \$96.41	Current Payment Due	\$144.00
Transaction Fee Finance Charges	+ \$0.00	Past Due Amount	+ \$1,008.00
New Balance Total	\$4,905.57	<b>Total Minimum Payment Due</b>	<b>\$1,152.00</b>

**Important Information About Your Account**

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

DELINQUENT ACCOUNT INSURANCE SUSPENDED

YOUR ACCOUNT IS OVER THE CREDIT LIMIT. TO HELP, WE'VE WAIVED THE OVERLIMIT FEE. ONCE YOUR BALANCE IS UNDER THE CREDIT LIMIT, A FEE WILL BE ASSESSED IF THE CREDIT LIMIT IS EXCEEDED AGAIN.

**Finance Charge Schedule**

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.068466% V	24.99%	S	\$4,520.12
Cash Advances		0.068466% V	24.99%	S	\$0.00
Purchases		0.068466% V	24.99%	S	\$335.42

**Annual Percentage Rate for this Billing Period:** 24.99%  
 (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

1.5 [REDACTED]

BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

CYNTHIA M ANTHONY  
 4937 HOPESPRING DR  
 ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

**Payment Information**

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE TOTAL: \$4,905.57  
 PAYMENT DUE DATE: 07/13/08

**TOTAL MINIMUM PAYMENT DUE** \$1,152.00

Enter Payment Amount Enclosed: \$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



22754

**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

USE211 Rev. 04/08

**CUSTOMER STATEMENT OF DISPUTED ITEM** - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_  
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_  
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_  
Reference Number: \_\_\_\_\_  
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- 3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_  
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #: \_\_\_\_\_
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_  
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

**GRACE PERIOD**

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*\*\*\*" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

**CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE**

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

**PAYMENTS**

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

**TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION**

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

**HOW WE ALLOCATE YOUR PAYMENTS**

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

**Payment Due Dates and Keeping Your Account in Good Standing**

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

**Important Information about Payments by Phone**

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

**MISCELLANEOUS**

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_

Address 2 \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Area Code & Home Phone \_\_\_\_\_

Area Code & Work Phone \_\_\_\_\_

22755

# Florida Nurses Association

Prepared for: CYNTHIA M ANTHONY

Account Number: [REDACTED]

July 2008 Statement

Credit Line: \$4,400.00

Cash or Credit Available:



**Customer Service**

For Information on Your Account Visit:  
[www.bankofamerica.com](http://www.bankofamerica.com)  
 Call toll-free 1-800-626-2556  
 TDD hearing-impaired 1-800-346-3178

Mail Payments to:  
 BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:  
 BANK OF AMERICA  
 P.O. BOX 15026  
 WILMINGTON, DE 19850-5026

Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$4,905.57	Days in Billing Cycle	31
Payments and Credits	- \$0.00	Closing Date	07/18/08
Purchases and Adjustments	+ \$0.00	Payment Due Date	08/13/08
Periodic Rate Finance Charges	+ \$105.20	Current Payment Due	\$154.00
Transaction Fee Finance Charges	+ \$0.00	Past Due Amount	+ \$1,152.00
<b>New Balance Total</b>	<b>\$5,010.77</b>	<b>Total Minimum Payment Due</b>	<b>\$1,306.00</b>

**Important Information About Your Account**

IMPORTANT INFORMATION REGARDING YOUR ACCOUNT IS ENCLOSED.

DELINQUENT ACCOUNT INSURANCE SUSPENDED

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

**Finance Charge Schedule**

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.068466% V	24.99%	S	\$4,613.90
Cash Advances		0.068466% V	24.99%	S	\$0.00
Purchases		0.068466% V	24.99%	S	\$342.38
<b>Annual Percentage Rate for this Billing Period:</b>					<b>24.99%</b>

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

15

BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726



CYNTHIA M ANTHONY  
 4937 HOPESPRING DR  
 ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

**Payment Information**

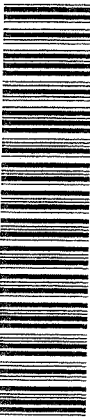
ACCOUNT NUMBER: [REDACTED]

NEW BALANCE TOTAL: \$5,010.77  
 PAYMENT DUE DATE: 08/13/08

**TOTAL MINIMUM PAYMENT DUE**  
 \$1,306.00

Enter Payment Amount Enclosed.  
 \$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



22756



**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

USE211 Rev. 04/08

**CUSTOMER STATEMENT OF DISPUTED ITEM** - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_  
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_  
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_  
Reference Number: \_\_\_\_\_  
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- 3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_  
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #: \_\_\_\_\_
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_  
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

**GRACE PERIOD**

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*\*\*" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

**CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE**

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

**PAYMENTS**

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_  
Address 2 \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_  
Area Code & Home Phone \_\_\_\_\_  
Area Code & Work Phone \_\_\_\_\_

22757

# Florida Nurses Association

Prepared for: CYNTHIA M ANTHONY

Account Number: [REDACTED]

August 2008 Statement

Credit Line: \$4,400.00

Cash or Credit Available:



**Customer Service**

*For Information on Your Account Visit:*  
[www.bankofamerica.com](http://www.bankofamerica.com)  
 Call toll-free 1-800-626-2556  
 TDD hearing-impaired 1-800-346-3178

*Mail Payments to:*  
 BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

*Mail Billing Inquiries to:*  
 BANK OF AMERICA  
 P.O. BOX 15026  
 WILMINGTON, DE 19850-5026

Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$5,010.77	Days in Billing Cycle	31
Payments and Credits	- \$148.00	Closing Date	08/18/08
Purchases and Adjustments	+ \$0.00	Payment Due Date	09/12/08
Periodic Rate Finance Charges	+ \$103.84	Current Payment Due	\$152.00
Transaction Fee Finance Charges	+ \$0.00	Past Due Amount	+ \$1,158.00
New Balance Total	\$4,966.61	Total Minimum Payment Due	<b>\$1,310.00</b>

Transactions							
Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount	
ONLINE PAYMENT FROM CHK 5		07/25				148.00	CR

**Important Information About Your Account**

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

DELINQUENT ACCOUNT INSURANCE SUSPENDED

Finance Charge Schedule					
Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.067781% V	24.74%	S	\$4,592.02
Cash Advances		0.067781% V	24.74%	S	\$0.00
Purchases		0.067781% V	24.74%	S	\$349.69

Annual Percentage Rate for this Billing Period: 24.74%  
 (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

15

BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

CYNTHIA M ANTHONY  
 4937 HOPESPRING DR  
 ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

**Payment Information**

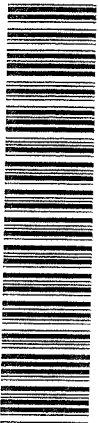
ACCOUNT NUMBER: [REDACTED]

NEW BALANCE TOTAL: \$4,966.61  
 PAYMENT DUE DATE: 09/12/08

TOTAL MINIMUM PAYMENT DUE: **\$1,310.00**

Enter Payment Amount Enclosed: \$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



22758



**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

USE211 Rev. 04/08

**CUSTOMER STATEMENT OF DISPUTED ITEM** - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_  
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_  
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_  
Reference Number: \_\_\_\_\_  
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- 3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_  
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_  
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

**GRACE PERIOD**

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

**CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE**

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

**PAYMENTS**

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any account you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_  
Address 2 \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_  
Area Code & Home Phone \_\_\_\_\_  
Area Code & Work Phone \_\_\_\_\_

22759



Prepared for: CYNTHIA M ANTHONY

January 2008 Statement  
Credit Line: \$6,400.00  
Cash or Credit Available:

Customer Service

For Information on Your Account Visit  
www.bankofamerica.com  
Call toll-free 1-800-789-6685  
TDD hearing-impaired 1-800-346-3178

Mail Payments to:

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA  
P.O. BOX 15026  
WILMINGTON, DE 19850-5026

Account Information

Summary of Transactions

Previous Balance	\$6,198.00
Payments and Credits	- \$0.00
Cash Advances	+ \$0.00
Purchases and Adjustments	+ \$39.00
Periodic Rate Finance Charges	+ \$141.17
Transaction Fee Finance Charges	+ \$0.00
<b>New Balance Total</b>	<b>\$6,378.17</b>

Billing Cycle and Payment Information

Days in Billing Cycle	31
Closing Date	01/18/08
Payment Due Date	02/12/08
Current Payment Due	\$242.00
Past Due Amount	+ \$657.00
<b>Total Minimum Payment Due</b>	<b>\$899.00</b>

Transactions

Purchases and Adjustments	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
LATE FEE FOR PAYMENT DUE 01/12	01/12	01/12	6198		C	39.00

Finance Charge Schedule

Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.072575% DLY *	26.49%	\$0.00
B. ATM, Bank	0.075315% DLY *	27.49%	\$0.00
C. Purchases	0.072575% DLY *	26.49%	\$6,142.03
D. Other	0.072575% DLY *	26.49%	\$132.74

Annual Percentage Rate for this Billing Period:

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

26.49%

\* Periodic Rate May Vary

Important Information About Your Account

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

PAYMENTS BY PHONE WILL BE MADE ELECTRONICALLY. YOU MAY AUTHORIZE AN ELECTRONIC PAYMENT BY PROVIDING THE AMOUNT, DATE, YOUR BANK ACCOUNT NUMBER, AND SECURITY INFORMATION. A FEE MAY APPLY. TO CANCEL, CALL US BEFORE THE SCHEDULED PAYMENT DATE. SAME-DAY PAYMENTS CANNOT BE EDITED OR CANCELED. PLEASE KEEP THESE TERMS.

SAFEGUARD YOURSELF IN THE EVENT OF AN UNEXPECTED LOSS OF INCOME. TO LEARN MORE ABOUT CREDIT PROTECTION PLUS CALL 1.888.668.6938.

16

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE TOTAL: \$6,378.17

PAYMENT DUE DATE: 02/12/08

TOTAL MINIMUM PAYMENT DUE \$899.00

Enter Payment Amount Enclosed:

\$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

02760



Prepared for: CYNTHIA M ANTHONY

February 2008 Statement  
Credit Line: \$6,400.00  
Cash or Credit Available:

Account Information

Summary of Transactions

Previous Balance		\$6,378.17
Payments and Credits	-	\$0.00
Cash Advances	+	\$0.00
Purchases and Adjustments	+	\$78.00
Periodic Rate Finance Charges	+	\$134.60
Transaction Fee Finance Charges	+	\$0.00
<b>New Balance Total</b>		<b>\$6,590.77</b>

Billing Cycle and Payment Information

Days in Billing Cycle	29	
Closing Date	02/16/08	
Payment Due Date	03/12/08	
Current Payment Due	\$237.00	
Past Due Amount	+	\$899.00
<b>Total Minimum Payment Due</b>		<b>\$1,136.00</b>

**Customer Service**

For Information on Your Account Visit:  
www.bankofamerica.com  
Call toll-free 1-800-789-6685  
TDD hearing-impaired 1-800-346-3178

Mail Payments to:  
BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:  
BANK OF AMERICA  
P.O. BOX 15026  
WILMINGTON, DE 19850-5026

Transactions

Purchases and Adjustments	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
LATE FEE FOR PAYMENT DUE	02/12	02/12	6378		C	39.00
OVERLIMIT FEE (BASED ON BALANCE 6,417.17)	02/16	02/12	D/20		C	39.00

YOUR ACCOUNT IS OVERLIMIT.  
TO AVOID AN OVERLIMIT FEE  
ON YOUR NEXT STATEMENT, WE  
MUST RECEIVE A CONFORMING  
PAYMENT, THAT BRINGS AND  
KEEPS YOUR ACCOUNT BALANCE  
BELOW THE CREDIT LINE,  
WITHIN 20 DAYS OF THE ABOVE  
STATEMENT CLOSING DATE,  
AND NOT GO OVERLIMIT AGAIN.

Finance Charge Schedule

Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.071890% DLY *	26.24%	\$0.00
B. ATM, Bank	0.074630% DLY *	27.24%	\$0.00
C. Purchases	0.071890% DLY *	26.24%	\$6,320.61
D. Other	0.071890% DLY *	26.24%	\$135.64

Annual Percentage Rate for this Billing Period:  
(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.) 26.23%

\* Periodic Rate May Vary

Important Information About Your Account

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

16

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s).  
Please provide all corrections on the reverse side.

**Payment Information**

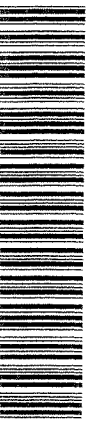
ACCOUNT NUMBER: [REDACTED]

NEW BALANCE TOTAL: \$6,590.77  
PAYMENT DUE DATE: 03/12/08

**TOTAL MINIMUM PAYMENT DUE**  
\$1,136.00

Enter Payment Amount Enclosed:  
\$

Mail this payment coupon along with a  
check or money order payable to: BANK OF AMERICA



22761

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances.

During a 0% promotional APR period: 1) no Periodic Rate Finance Charges accrue on balance categories with the 0% promotional APR; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% promotional APR.

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*\*\*" symbol, then with respect to those balance categories: 1) the 0% promotional APR for each of the balance categories will expire as of the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% promotional APR period on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Categories A and B - Average Balance Method (including new Cash Advances): We calculate separate Balances Subject to Finance Charge for Category A balances and Category B balances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle Cash Advance" balance, which is a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle Cash Advance balance, we take the beginning balance attributable solely to Pre-Cycle Cash Advances (which will be zero on the transaction date of the first Pre-Cycle Cash Advance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle Cash Advances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Categories C and D - Average Daily Balance Method (including new transactions): We calculate separate Balances Subject to Finance Charge for Category C balances and Category D balances. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new transactions, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new transactions, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new transactions, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the Credit Protection plan or for credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges for each category together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Account Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time) and Friday 8am-7pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_
Reference Number: \_\_\_\_\_
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$... to \$... or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on... (MM/DD/YY). I have asked the merchant to credit my account.
4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on... (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on... (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$... Reference #... Sale #2 \$... Reference #...

- 8. I notified the merchant on... (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation #:
9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on... (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_
Best contact telephone #: \_\_\_\_\_ Home #: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

Payments

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_
Address 2 \_\_\_\_\_
City \_\_\_\_\_
State \_\_\_\_\_ Zip \_\_\_\_\_
Area Code & Home Phone \_\_\_\_\_
Area Code & Work Phone \_\_\_\_\_

22762



Prepared for: CYNTHIA M ANTHONY

March 2008 Statement  
Credit Line: \$6,400.00  
Cash or Credit Available:

**Customer Services**

For Information on Your Account Visit:  
www.bankofamerica.com

Call toll-free 1-800-789-6685  
TDD hearing-impaired 1-800-346-3178

**Mail Payments to:**  
BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

**Mail Billing Inquiries to:**  
BANK OF AMERICA  
P.O. BOX 15026  
WILMINGTON, DE 19850-5026

Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$6,590.77	Days in Billing Cycle	32
Payments and Credits	- \$0.00	Closing Date	03/19/08
Cash Advances	+ \$0.00	Payment Due Date	04/13/08
Purchases and Adjustments	+ \$78.00	Current Payment Due	\$259.00
Periodic Rate Finance Charges	+ \$153.91	Past Due Amount	+ \$1,136.00
Transaction Fee Finance Charges	+ \$0.00	Total Minimum Payment Due	<b>\$1,395.00</b>
New Balance Total	\$6,822.68		

Transactions						
	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
<b>Purchases and Adjustments</b>						
LATE FEE FOR PAYMENT DUE 03/12	03/12	03/12	6590		C	39.00
OVERLIMIT FEE (BASED ON BALANCE 6,590.77)	03/19	03/07	D/20		C	39.00

YOUR ACCOUNT IS OVERLIMIT.  
TO AVOID AN OVERLIMIT FEE  
ON YOUR NEXT STATEMENT, WE  
MUST RECEIVE A CONFORMING  
PAYMENT, THAT BRINGS AND  
KEEPS YOUR ACCOUNT BALANCE  
BELOW THE CREDIT LINE,  
WITHIN 20 DAYS OF THE ABOVE  
STATEMENT CLOSING DATE,  
AND NOT GO OVERLIMIT AGAIN.

Finance Charge Schedule			
Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.071890% DLY *	26.24%	\$0.00
B. ATM, Bank	0.074630% DLY *	27.24%	\$0.00
C. Purchases	0.071890% DLY *	26.24%	\$6,551.79
D. Other	0.071890% DLY *	26.24%	\$138.64
<b>Annual Percentage Rate for this Billing Period:</b> (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)			<b>26.23%</b>

\* Periodic Rate May Vary

**Important Information About Your Account**

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

16

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s).  
Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED]
NEW BALANCE TOTAL:	\$6,822.68
PAYMENT DUE DATE:	04/13/08
<b>TOTAL MINIMUM PAYMENT DUE</b>	<b>\$1,395.00</b>
Enter Payment Amount Enclosed:	\$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

22763

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Category A or B Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Category C or D portions of this statement's New Balance Total.

During a 0% promotional APR period: 1) no Periodic Rate Finance Charges accrue on balance categories with the 0% promotional APR; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% promotional APR.

\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*" symbol, then with respect to those balance categories: 1) the 0% promotional APR for each of the balance categories will expire as of the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% promotional APR period on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Categories A and B - Average Balance Method (including new Cash Advances): We calculate separate Balances Subject to Finance Charge for Category A balances and Category B balances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle Cash Advance" balance, which is a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle Cash Advance balance, we take the beginning balance attributable solely to Pre-Cycle Cash Advances (which will be zero on the transaction date of the first Pre-Cycle Cash Advance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle Cash Advances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Categories C and D - Average Daily Balance Method (including new transactions): We calculate separate Balances Subject to Finance Charge for Category C balances and Category D balances. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new transactions, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new transactions, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new transactions, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the Credit Protection plan or for credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges for each category together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Account Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time) and Friday 8am-7pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_
Reference Number: \_\_\_\_\_
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$... to \$... or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on... (MM/DD/YY). I have asked the merchant to credit my account.
4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on... (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on... (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$... Reference #... Sale #2 \$... Reference #...

- 8. I notified the merchant on... (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on... (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

Payments

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_
Address 2 \_\_\_\_\_
City \_\_\_\_\_
State \_\_\_\_\_ Zip \_\_\_\_\_
Area Code & Home Phone \_\_\_\_\_
Area Code & Work Phone \_\_\_\_\_

22764





Prepared for: CYNTHIA M ANTHONY

April 2008 Statement

Credit Line: \$6,400.00

Cash or Credit Available:

Customer Service

For Information on Your Account Visit:

www.bankofamerica.com

Call toll-free 1-800-789-6685

TDD hearing-impaired 1-800-346-3178

Mail Payments to:

BANK OF AMERICA

P.O. BOX 15726

WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA

P.O. BOX 15026

WILMINGTON, DE 19850-5026

Account Information

Summary of Transactions

Previous Balance	\$6,822.68
Payments and Credits	- \$195.00
Cash Advances	+ \$0.00
Purchases and Adjustments	+ \$39.00
Periodic Rate Finance Charges	+ \$134.22
Transaction Fee Finance Charges	+ \$0.00

New Balance Total \$6,800.90

Billing Cycle and Payment Information

Days in Billing Cycle 28  
Closing Date 04/16/08

Payment Due Date 05/11/08  
Current Payment Due \$200.00

Past Due Amount + \$1,200.00

Total Minimum Payment Due \$1,400.00

Transactions

Payments and Credits	Posting Date	Transaction Date	Reference Number	Account Number	Category	Amount
ONLINE PAYMENT FROM CHK 3	03/21					100.00 CR
ONLINE PAYMENT FROM CHK 5	03/28					95.00 CR
<b>Purchases and Adjustments</b>						
OVERLIMIT FEE (BASED ON BALANCE 6,627.68)	04/16	04/08	D/20		C	39.00

YOUR ACCOUNT IS OVERLIMIT. TO AVOID AN OVERLIMIT FEE ON YOUR NEXT STATEMENT, WE MUST RECEIVE A CONFORMING PAYMENT, THAT BRINGS AND KEEPS YOUR ACCOUNT BALANCE BELOW THE CREDIT LINE, WITHIN 20 DAYS OF THE ABOVE STATEMENT CLOSING DATE, AND NOT GO OVERLIMIT AGAIN.

Finance Charge Schedule

Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. Balance Transfers, Checks	0.071205% DLY *	25.99%	\$0.00
B. ATM, Bank	0.073945% DLY *	26.99%	\$0.00
C. Purchases	0.071205% DLY *	25.99%	\$6,590.51
D. Other	0.071205% DLY *	25.99%	\$141.64

Annual Percentage Rate for this Billing Period: 25.98%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges.)

\* Periodic Rate May Vary

16

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726

CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE TOTAL: \$6,800.90

PAYMENT DUE DATE: 05/11/08

TOTAL MINIMUM PAYMENT DUE \$1,400.00

Enter Payment Amount Enclosed:

\$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

22765

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances.

During a 0% promotional APR period: 1) no Periodic Rate Finance Charges accrue on balance categories with the 0% promotional APR; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% promotional APR.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*" symbol, then with respect to those balance categories: 1) the 0% promotional APR for each of the balance categories will expire as of the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% promotional APR period on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Categories A and B - Average Balance Method (including new Cash Advances): We calculate separate Balances Subject to Finance Charge for Category A balances and Category B balances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle Cash Advance" balance, which is a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle Cash Advance balance, we take the beginning balance attributable solely to Pre-Cycle Cash Advances (which will be zero on the transaction date of the first Pre-Cycle Cash Advance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle Cash Advances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Categories C and D - Average Daily Balance Method (including new transactions): We calculate separate Balances Subject to Finance Charge for Category C balances and Category D balances. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new transactions, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new transactions, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new transactions, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the Credit Protection plan or for credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges for each category together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Account Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1-866-266-0212 Monday-Thursday 8am-9pm (Eastern Time) and Friday 8am-7pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT. Choose only one dispute reason.

Your Name: \_\_\_\_\_ Account Number: \_\_\_\_\_
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_ Reference Number: \_\_\_\_\_
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_ Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_
8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_
Best contact telephone #: \_\_\_\_\_ Home #: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

Payments

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_
Address 2 \_\_\_\_\_
City \_\_\_\_\_
State \_\_\_\_\_ Zip \_\_\_\_\_
Area Code & Home Phone \_\_\_\_\_
Area Code & Work Phone \_\_\_\_\_

22766





Prepared for: CYNTHIA M ANTHONY



April 2008 Statement

Credit Line: \$6,400.00

Cash or Credit Available:

Important Information About Your Account

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE



22767



Prepared for: CYNTHIA M ANTHONY

Account Number

May 2008 Statement

Credit Line: \$6,400.00

Cash or Credit Available:

**Customer Service**

For Information on Your Account Visit  
[www.bankofamerica.com](http://www.bankofamerica.com)  
 Call toll-free 1-800-789-6685  
 TDD hearing-impaired 1-800-346-3178

Mail Payments to:  
 BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:  
 BANK OF AMERICA  
 P.O. BOX 15026  
 WILMINGTON, DE 19850-5026

Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$6,800.90	Days in Billing Cycle	34
Payments and Credits	- \$300.00	Closing Date	05/20/08
Purchases and Adjustments	+ \$0.00	Payment Due Date	06/14/08
Periodic Rate Finance Charges	+ \$150.87	Current Payment Due	\$215.00
Transaction Fee Finance Charges	+ \$0.00	Past Due Amount	+ \$1,100.00
<b>New Balance Total</b>	<b>\$6,651.77</b>	<b>Total Minimum Payment Due</b>	<b>\$1,315.00</b>

Transactions						
	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
Payments and Credits						
ONLINE PAYMENT FROM CHK3		05/07				300.00 CR

**Important Information About Your Account**

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

Finance Charge Schedule					
Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.065726% V	23.99%	S	\$85.49
Cash Advances		0.068466% V	24.99%	S	\$0.00
Purchases		0.065726% V	23.99%	S	\$6,665.63

**Annual Percentage Rate for this Billing Period:** 23.99%  
 (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

16 [Redacted]

BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

CYNTHIA M ANTHONY  
 4937 HOPE SPRING DR  
 ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

**Payment Information**

ACCOUNT NUMBER: [Redacted]

NEW BALANCE TOTAL: \$6,651.77  
 PAYMENT DUE DATE: 06/14/08

**TOTAL MINIMUM PAYMENT DUE** \$1,315.00

Enter Payment Amount Enclosed: \$ [Redacted]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

22768

**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

USE211 Rev. 04/08

**CUSTOMER STATEMENT OF DISPUTED ITEM** - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_  
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_  
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_  
Reference Number: \_\_\_\_\_  
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- 3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_  
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_  
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

**GRACE PERIOD**

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

**CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE**

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

**PAYMENTS**

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

**TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION**

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

**HOW WE ALLOCATE YOUR PAYMENTS**

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

**Payment Due Dates and Keeping Your Account in Good Standing**

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

**Important information about Payments by Phone**

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

**MISCELLANEOUS**

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_

Address 2 \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Area Code & Home Phone \_\_\_\_\_

Area Code & Work Phone \_\_\_\_\_

22769



Prepared for: CYNTHIA M ANTHONY

Account Number: [REDACTED]

June 2008 Statement

Credit Line: \$6,400.00

Cash or Credit Available:

Account Information

Summary of Transactions	
Previous Balance	\$6,651.77
Payments and Credits	- \$0.00
Purchases and Adjustments	+ \$0.00
Periodic Rate Finance Charges	+ \$127.96
Transaction Fee Finance Charges	+ \$0.00
<b>New Balance Total</b>	<b>\$6,779.73</b>

Billing Cycle and Payment Information	
Days in Billing Cycle	29
Closing Date	06/18/08
Payment Due Date	07/13/08
Current Payment Due	\$194.00
Past Due Amount	+ \$1,315.00
<b>Total Minimum Payment Due</b>	<b>\$1,509.00</b>

**Customer Service**

For Information on Your Account Visit:  
[www.bankofamerica.com](http://www.bankofamerica.com)  
 Call toll-free 1-800-789-6685  
 TDD hearing-impaired 1-800-346-3178

Mail Payments to:  
 BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:  
 BANK OF AMERICA  
 P.O. BOX 15026  
 WILMINGTON, DE 19850-5026

Important Information About Your Account

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

Finance Charge Schedule

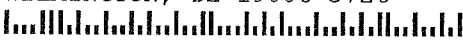
Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.065726% V	23.99%	S	\$1.93
Cash Advances		0.068466% V	24.99%	S	\$0.00
Purchases		0.065726% V	23.99%	S	\$6,711.41

Annual Percentage Rate for this Billing Period: **23.99%**  
 (Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

16 [REDACTED]

BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726



CYNTHIA M ANTHONY  
 4937 HOPESPRING DR  
 ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

**Payment Information**

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE TOTAL: \$6,779.73  
 PAYMENT DUE DATE: 07/13/08

Enter Payment Amount Enclosed: \$ [REDACTED]

**TOTAL MINIMUM PAYMENT DUE \$1,509.00**

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA



22770

**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

USE211 Rev. 04/08

**CUSTOMER STATEMENT OF DISPUTED ITEM** - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_  
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_  
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_  
Reference Number: \_\_\_\_\_  
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- 3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_  
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_  
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

**GRACE PERIOD**

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*\*\*" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

**CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE**

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

**PAYMENTS**

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

**TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION**

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

**HOW WE ALLOCATE YOUR PAYMENTS**

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

**Payment Due Dates and Keeping Your Account in Good Standing**

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

**Important Information about Payments by Phone**

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

**MISCELLANEOUS**

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_

Address 2 \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Area Code & Home Phone \_\_\_\_\_

Area Code & Work Phone \_\_\_\_\_

22771

Prepared for: CYNTHIA M ANTHONY

Account Number: [REDACTED]

July 2008 Statement

Credit Line: \$6,400.00

Cash or Credit Available:

Bank of America



Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$6,779.73	Days in Billing Cycle	31
Payments and Credits	\$0.00	Closing Date	07/19/08
Purchases and Adjustments	\$0.00	Payment Due Date	08/13/08
Periodic Rate Finance Charges	\$139.51	Current Payment Due	\$207.00
Transaction Fee Finance Charges	\$0.00	Past Due Amount	\$1,509.00
<b>New Balance Total</b>	<b>\$6,919.24</b>	<b>Total Minimum Payment Due</b>	<b>\$1,716.00</b>

**Customer Service**

For Information on Your Account Visit:  
[www.bankofamerica.com](http://www.bankofamerica.com)  
 Call toll-free 1-800-789-6685  
 TDD hearing-impaired 1-800-346-3178

Mail Payments to:  
 BANK OF AMERICA  
 P.O. BOX 15726  
 WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:  
 BANK OF AMERICA  
 P.O. BOX 15026  
 WILMINGTON, DE 19850-5026

**Important Information About Your Account**

IMPORTANT INFORMATION REGARDING YOUR ACCOUNT IS ENCLOSED.

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

YOUR ACCOUNT IS OVER THE CREDIT LIMIT. TO HELP, WE'VE WAIVED THE OVERLIMIT FEE. ONCE YOUR BALANCE IS UNDER THE CREDIT LIMIT, A FEE WILL BE ASSESSED IF THE CREDIT LIMIT IS EXCEEDED AGAIN.

**Finance Charge Schedule**

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.065726% V	23.99%	S	\$1.97
Cash Advances		0.068466% V	24.99%	S	\$0.00
Purchases		0.065726% V	23.99%	S	\$6,845.03

Annual Percentage Rate for this Billing Period: 23.99%  
(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

16 [REDACTED]

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726  
[Barcode]

CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

**Payment Information**

ACCOUNT NUMBER: [REDACTED]

NEW BALANCE TOTAL: \$6,919.24  
 PAYMENT DUE DATE: 08/13/08

Enter Payment Amount Enclosed:  
 TOTAL MINIMUM PAYMENT DUE: \$1,716.00

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

[REDACTED]

22772

**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

USE211 Rev. 04/08

**CUSTOMER STATEMENT OF DISPUTED ITEM** - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_  
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_  
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_  
Reference Number: \_\_\_\_\_  
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- 3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_  
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_  
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

**GRACE PERIOD**

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*\*\*" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

**CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE**

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

**PAYMENTS**

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

**TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION**

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

**HOW WE ALLOCATE YOUR PAYMENTS**

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

**Payment Due Dates and Keeping Your Account in Good Standing**

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

**Important Information about Payments by Phone**

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

**MISCELLANEOUS**

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_

Address 2 \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Area Code & Home Phone \_\_\_\_\_

Area Code & Work Phone \_\_\_\_\_

22773





Prepared for: CYNTHIA M ANTHONY  
Account Number [REDACTED]

August 2008 Statement  
Credit Line: \$6,400.00  
Cash or Credit Available:

**Customer Service**  
For Information on Your Account Visit  
[www.bankofamerica.com](http://www.bankofamerica.com)  
Call toll-free 1-800-789-6685  
TDD hearing-impaired 1-800-346-3178  
Mail Payments to:  
BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726  
Mail Billing Inquiries to:  
BANK OF AMERICA  
P.O. BOX 15026  
WILMINGTON, DE 19850-5026

Account Information		Billing Cycle and Payment Information	
<b>Summary of Transactions</b>			
Previous Balance	\$6,919.24	Days in Billing Cycle	31
Payments and Credits	- \$362.00	Closing Date	08/19/08
Purchases and Adjustments	+ \$0.00	Payment Due Date	09/13/08
Periodic Rate Finance Charges	+ \$137.99	Current Payment Due	\$203.00
Transaction Fee Finance Charges	+ \$0.00	Past Due Amount	+ \$1,354.00
New Balance Total	\$6,695.23	Total Minimum Payment Due	\$1,357.00

Transactions						
	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
Payments and Credits						
ONLINE PAYMENT FROM CHK 5		07/25				162.00 CR
ONLINE PAYMENT FROM CHK 5		08/19				200.00 CR

**Important Information About Your Account**  
OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

Finance Charge Schedule					
Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.065041% V	23.74%	S	\$0.32
Cash Advances		0.067781% V	24.74%	S	\$0.00
Purchases		0.065041% V	23.74%	S	\$6,843.41

Annual Percentage Rate for this Billing Period: 23.74%  
(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)  
APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

16

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON, DE 19886-5726  
[Barcode]

CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646-372

Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED]
NEW BALANCE TOTAL:	\$6,695.23
PAYMENT DUE DATE:	09/13/08
TOTAL MINIMUM PAYMENT DUE	\$1,357.00
Enter Payment Amount Enclosed:	\$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

22774



**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

USE211 Rev. 04/08

**CUSTOMER STATEMENT OF DISPUTED ITEM** - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: \_\_\_\_\_  
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_  
Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Account Number: \_\_\_\_\_  
Reference Number: \_\_\_\_\_  
Merchant Name: \_\_\_\_\_

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- 3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_  
Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_

- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the pre-authorized order (reservation). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Please attempt to contact the merchant for information.
- 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_  
Best contact telephone #: \_\_\_\_\_ Home#: \_\_\_\_\_

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

**GRACE PERIOD**

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

\*\* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*\*\*" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

**CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE**

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

**PAYMENTS**

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

**TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION**

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

**HOW WE ALLOCATE YOUR PAYMENTS**

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

**Payment Due Dates and Keeping Your Account in Good Standing**

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

**Important Information about Payments by Phone**

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

**MISCELLANEOUS**

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 \_\_\_\_\_

Address 2 \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Area Code & Home Phone \_\_\_\_\_

Area Code & Work Phone \_\_\_\_\_

22775

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

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Combined Statement  
Page 1 of 5  
Statement Period  
12-20-07 through 01-22-08  
B 13 0 A P PA 13 0298358  
Number of checks enclosed: 0





23075 001 SCM999 I1 3 0

SHIRLEY M PLESEA  
2708 PALMETTO RD  
MOUNT DORA FL 32757-2424

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
 1.800.432.1000 Priority Telephone Banking  
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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking		01-22	1,426.72
Money Market Savings		01-22	14,468.99

**Total Deposit Account Balance \$15,895.71**

\*\* 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).

**Our new Mobile Banking lets you bank the way you live.**

You have the freedom, security and control to bank anywhere, anytime. Gain control over your finances and feel secure knowing exactly what your money is doing. Learn about the many new features available through Online Banking by visiting [bankofamerica.com/anywhere](http://bankofamerica.com/anywhere).

22776

SHIRLEY M PLESEA

**Awarded Highest Customer Satisfaction in the Southeast**  
Bank of America awarded "Highest Customer Satisfaction with Retail Banking in the Southeast" by J.D. Power and Associates. Thank you for ranking us highest. For J.D. Power and Associates award information, visit [jdpower.com](http://jdpower.com).

**Deposit Accounts**

**Regular Checking**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number	[REDACTED]		
Beginning Balance on 12-20-07	\$	2,579.62	
Deposits and Other Additions	+	1,702.00	<i>Your account has overdraft protection provided by Deposit Account number [REDACTED]</i>
Checks Posted	-	1,159.73	
ATM and Debit Card Subtractions	-	282.01	
Other Subtractions	-	1,413.16	
Ending Balance on 01-22-08	\$	1,426.72	

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
12-20	398.34-	2,181.28	Wash Client
12-21	36.27-	2,145.01	Indn: 4301313933
12-24	43.27-	2,101.74	Albertsons
12-28	103.11-	1,998.63	Check
12-31	14.74-	1,983.89	Check
01-02	48.23-	1,935.66	Wal-Mart
01-03	1,262.00+	3,197.66	Wal-Mart US Treasury
01-03	440.00+	3,637.66	Indn:Shirley Pmt Info:N Nder Plesea
01-04	135.96-	3,501.70	US Treasury
01-07	440.06-	3,061.64	Indn:Shirley Check
01-07	398.34-	2,663.30	Check Wash Client
01-07	33.10-	2,630.20	Indn: Check
01-08	30.87-	2,599.33	Check
01-09	19.82-	2,579.51	Check
01-10	121.98-	2,457.53	Lowe'S #25 Lowe'S #25

SHIRLEY M PLESEA

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
01-11	55.92-	2,401.61	Check
01-14	163.56-	2,238.05	Gmac Indn:Plesea
01-16	107.55-	2,130.50	Check
01-16	75.70-	2,054.80	Check
01-16	29.99-	2,024.81	Cvs 0497 17 Cvs 0497 17
01-17	406.96-	1,617.85	State Farm Indn:
01-17	85.49-	1,532.36	Check
01-18	45.54-	1,486.82	Wal-Mart #0 Wal-Mart #0
01-22	45.96-	1,440.86	Embarq Indn:352383
01-22	14.14-	1,426.72	Check

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
572	12-28	103.11	578*	01-07	440.06	584*	01-16	107.55
573	12-24	43.27	579	01-07	33.10	586*	01-16	75.70
574	01-04	135.96	580	01-09	19.82	587	01-22	14.14
575	12-31	14.74	581	01-17	85.49			
576	01-08	30.87	582	01-11	55.92			

**Total Checks Posted \$1,159.73**

\* Gap in sequential check numbers.

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,579.62	01-03	3,637.66	01-14	2,238.05
12-20	2,181.28	01-04	3,501.70	01-16	2,024.81
12-21	2,145.01	01-07	2,630.20	01-17	1,532.36
12-24	2,101.74	01-08	2,599.33	01-18	1,486.82
12-28	1,998.63	01-09	2,579.51	01-22	1,426.72
12-31	1,983.89	01-10	2,457.53		
01-02	1,935.66	01-11	2,401.61		

SHIRLEY M PLESEA

Combined Statement  
Page 4 of 5  
Statement Period  
12-20-07 through 01-22-08  
B 13 0 A P PA 13  
Number of checks encl

**Money Market Savings**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number	[REDACTED]		
Beginning Balance on 12-20-07	\$	14,465.63	<i>Annual Percentage Yield Earned this Statement</i> <i>Period: 0.25%</i> <i>Interest Paid Year to Date: \$3.36</i>
Deposits and Other Additions	+	3.36	
Ending Balance on 01-22-08	\$	14,468.99	

**Money Market Savings Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Interest Earned	01-22	3.36
<b>Total Deposits and Other Additions</b>		<b>\$3.36</b>

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)
Beginning	14,465.63	01-22	14,468.99

### 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 credit 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.

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Combined Statement  
Page 1 of 5 89  
Statement Period  
01-23-08 through 02-20-08  
B 13 0 A P P A 13  
Number of checks encl



21075 001 SCM999 I12 4 0

SHIRLEY M PLESEA  
2708 PALMETTO RD  
MOUNT DORA FL 32757-2424

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:

- 1-800-432-1000 Priority Telephone Banking
- 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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking	[REDACTED]	02-20	2,578.10
Money Market Savings	[REDACTED]	02-20	14,471.86
<b>Total Deposit Account Balance</b>			<b>\$17,049.96</b>

\*\* 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).

**Notice: Important Information**

Changes to overdraft and returned item fees effective 4.18.08: For the 1st day your account has an occurrence (an occurrence is a day with at least one overdraft or returned item), the fee for each overdraft item and each returned item changes from \$20 to \$25. For each subsequent day your account has an occurrence during the current month and prior 12 months, the fee for each item remains \$35. The fee applies to a maximum of 7 items per day. These changes amend your Personal Schedule of Fees.

Bank of America offers the following services to help you avoid fees. Sign up for our Overdraft Protection service to transfer funds from your linked savings or credit card. Use free Online Banking service, Alerts and mobile banking. You can also learn how to avoid fees by obtaining our Helpful Information for Better Banking brochure at your banking center or visiting our interactive website at bankofamerica.com/feesandprocesses. Please call the number on this statement with any questions.

**Deposit Accounts**

**Regular Checking**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number			
Beginning Balance on 01-23-08	\$	1,426.72	
Deposits and Other Additions	+	2,567.38	Your account has overdraft protection provided by
Checks Posted	-	554.85	Deposit Account number
ATM and Debit Card Subtractions	-	149.25	
Other Subtractions	-	711.90	
<b>Ending Balance on 02-20-08</b>	<b>\$</b>	<b>2,578.10</b>	

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
01-25	117.37-	1,309.35	Check
01-25	88.12-	1,221.23	Check
01-28	41.34-	1,179.89	Check
01-29	28.00-	1,151.89	Check
01-30	40.27-	1,111.62	Wal-Mart #07
			Wal-Mart #07
01-31	14.15-	1,097.47	Check
02-01	1,262.00+	2,359.47	US Treasury 3
			Indn:Shirley P
			Pmt Info:N1*g
			Nder Plesea
02-01	440.00+	2,799.47	US Treasury 3
			Indn:Shirley M
02-01	18.27-	2,781.20	Check
02-05	800.00+	3,581.20	FL Tlr transfe
			Banking Ctr M
			Confirmation#
02-05	65.38+	3,646.58	Deposit
02-05	150.00-	3,496.58	FL Tlr cash w
			Banking Ctr M
			Confirmation#
02-06	31.40-	3,465.18	Check
02-08	19.62-	3,445.56	Check



SHIRLEY M PLESEA

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
02-11	398.34-	3,047.22	Wash Client Indn:
02-11	36.96-	3,010.26	Wal-Mart #
02-12	55.92-	2,954.34	Wal-Mart #
02-13	94.91-	2,859.43	Check
02-14	163.56-	2,695.87	Check
			Gmac
02-15	45.75-	2,650.12	Indn:Plesea
02-19	37.18-	2,612.94	Check
			Wal-Mart #
02-19	21.00-	2,591.94	Wal-Mart #
			Nst Kmart
02-19	13.84-	2,578.10	Nst Kmart
			Wal-Mart #
			Wal-Mart #

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
588	01-25	88.12	592	01-29	28.00	598*	02-13	94.91
589	01-25	117.37	593	02-01	18.27	599	02-12	55.92
590	01-28	41.34	594	02-06	31.40	600	02-15	45.75
591	01-31	14.15	596*	02-08	19.62			

Total Checks Posted \$554.85

\* Gap in sequential check numbers.

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,426.72	02-01	2,781.20	02-13	2,859.43
01-25	1,221.23	02-05	3,496.58	02-14	2,695.87
01-28	1,179.89	02-06	3,465.18	02-15	2,650.12
01-29	1,151.89	02-08	3,445.56	02-19	2,578.10
01-30	1,111.62	02-11	3,010.26		
01-31	1,097.47	02-12	2,954.34		

SHIRLEY M PLESEA

Combined Statement  
Page 4 of 5  
Statement Period  
01-23-08 through 02-20-08  
B 13 0 A P PA 13  
Number of checks en

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**Money Market Savings**

SHIRLEY M PLESEA

---

**Your Account at a Glance**

---

Account Number [REDACTED]  
Beginning Balance on 01-23-08 \$ 14,468.99  
Deposits and Other Additions + 2.87  
Ending Balance on 02-20-08 \$ 14,471.86

*Annual Percentage Yield Earned this Statement  
Period: 0.25%  
Interest Paid Year to Date: \$6.23*

---

**Money Market Savings Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Interest Earned	02-20	2.87
		<b>Total Deposits and Other Additions \$2.87</b>

---

**Daily Balance Summary**

---

Date	Balance(\$)	Date	Balance(\$)
Beginning	14,468.99	02-20	14,471.86

22784

### 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.

22785

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Combined Statement  
Page 1 of 5  
Statement Period  
02-21-08 through 03-20-08  
B 13 0 A P PA 13  
Number of checks enc



21075 001 SCM999 I1234 0

SHIRLEY M PLESEA  
2708 PALMETTO RD  
MOUNT DORA FL 32757-2424

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
1-800-432-1000 Priority Telephone Banking  
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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking		03-20	1,956.63
Money Market Savings		03-20	14,474.73
<b>Total Deposit Account Balance</b>			<b>\$16,431.36</b>

\*\* 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**

Thank you for being our customer. We want you to know we recently revised the Deposit Agreement. This is a document you initially received when you opened your account. The Deposit Agreement is part of the deposit contract for your account. From time to time, we revise the Deposit Agreement as we have recently done and this revised version governs your account. You can pick up the revised Deposit Agreement and Disclosures at any banking center or review it by going to [bankofamerica.com](http://bankofamerica.com)

22786

SHIRLEY M PLESEA

Combined Statement  
Page 2 of 5  
Statement Period  
02-21-08 through 03-2-08  
B 13 0 A P PA 13  
Number of checks ca

**Reminder**

When you use your debit card for a purchase, in most cases your account balance is immediately reduced by the amount stated by the merchant. Please remember to keep enough money in your account to cover your purchase plus all your other transactions, like checks, ATM withdrawals and online bill payments, or else you may incur overdraft and returned item fees. For information on how to avoid fees please see bankofamerica.com and click on Fees and processes.

**Deposit Accounts**

**Regular Checking**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number	[REDACTED]	
Beginning Balance on 02-21-08	\$ 2,578.10	
Deposits and Other Additions	+ 1,767.38	Your account has overdraft protection provided by
Checks Posted	- 1,294.74	Deposit Account number [REDACTED]
ATM and Debit Card Subtractions	- 410.42	
Other Subtractions	- 683.69	
Ending Balance on 03-20-08	\$ 1,956.63	

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
02-21	440.06-	2,138.04	Check
02-21	47.48-	2,090.56	Wal-Mart #07
			Wal-Mart #07
02-25	97.17-	1,993.39	Wal-Mart #07
			Wal-Mart #07
02-25	55.46-	1,937.93	Nst Kmart
			Nst Kmart
02-25	17.65-	1,920.28	Check
02-26	24.41-	1,895.87	Sy8 Lake Med
			Sy8 Lake Med
02-27	100.00-	1,795.87	Check
02-29	67.55-	1,728.32	Check
03-03	1,262.00+	2,990.32	US Treasury
			Indn:Shirley P
			Pmt Info:N1*g
			Nder Plesea
03-03	440.00+	3,430.32	US Treasury
			Indn:Shirley M
03-03	21.29-	3,409.03	Wal-Mart #070
			Wal-Mart #070
03-03	11.87-	3,397.16	Check
03-05	291.35-	3,105.81	Check

SHIRLEY M PLESEA

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-05	26.00-	3,079.81	Nst Kmart
			Nst Kmart
03-07	45.82-	3,033.99	Publix
			2840 David Wal
03-07	31.40-	3,002.59	Check 605
03-10	13.57-	2,989.02	Cvs 0497 17021
			Cvs 0497 17021
03-11	398.34-	2,590.68	Wash Client 908
			Indn:
03-11	24.60-	2,566.08	Wal-Mart #0705
			Wal-Mart #0705
03-12	65.38+	2,631.46	Deposit
03-12	65.00-	2,566.46	FL Tlr cash wit
			Banking Ctr Mo
			Confirmation# 5
03-12	55.92-	2,510.54	Check 607
03-13	86.91-	2,423.63	Check 611
03-13	57.03-	2,366.60	Check 608
03-13	9.03-	2,357.57	Check 610
03-14	163.56-	2,194.01	Gmac
			Indn:Plesea Shir
03-14	56.79-	2,137.22	Embarq
			Indn:35238314696
03-17	54.62-	2,082.60	Nst Kmart
			Nst Kmart
03-20	125.97-	1,956.63	Check 613

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
595	02-21	440.06	604	03-03	11.87	608	03-13	57.03
601*	02-25	17.65	605	03-07	31.40	610*	03-13	9.03
602	02-27	100.00	606	03-05	291.35	611	03-13	86.91
603	02-29	67.55	607	03-12	55.92	613*	03-20	125.97

**Total Checks Posted \$1,294.74**

\* Gap in sequential check numbers.

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,578.10	03-03	3,397.16	03-13	2,357.57
02-21	2,090.56	03-05	3,079.81	03-14	2,137.22
02-25	1,920.28	03-07	3,002.59	03-17	2,082.60
02-26	1,895.87	03-10	2,989.02	03-20	1,956.63
02-27	1,795.87	03-11	2,566.08		
02-29	1,728.32	03-12	2,510.54		

SHIRLEY M PLESEA

Combined Statement  
Page 4 of 5  
Statement Period  
02-21-08 through 03-20-08  
B 13 0 A P P A 13  
Number of checks encl

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**Money Market Savings**

SHIRLEY M PLESEA

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**Your Account at a Glance**

---

Account Number	[REDACTED]	
Beginning Balance on 02-21-08	\$ 14,471.86	<i>Annual Percentage Yield Earned this Statement Period: 0.25% Interest Paid Year to Date: \$9.10</i>
Deposits and Other Additions	+ 2.87	
Ending Balance on 03-20-08	\$ 14,474.73	

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**Money Market Savings Additions**

<u>Deposits and Other Additions</u>	<u>Date Posted</u>	<u>Amount(\$)</u>
Interest Earned	03-20	2.87
		<b>Total Deposits and Other Additions \$2.87</b>

---

**Daily Balance Summary**

---

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	14,471.86	03-20	14,474.73

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### 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.

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**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.



22790



Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Combined Statement  
Page 1 of 5  
Statement Period  
03-21-08 through 04-21-08  
B 13 0 A P PA 13  
Number of checks en



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SHIRLEY M PLESEA  
2708 PALMETTO RD  
MOUNT DORA FL 32757-2424

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
1.800.432.1000 Priority Telephone Banking  
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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking		04-21	1,833.25
Money Market Savings		04-21	14,377.88
			<b>Deposit Account Balance \$16,211.13</b>

\*\* 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).

**Notice: Important Information**

As of 6/1/08, the International Transaction Fee (ITF) for check card transactions in foreign currency or in US \$ with foreign merchants is 3% of the US \$ amount of the transaction. This amends your card agreement. The ATM ITF remains 1%. The ITF is waived for Private/Premier clients. Foreign currency transactions are converted to US \$ per your agreement.

22791

SHIRLEY M PLESEA

**Deposit Accounts**

**Regular Checking**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number			
Beginning Balance on 03-21-08	\$	1,956.63	<i>Your account has overdraft protection provided by Deposit Account number</i>
Deposits and Other Additions	+	1,815.62	
Checks Posted	-	791.53	
ATM and Debit Card Subtractions	-	268.17	
Other Subtractions	-	879.30	
<b>Ending Balance on 04-21-08</b>	<b>\$</b>	<b>1,833.25</b>	

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-21	37.27-	1,919.36	Nst Kmart
03-21	20.00-	1,899.36	Nst Kmart
03-31	239.00-	1,660.36	Check
03-31	46.05-	1,614.31	Wash Client 9 Indn:
04-03	1,262.00+	2,876.31	Wal-Mart #07 Wal-Mart #07 US Treasury Indn:Shirley P Pmt Info:N1*g Nder Plesea
04-03	440.00+	3,316.31	US Treasury Indn:Shirley M
04-03	113.62+	3,429.93	Deposit
04-03	20.01-	3,409.92	Wal-Mart #070 Wal-Mart #070
04-04	440.06-	2,969.86	Check 6
04-07	34.38-	2,935.48	Publix 2840 David Wa
04-08	30.20-	2,905.28	Check 6
04-09	79.40-	2,825.88	Wal-Mart #070 Wal-Mart #070
04-10	8.20-	2,817.68	Check 6
04-11	15.00-	2,802.68	Check 6
04-14	406.89-	2,395.79	Wash Client 90 Indn:
04-14	163.56-	2,232.23	Gmac Indn:Plesea Sh
04-14	49.85-	2,182.38	Embarq Indn:*****
04-14	30.00-	2,152.38	Check 6
04-15	51.06-	2,101.32	Wal-Mart #070 Wal-Mart #070

SHIRLEY M PLESEA

Combined Statement  
Page 3 of 5  
Statement Period  
03-21-08 through 04-21-08  
B 13 0 A P PA 13  
Number of checks encl

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-15	20.00-	2,081.32	Chase Indn:331
04-16	79.35-	2,001.97	Check
04-16	58.72-	1,943.25	Check
04-17	110.00-	1,833.25	Check

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
614	03-21	20.00	619	04-14	30.00	625	04-10	8.20
617*	04-08	30.20	620	04-11	15.00	626	04-16	79.35
618	04-04	440.06	624*	04-16	58.72	628*	04-17	110.00

**Total Checks Posted \$791.53**

\* Gap in sequential check numbers.

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,956.63	04-07	2,935.48	04-14	2,152.38
03-21	1,899.36	04-08	2,905.28	04-15	2,081.32
03-31	1,614.31	04-09	2,825.88	04-16	1,943.25
04-03	3,409.92	04-10	2,817.68	04-17	1,833.25
04-04	2,969.86	04-11	2,802.68		

**Money Market Savings**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number			
Beginning Balance on 03-21-08	\$	14,474.73	<i>Annual Percentage Yield Earned this Statement Period: 0.25% Interest Paid Year to Date: \$12.25</i>
Deposits and Other Additions	+	3.15	
Other Subtractions	-	100.00	
<b>Ending Balance on 04-21-08</b>	<b>\$</b>	<b>14,377.88</b>	

**Money Market Savings Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Interest Earned	04-21	3.15
<b>Total Deposits and Other Additions</b>		<b>\$3.15</b>

22793

SHIRLEY M PLESEA

Combined Statement  
Page 4 of 5  
Statement Period  
03-21-08 through 04-21-  
B 13 0 A P PA 13  
Number of checks enc

### Money Market Savings Subtractions

<u>Other Subtractions</u>	<u>Date Posted</u>	<u>Amount(\$)</u>
FL Tlr cash withdrawal from Sav 2982 Banking Ctr Mount Dora Confirmation# 7229322478	04-03	100.00
#0001212 FL		
<b>Total Other Subtractions</b>		<b>\$100.00</b>

### Daily Balance Summary

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	14,474.73	04-03	14,374.73	04-21	14,377.88

22794

### 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.



22795

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Combined Statement  
Page 1 of 5  
Statement Period  
04-22-08 through 05-20-08  
B 13 0 A P PA 13  
Number of checks en



21075 001 SCM999 I 34 0

SHIRLEY M PLESEA  
2708 PALMETTO RD  
MOUNT DORA FL 32757-2424

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:



1-800-432-1000 Priority Telephone Banking

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

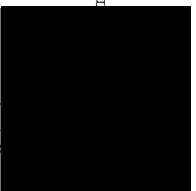
**Your Statement Summary**

Account Name	Account Number	Statement Date	Balance (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking		05-20	2,413.30
Money Market Savings		05-20	14,380.73
<b>Total Deposit Account Balance</b>			<b>\$16,794.03</b>

\*\* 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).

Call 1.866.890.7383, or log onto [www.newcardonline.com](http://www.newcardonline.com) and reference priority code FACJTQ to apply for a new Bank of America Platinum Plus® MasterCard® credit card. Our no annual fee credit card allows you to access your account through your card, cash advance checks, or at thousands of ATMs around the world. Emergency card replacement, zero liability for fraudulent charges and secure online account access are just a few of the features of this account. You'll have piece of mind knowing that a customer service specialist is available to assist you 24 hours a day, 365 days a year. Call the number above for details on the rates, fees and other costs and benefits of this credit card.

22796



Bank of America's No Fee Mortgage PLUS is still the only mortgage giving you no fees, no worries, and no better mortgage deal - guaranteed.

Call 800.900.9000 today to speak to a mortgage specialist.

**Do you still have money in a previous employer's 401(k) plan?**

If you still have retirement savings with a former employer, or in multiple IRAs, consolidate those assets into a single Rollover IRA from Bank of America, N.A. It may help you simplify the tracking and management of your retirement savings and preserve tax-deferred growth benefits. To learn more, stop by a local banking center or visit [www.bankofamerica.com/myIRA](http://www.bankofamerica.com/myIRA).

**Deposit Accounts**

**Regular Checking**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number			
Beginning Balance on 04-22-08	\$	1,833.23	
Deposits and Other Additions	+	2,702.00	Your account has overdraft protection provided by
Checks Posted	-	861.30	Deposit Account num
ATM and Debit Card Subtractions	-	447.47	
Other Subtractions	-	813.18	
<b>Ending Balance on 05-20-08</b>	<b>\$</b>	<b>2,413.30</b>	

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-22	68.34-	1,764.91	Nst Kmart
04-23	41.32-	1,723.59	Nst Kmart
04-24	35.72-	1,687.87	Nst Kmart
04-25	140.00-	1,547.87	Publix
04-25	12.01-	1,535.86	2840 David Wal
04-28	1,000.00+	2,535.86	Check 63
			FL Tlr transfer
			Banking Ctr M
			Confirmation# 9
04-28	40.00-	2,495.86	FL Tlr cash wit
			Banking Ctr M
			Confirmation# 9
05-01	26.00-	2,469.86	Check 630

SHIRLEY M PLESEA

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
05-01	19.74-	2,450.12	Publix
05-02	1,262.00+	3,712.12	18990 New US US Treasury 3 Indn:Shirley P Pmt Info:N1*g Nder Plesea
05-02	440.00+	4,152.12	US Treasury 3
05-05	96.58-	4,055.54	Indn:Shirley M Wal-Mart #070
05-06	150.00-	3,905.54	Wal-Mart #070 FL Tlr cash w Banking Ctr M Confirmation#
05-06	60.00-	3,845.54	Check 6
05-06	40.56-	3,804.98	Wal-Mart #070 Wal-Mart #070
05-07	43.69-	3,761.29	Check 6
05-07	33.74-	3,727.55	Check 6
05-09	406.89-	3,320.66	Wash Client 9 Indn:
05-12	345.97-	2,974.69	Check 6
05-12	35.00-	2,939.69	Wal-Mart #070 Wal-Mart #070
05-13	33.95-	2,905.74	Nst Kmart Nst Kmart
05-14	163.56-	2,742.18	Gmac Indn:Plesea Sh
05-14	80.67-	2,661.51	Check 6
05-14	60.50-	2,601.01	Check 6
05-14	52.73-	2,548.28	Embarq Indn:*****
05-15	58.72-	2,489.56	Check 6
05-15	35.71-	2,453.85	Publix 2840 David Wa
05-19	40.55-	2,413.30	Wal-Mart #070 Wal-Mart #070

Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
629	04-25	12.01	634	05-07	33.74	640*	05-14	80.67
630	05-01	26.00	635	05-07	43.69	642*	05-14	60.50
632*	04-25	140.00	636	05-15	58.72			
633	05-06	60.00	638*	05-12	345.97			

Total Checks Posted \$861.30

\* Gap in sequential check numbers.



SHIRLEY M PLESEA

Combined Statement  
Page 4 of 5  
Statement Period  
04-22-08 through 05-20-08  
B 13 0 A P PA 13  
Number of checks en

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,833.25	05-01	2,450.12	05-12	2,939.69
04-22	1,764.91	05-02	4,152.12	05-13	2,905.74
04-23	1,723.59	05-05	4,055.54	05-14	2,548.28
04-24	1,687.87	05-06	3,804.98	05-15	2,453.85
04-25	1,535.86	05-07	3,727.55	05-19	2,413.30
04-28	2,495.86	05-09	3,320.66		

Money Market Savings

SHIRLEY M PLESEA

Your Account at a Glance

Account Number	[REDACTED]	
Beginning Balance on 04-22-08	\$	14,377.88
Deposits and Other Additions	+	2.85
Ending Balance on 05-20-08	\$	14,380.73

*Annual Percentage Yield Earned this Statement Period: 0.25%*  
*Interest Paid Year to Date: \$15.10*

Money Market Savings Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Interest Earned	05-20	2.85
<b>Total Deposits and Other Additions</b>		<b>\$2.85</b>

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)
Beginning	14,377.88	05-20	14,380.73



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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

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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.

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- 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.

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22800

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Combined Statement  
Page 1 of 5  
Statement Period  
05-21-08 through 06-19-08  
B 13 0 A P P A  
Number of checks c




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SHIRLEY M PLESEA  
2708 PALMETTO RD  
MOUNT DORA FL 32757-2424

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
 1-800-432-1000 Priority Telephone Banking  
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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking		06-19	1,998.66
Money Market Savings		06-19	14,383.68
<b>Bank Deposit Account Balance</b>			<b>\$16,382.34</b>

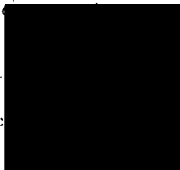
\*\* Banking products such as checking and savings accounts and credit accounts are offered by Bank of America, N.A., member FDIC. Credit card accounts are offered by Bank of America, N.A. (USA).

Who says change can't add up to real savings? Our Keep the Change® customers have saved over \$1 billion dollars. What are you waiting for? Visit any banking center or [www.bankofamerica.com/ktc](http://www.bankofamerica.com/ktc) to sign up today!

22801

SHIRLEY M PLESEA

Combined Statement  
Page 2 of 5  
Statement Period  
05-21-08 through 06-  
B 13 0 A P P A 1  
Number of checks e



**Museums on Us™ - your weekend getaway for arts and culture.**

As a valued Bank of America customer, you can receive free admission to over 70 museums nationwide the first weekend of every month with Museums on Us™. Just present your Bank of America debit, credit or ATM card, along with your photo ID at participating museums. To learn more and to sign up for monthly email or text reminders visit [bankofamerica.com/museums](http://bankofamerica.com/museums).

**Visa® Check Card Customers:**

Visa services such as Purchase Security, Warranty Manager, Price Protection, & Concierge Service are no longer available with purchases on your Visa Check Card. As always - our free Total Security Protection® package provides greater defense against unauthorized use of your card. More at [bankofamerica.com/totalsecurityprotection](http://bankofamerica.com/totalsecurityprotection)

**Deposit Accounts**

**Regular Checking**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number			
Beginning Balance on 05-21-08	\$	2,413.30	
Deposits and Other Additions	+	1,702.00	<i>Your account has overdraft protection provided by Deposit Account number</i>
Checks Posted	-	1,089.45	
ATM and Debit Card Subtractions	-	405.18	
Other Subtractions	-	622.01	
<b>Ending Balance on 06-19-08</b>	<b>\$</b>	<b>1,998.66</b>	

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
05-21	11.61-	2,401.69	Check
05-22	17.65-	2,384.04	Check
05-23	21.14-	2,362.90	Nst Kmart
			Nst Kmart
05-27	113.02-	2,249.88	Check
05-27	68.18-	2,181.70	Wal-Mart #0
			Wal-Mart #0
05-27	38.12-	2,143.58	Nst Kmart
			Nst Kmart
06-02	38.14-	2,105.44	Wal-Mart #0
			Wal-Mart #0
06-02	25.50-	2,079.94	Check

SHIRLEY M PLESEA

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
06-03	1,262.00+	3,341.94	US Treasury 310 Indn:Shirley Plesea Pmt Info:N1*gd*s Nder Plesea
06-03	440.00+	3,781.94	US Treasury 310 Indn:Shirley M P
06-03	42.00-	3,739.94	Check 649
06-04	31.59-	3,708.35	Wal-Mart #0705 Wal-Mart #0705
06-04	29.04-	3,679.31	Check 648
06-09	406.89-	3,272.42	Wash Client 908 Indn:
06-09	46.29-	3,226.13	Office Depot O Office Depot Offi
06-09	13.78-	3,212.35	Nst Kmart Nst Kmart
06-10	64.00-	3,148.35	Check 651
06-11	58.72-	3,089.63	Check 652
06-12	345.97-	2,743.66	Check 653
06-12	62.06-	2,681.60	Lowe'S #2577 Lowe'S #2577
06-12	29.50-	2,652.10	Check 654
06-13	132.44-	2,519.66	Check 655
06-13	34.36-	2,485.30	CheckCard 0612 MT Dora FL
06-16	163.56-	2,321.74	Gmac Indn:Plesea Shirle
06-16	51.56-	2,270.18	Embarq Indn:*****965
06-16	29.37-	2,240.81	Nst Kmart Nst Kmart
06-16	22.15-	2,218.66	Wal-Mart #0705 Wal-Mart #0705
06-17	140.00-	2,078.66	Check 657
06-17	50.00-	2,028.66	Check 647
06-19	30.00-	1,998.66	Check 646

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
639	05-21	11.61	647	06-17	50.00	653	06-12	345.97
643*	05-22	17.65	648	06-04	29.04	654	06-12	29.50
644	05-27	113.02	649	06-03	42.00	655	06-13	132.44
645	06-02	25.50	651*	06-10	64.00	657*	06-17	140.00
646	06-19	30.00	652	06-11	58.72			

**Total Checks Posted \$1,089.45**

\* Gap in sequential check numbers.

SHIRLEY M PLESEA

Combined Statement  
Page 4 of 5  
Statement Period  
05-21-08 through 06-19-08  
B 13 0 A P P A I  
Number of checks e

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,413.30	06-03	3,739.94	06-13	2,485.30
05-21	2,401.69	06-04	3,679.31	06-16	2,218.66
05-22	2,384.04	06-09	3,212.35	06-17	2,028.66
05-23	2,362.90	06-10	3,148.35	06-19	1,998.66
05-27	2,143.58	06-11	3,089.63		
06-02	2,079.94	06-12	2,652.10		

**Money Market Savings**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number	[REDACTED]		
Beginning Balance on 05-21-08	\$	14,380.73	<i>Annual Percentage Yield Earned this Statement Period: 0.25% Interest Paid Year to Date: \$18.05</i>
Deposits and Other Additions	+	2.95	
Ending Balance on 06-19-08	\$	14,383.68	

**Money Market Savings Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Interest Earned	06-19	2.95
<b>Total Deposits and Other Additions</b>		<b>\$2.95</b>

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)
Beginning	14,380.73	06-19	14,383.68

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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

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This Balance should match your new Account Register Balance

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**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.



22805

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Combined Statement  
Page 1 of 5  
Statement Period  
06-20-08 through 07-22-08  
B 13 0 A P PA 13  
Number of checks enclosed: 0

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23075 001 SCM999 I 34 0

SHIRLEY M PLESEA  
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MOUNT DORA FL 32757-2424

Our free Online Banking service allows you to check balances, track account activity, pay bills and more.  
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online and even turn off delivery of your paper statement.  
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**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
1.800.432.1000 Priority Telephone Banking  
1.800.288.4408 TDD/TTY Users Only  
1.800.688.6086 En Espanol

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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking	[REDACTED]	07-22	2,160.99
Money Market Savings	[REDACTED]	07-22	14,386.92

**Total Deposit Account Balance \$16,547.91**

\*\* 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).

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As a valued Bank of America customer, you can receive free admission to over 70 museums nationwide the first weekend of every month with Museums on Us®. Just present your Bank of America check, credit or ATM card, along with your photo ID at participating museums. To learn more and to sign up for monthly email or text reminders visit [bankofamerica.com/artsonus](http://bankofamerica.com/artsonus).

22806



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Combined Statement  
Page 2 of 5  
Statement Period  
06-20-08 through 07-22-08  
B 13 0 A P P A  
Number of checks e

**Deposit Accounts**

**Regular Checking**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number			
Beginning Balance on 06-20-08	\$	1,998.66	<i>Your account has overdraft protection provided by Deposit Account number</i>
Deposits and Other Additions	+	2,502.00	
Checks Posted	-	994.36	
ATM and Debit Card Subtractions	-	270.66	
Other Subtractions	-	1,074.65	
<b>Ending Balance on 07-22-08</b>	<b>\$</b>	<b>2,160.99</b>	

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
06-20	21.55-	1,977.11	Wal-Mart #0705
06-27	324.95-	1,652.16	Wal-Mart #0705
06-30	28.55-	1,623.61	Check 659
06-30	21.44-	1,602.17	Nst Kmart
07-01	26.00-	1,576.17	Nst Kmart
07-03	1,262.00+	2,838.17	Wal-Mart #0705
07-03	800.00+	3,638.17	Wal-Mart #0705
07-03	440.00+	4,078.17	Check 658
07-03	76.12-	4,002.05	US Treasury 310
07-08	68.14-	3,933.91	Indn:Shirley Plesea
07-08	20.00-	3,913.91	Pmt Info:N1*gd*
07-09	29.56-	3,884.35	Nder Plesea
07-14	345.97-	3,538.38	FL Tlr transfer
07-14	163.56-	3,374.82	Banking Ctr Mo
07-14	58.72-	3,316.10	Confirmation# 51
07-15	406.89-	2,909.21	US Treasury 310
07-16	454.53-	2,454.68	Indn:Shirley M P
07-16	33.87-	2,420.81	Lowe'S #2577
07-18	139.16-	2,281.65	Lowe'S #2577
			Wal-Mart #0705
			Wal-Mart #0705
			Check 660
			Check 661
			Check 663
			Gmac
			Indn:Plesea Shirle
			Check 662
			Wash Client 908
			Indn:
			State Farm Ro 27
			Indn:
			Wal-Mart #0705
			Wal-Mart #0705
			Check 666

SHIRLEY M PLESEA

Combined Statement  
Page 3 of 5  
Statement Period  
06-20-08 through 07-22-08  
B 13 0 A P P A 13  
Number of checks enc

### Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
07-18	49.67-	2,231.98	Embarq Indn:*****9653
07-21	50.00-	2,181.98	Check 668
07-21	20.99-	2,160.99	Nst Kmart 07 Nst Kmart

### Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
658	07-01	26.00	661	07-09	29.56	666*	07-18	139.16
659	06-27	324.95	662	07-14	58.72	668*	07-21	50.00
660	07-08	20.00	663	07-14	345.97			

Total Checks Posted \$994.36

\* Gap in sequential check numbers.

### Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,998.66	07-03	4,002.05	07-16	2,420.81
06-20	1,977.11	07-08	3,913.91	07-18	2,231.98
06-27	1,652.16	07-09	3,884.35	07-21	2,160.99
06-30	1,602.17	07-14	3,316.10		
07-01	1,576.17	07-15	2,909.21		

### Money Market Savings

SHIRLEY M PLESEA

### Your Account at a Glance

Account Number		
Beginning Balance on 06-20-08	\$ 14,383.68	<i>Annual Percentage Yield Earned this Statement Period: 0.25% Interest Paid Year to Date: \$21.29</i>
Deposits and Other Additions	+ 3.24	
Ending Balance on 07-22-08	\$ 14,386.92	

### Money Market Savings Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Interest Earned	07-22	3.24
<b>Total Deposits and Other Additions</b>		<b>\$3.24</b>

22808

SHIRLEY M PLESEA

**Daily Balance Summary**

---

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	14,383.68	07-22	14,386.92

### 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 credit 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.

22810

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Combined Statement  
Page 1 of 5  
Statement Period  
07-23-08 through 08-20-08  
B 13 0 A P PA 13  
Number of checks enc



21075 001 SCM999 I 3 0

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1 800 288 4408 TDD/TTY Users Only  
1 800 688 6086 En Español

Or you may write to:  
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P.O. Box 25118  
Tampa, FL 33622-5118

**Your Statement Summary**

Account Name	Account Number	Statement Date	Balance (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking		08-20	2,744.28
Money Market Savings		08-20	8,388.95
<b>Bank Deposit Account Balance</b>			<b>\$11,133.23</b>

\*\* 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).

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SHIRLEY M PLESEA

Combined Statement  
Page 2 of 5  
Statement Period  
07-23-08 through 08-20-08  
B 13 0 A P PA 13  
Number of checks cashed

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### Deposit Accounts

#### Regular Checking

SHIRLEY M PLESEA

#### Your Account at a Glance

Account Number	[REDACTED]		
Beginning Balance on 07-23-08	\$	2,160.99	
Deposits and Other Additions	+	1,767.38	Your account has overdraft protection provided by
Checks Posted	-	659.12	Deposit Account number [REDACTED]
ATM and Debit Card Subtractions	-	296.41	
Other Subtractions	-	228.56	
<b>Ending Balance on 08-20-08</b>	<b>\$</b>	<b>2,744.28</b>	

#### Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
07-23	19.95-	2,141.04	Check
07-25	34.23-	2,106.81	Office Depot
			Office Depot
07-25	15.97-	2,090.84	Nst Kmart
			Nst Kmart
07-30	7.81-	2,083.03	Check
08-01	1,262.00+	3,345.03	US Treasury
			Indn:Shirley
			Pmt Info:NI*
			Nder Plesea
08-01	440.00+	3,785.03	US Treasury
			Indn:Shirley
08-01	65.38+	3,850.41	Deposit
08-01	65.00-	3,785.41	FL Tlr cash
			Banking Ctr
			Confirmation
08-01	58.12-	3,727.29	Nst Kmart
			Nst Kmart
08-01	24.57-	3,702.72	Lowe'S #2577
			Lowe'S #2577
08-06	29.78-	3,672.94	Nst Kmart
			Nst Kmart
08-07	10.00-	3,662.94	Check

SHIRLEY M PLESEA

Combined Statement  
Page 3 of 5  
Statement Period  
07-23-08 through 08-20-08  
B 13 0 A P PA 13  
Number of checks en

### Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
08-08	10.73-	3,652.21	CheckCard 0805 3522533333
08-11	345.97-	3,306.24	Check 6
08-11	66.49-	3,239.75	Wal-Mart #070
08-11	58.73-	3,181.02	Wal-Mart #070
08-12	60.00-	3,121.02	Check 6
08-14	163.56-	2,957.46	Check 6
			Gmac
08-14	156.66-	2,800.80	Indn:Plesea Sh
08-18	39.76-	2,761.04	Check 6
			Wal-Mart #070
08-18	16.76-	2,744.28	Wal-Mart #070
			Wal-Mart #070

### Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
669	07-23	19.95	672	08-11	345.97	675	08-14	156.66
670	07-30	7.81	673	08-11	58.73			
671	08-07	10.00	674	08-12	60.00			

Total Checks Posted \$659.12

### Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,160.99	08-01	3,702.72	08-11	3,181.02
07-23	2,141.04	08-06	3,672.94	08-12	3,121.02
07-25	2,090.84	08-07	3,662.94	08-14	2,800.80
07-30	2,083.03	08-08	3,652.21	08-18	2,744.28

SHIRLEY M PLESEA

Combined Statement  
Page 4 of 5  
Statement Period  
07-23-08 through 08-  
B 13 0 A P PA  
Number of checks c

**Money Market Savings**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number	[REDACTED]		
Beginning Balance on 07-23-08	\$	14,386.92	<i>Annual Percentage Yield Earned this Statement Period: 0.25% Interest Paid Year to Date: \$23.32</i>
Deposits and Other Additions	+	2.03	
Other Subtractions	-	6,000.00	
<b>Ending Balance on 08-20-08</b>	<b>\$</b>	<b>8,388.95</b>	

**Money Market Savings Additions**

<u>Deposits and Other Additions</u>	<u>Date Posted</u>	<u>Amount(\$)</u>
Interest Earned	08-20	2.03
<b>Total Deposits and Other Additions</b>		<b>\$2.03</b>

**Money Market Savings Subtractions**

<u>Other Subtractions</u>	<u>Date Posted</u>	<u>Amount(\$)</u>
Counter Debit	07-28	3,000.00
[REDACTED] CD	08-05	3,000.00
[REDACTED] bkgbk4		
<b>Total Other Subtractions</b>		<b>\$6,000.00</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	14,386.92	08-05	8,386.92
07-28	11,386.92	08-20	8,388.95

22814



### 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.

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**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.

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Tampa, FL 33622-5118

Combined Statement  
Page 1 of 5  
Statement Period  
07-23-08 through 08-  
B 13 0 A P PA 1  
Number of checks e





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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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking	[REDACTED]	08-20	2,744.28
Money Market Savings	[REDACTED]	08-20	8,388.95
<b>Total Deposit Account Balance</b>			<b>\$11,133.23</b>

\*\* 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).

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As a valued Bank of America customer, Museums on Us® provides you free admission to over 70 museums nationwide the first weekend of every month. Explore art, science or history... whatever you're into. It's on us - just by showing your Bank of America check, credit or ATM card and your photo ID at participating museums. To learn more and to sign up for monthly email or text reminders visit [bankofamerica.com/artsonus](http://bankofamerica.com/artsonus).

SHIRLEY M PLESEA

Combined Statement  
 Page 3 of 5  
 Statement Period  
 07-23-08 through 08-2  
 B 13 0 A P PA 13  
 Number of checks en

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
08-08	10.73-	3,652.21	CheckCard ( [REDACTED] )
08-11	345.97-	3,306.24	3522533333
08-11	66.49-	3,239.75	Check
08-11	58.73-	3,181.02	Wal-Mart #07
08-12	60.00-	3,121.02	Wal-Mart #07
08-14	163.56-	2,957.46	Check
08-14	156.66-	2,800.80	Gmac
08-18	39.76-	2,761.04	Indn:Plesea S
08-18	16.76-	2,744.28	Check
			Wal-Mart #07
			Wal-Mart #07
			Wal-Mart #07
			Wal-Mart #07

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
669	07-23	19.95	672	08-11	345.97	675	08-14	156.66
670	07-30	7.81	673	08-11	58.73			
671	08-07	10.00	674	08-12	60.00			

**Total Checks Posted \$659.12**

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,160.99	08-01	3,702.72	08-11	3,181.02
07-23	2,141.04	08-06	3,672.94	08-12	3,121.02
07-25	2,090.84	08-07	3,662.94	08-14	2,800.80
07-30	2,083.03	08-08	3,652.21	08-18	2,744.28

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Combined Statement  
Page 1 of 5  
Statement Period 12-20-07 through 01-22-08  
B 13 0 A P PA 13 0298358  
Number of checks enclosed: 0



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MOUNT DORA FL 32757-2424

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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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call



1-800-432-1000 Priority Telephone Banking  
1-800-288-4408 TDD/TTY Users Only  
1-800-688-6086 En Espanol



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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking		01-22	1,426.72
Money Market Savings		01-22	14,468.99

**Total Deposit Account Balance \$15,895.71**

\*\* 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).

**Our new Mobile Banking lets you bank the way you live.**

You have the freedom, security and control to bank anywhere, anytime. Gain control over your finances and feel secure knowing exactly what your money is doing. Learn about the many new features available through Online Banking by visiting [bankofamerica.com/anywhere](http://bankofamerica.com/anywhere).

SHIRLEY M PLESEA

Combined Statement  
Page 3 of 5  
Statement Period  
12-20-07 through 01-31-08  
B 13 0 A P PA 1  
Number of checks e

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
01-11	55.92-	2,401.61	Check
01-14	163.56-	2,238.05	Gmac Indn:Plesea
01-16	107.55-	2,130.50	Check
01-16	75.70-	2,054.80	Check
01-16	29.99-	2,024.81	Cvs 0497 17 Cvs 0497 17
01-17	406.96-	1,617.85	State Farm Indn:
01-17	85.49-	1,532.36	Check
01-18	45.54-	1,486.82	Wal-Mart # Wal-Mart #
01-22	45.96-	1,440.86	Embarq Indn:352383
01-22	14.14-	1,426.72	Check

Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
572	12-28	103.11	578*	01-07	440.06	584*	01-16	107.55
573	12-24	43.27	579	01-07	33.10	586*	01-16	75.70
574	01-04	135.96	580	01-09	19.82	587	01-22	14.14
575	12-31	14.74	581	01-17	85.49			
576	01-08	30.87	582	01-11	55.92			

Total Checks Posted \$1,159.73

\* Gap in sequential check numbers.

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,579.62	01-03	3,637.66	01-14	2,238.05
12-20	2,181.28	01-04	3,501.70	01-16	2,024.81
12-21	2,145.01	01-07	2,630.20	01-17	1,532.36
12-24	2,101.74	01-08	2,599.33	01-18	1,486.82
12-28	1,998.63	01-09	2,579.51	01-22	1,426.72
12-31	1,983.89	01-10	2,457.53		
01-02	1,935.66	01-11	2,401.61		

### 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.

22820

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Combined Statement  
Page 1 of 5  
Statement Period  
01-23-08 through 02-23-08  
B 13 0 A P P A 1  
Number of checks e



21075 001 SCM999 I12 4 0

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P.O. Box 25118  
Tampa, FL 33622-5118

**Your Statement Summary**

Account Name	Account Number	Statement Date	Balance (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking	[REDACTED]	02-20	2,578.10
Money Market Savings	[REDACTED]	02-20	14,471.86
<b>Total Deposit Account Balance</b>			<b>\$17,049.96</b>

\*\* 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).

**Notice: Important Information**

Changes to overdraft and returned item fees effective 4.18.08: For the 1st day your account has an occurrence (an occurrence is a day with at least one overdraft or returned item), the fee for each overdraft item and each returned item changes from \$20 to \$25. For each subsequent day your account has an occurrence during the current month and prior 12 months, the fee for each item remains \$35. The fee applies to a maximum of 7 items per day. These changes amend your Personal Schedule of Fees.

### 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.

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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.

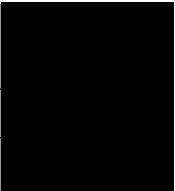
**Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

22822



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Combined Statement  
Page 1 of 5  
Statement Period  
02-21-08 through 03-20-08  
B 13 0 A P P A 13  
Number of checks enc




21075 001 SCM999 I1234 0

SHIRLEY M PLESEA  
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 Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

**Your Statement Summary**

Account Name	Account Number	Statement Date	Balance (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking		03-20	1,956.63
Money Market Savings		03-20	14,474.73
<b>Deposit Account Balance</b>			<b>\$16,431.36</b>

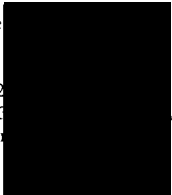
\*\* Banking products such as checking and savings accounts and credit accounts are offered by Bank of America, N.A., member FDIC. Credit card accounts are offered by Bank of America, N.A. (USA).

**Important Information**

Thank you for being our customer. We want you to know we recently revised the Deposit Agreement. This is a document you initially received when you opened your account. The Deposit Agreement is part of the deposit contract for your account. From time to time, we revise the Deposit Agreement as we have recently done and this revised version governs your account. You can pick up the revised Deposit Agreement and Disclosures at any banking center or review it by going to [bankofamerica.com](http://bankofamerica.com)

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Combined Statement  
Page 3 of 5  
Statement Period  
02-21-08 through 03-2  
B 13 0 A P PA 1  
Number of checks e



Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-05	26.00-	3,079.81	Nst Kmart
			Nst Kmart
03-07	45.82-	3,033.99	Publix
			2840 David Wa
03-07	31.40-	3,002.59	Check 60
03-10	13.57-	2,989.02	Cvs 0497 17021
			Cvs 0497 17021
03-11	398.34-	2,590.68	Wash Client 90
			Incl:
03-11	24.60-	2,566.08	Wal-Mart #0705
			Wal-Mart #0705
03-12	65.38+	2,631.46	Deposit
03-12	65.00-	2,566.46	FL Tlr cash wit
			Banking Ctr M
			Confirmation#
03-12	55.92-	2,510.54	Check 60
03-13	86.91-	2,423.63	Check 61
03-13	57.03-	2,366.60	Check 608
03-13	9.03-	2,357.57	Check 610
03-14	163.56-	2,194.01	Gmac
			Incl:Plesea Shi
03-14	56.79-	2,137.22	Embarq
			Incl:3523831469
03-17	54.62-	2,082.60	Nst Kmart
			Nst Kmart
03-20	125.97-	1,956.63	Check 613

Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
595	02-21	440.06	604	03-03	11.87	608	03-13	57.03
601*	02-25	17.65	605	03-07	31.40	610*	03-13	9.03
602	02-27	100.00	606	03-05	291.35	611	03-13	86.91
603	02-29	67.55	607	03-12	55.92	613*	03-20	125.97

Total Checks Posted \$1,294.74

\* Gap in sequential check numbers.

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,578.10	03-03	3,397.16	03-13	2,357.57
02-21	2,090.56	03-05	3,079.81	03-14	2,137.22
02-25	1,920.28	03-07	3,002.59	03-17	2,082.60
02-26	1,895.87	03-10	2,989.02	03-20	1,956.63
02-27	1,795.87	03-11	2,566.08		
02-29	1,728.32	03-12	2,510.54		

22824

### How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

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- 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 ..... \$ \_\_\_\_\_
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SUBTOTAL ..... \$ \_\_\_\_\_

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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

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  - 5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal ..... \$ \_\_\_\_\_
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- \* Tell us your name and account number.
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- \* Tell us the dollar amount of the suspected error.

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22825

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Combined Statement  
Page 1 of 5  
Statement Period  
03-21-08 through 04-21-08  
B 13 0 A P PA 13  
Number of checks or



22075 001 SCM999 I12 0

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**Your Statement Summary**

Account Name	Account Number	Statement Date	Balance (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking	[REDACTED]	04-21	1,833.25
Money Market Savings	[REDACTED]	04-21	14,377.88
<b>Total Deposit Account Balance</b>			<b>\$16,211.13</b>

\*\* 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).

**Notice: Important Information**

As of 6/1/08, the International Transaction Fee (ITF) for check card transactions in foreign currency or in US \$ with foreign merchants is 3% of the US \$ amount of the transaction. This amends your card agreement. The ATM ITF remains 1%. The ITF is waived for Private/Premier clients. Foreign currency transactions are converted to US \$ per your agreement.

22826

SHIRLEY M PLESEA

Combined Statement  
Page 3 of 5  
Statement Period  
03-21-08 through 04-21-08  
B 13 0 A P PA 13  
Number of checks encl

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-15	20.00-	2,081.32	Chase Indn:331800
04-16	79.35-	2,001.97	Check
04-16	58.72-	1,943.25	Check
04-17	110.00-	1,833.25	Check

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
614	03-21	20.00	619	04-14	30.00	625	04-10	8.20
617*	04-08	30.20	620	04-11	15.00	626	04-16	79.35
618	04-04	440.06	624*	04-16	58.72	628*	04-17	110.00

Total Checks Posted \$791.53

\* Gap in sequential check numbers.

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,956.63	04-07	2,935.48	04-14	2,152.38
03-21	1,899.36	04-08	2,905.28	04-15	2,081.32
03-31	1,614.31	04-09	2,825.88	04-16	1,943.25
04-03	3,409.92	04-10	2,817.68	04-17	1,833.25
04-04	2,969.86	04-11	2,802.68		

**Money Market Savings**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number			
Beginning Balance on 03-21-08	\$	14,474.73	<i>Annual Percentage Yield Earned this Statement Period: 0.25% Interest Paid Year to Date: \$12.25</i>
Deposits and Other Additions	+	3.15	
Other Subtractions	-	100.00	
Ending Balance on 04-21-08	\$	14,377.88	

**Money Market Savings Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Interest Earned	04-21	3.15
		<b>Total Deposits and Other Additions \$3.15</b>

22827

### 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.

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**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 credit 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.

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**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.

22828

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Combined Statement  
Page 1 of 5  
Statement Period  
04-22-08 through 05-22-08  
B I 3 0 A P P A 13  
Number of checks e



21075 001 SCM999 I 34 0

SHIRLEY M PLESEA  
2708 PALMETTO RD  
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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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:

 1.800.432.1000 Priority Telephone Banking  
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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking		05-20	2,413.30
Money Market Savings		05-20	14,380.73
<b>Total Bank Deposit Account Balance</b>			<b>\$16,794.03</b>

\*\* 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).

Call 1.866.890.7383, or log onto [www.newcardonline.com](http://www.newcardonline.com) and reference priority code FACJTQ to apply for a new Bank of America Platinum Plus® MasterCard® credit card. Our no annual fee credit card allows you to access your account through your card, cash advance checks, or at thousands of ATMs around the world. Emergency card replacement, zero liability for fraudulent charges and secure online account access are just a few of the features of this account. You'll have piece of mind knowing that a customer service specialist is available to assist you 24 hours a day, 365 days a year. Call the number above for details on the rates, fees and other costs and benefits of this credit card.

22829

SHIRLEY M PLESEA

Combined Statement  
Page 3 of 5  
Statement Period  
04-22-08 through 05  
B 13 0 A P PA  
Number of checks

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
05-01	19.74-	2,450.12	Publix
			18990 New US
05-02	1,262.00+	3,712.12	US Treasury
			Indn:Shirley P
			Pmt Info:N1*g
			Nder Plesea
05-02	440.00+	4,152.12	US Treasury
			Indn:Shirley M
05-05	96.58-	4,055.54	Wal-Mart #07
			Wal-Mart #07
05-06	150.00-	3,905.54	FL Tlr cash w
			Banking Ctr M
			Confirmation#
05-06	60.00-	3,845.54	Check 6
05-06	40.56-	3,804.98	Wal-Mart #07
			Wal-Mart #07
05-07	43.69-	3,761.29	Check 6
05-07	33.74-	3,727.55	Check 6
05-09	406.89-	3,320.66	Wash Client 9
			Indn:
05-12	345.97-	2,974.69	Check 6
05-12	35.00-	2,939.69	Wal-Mart #07
			Wal-Mart #07
05-13	33.95-	2,905.74	Nst Kmart
			Nst Kmart
05-14	163.56-	2,742.18	Gmac
			Indn:Plesea Sh
05-14	80.67-	2,661.51	Check 6
05-14	60.50-	2,601.01	Check 6
05-14	52.73-	2,548.28	Embarq
			Indn:*****
05-15	58.72-	2,489.56	Check 6
05-15	35.71-	2,453.85	Publix
			2840 David Wa
05-19	40.55-	2,413.30	Wal-Mart #07
			Wal-Mart #07

Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
629	04-25	12.01	634	05-07	33.74	640*	05-14	80.67
630	05-01	26.00	635	05-07	43.69	642*	05-14	60.50
632*	04-25	140.00	636	05-15	58.72			
633	05-06	60.00	638*	05-12	345.97			

Total Checks Posted \$861.30

\* Gap in sequential check numbers.



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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 ..... \$ \_\_\_\_\_
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Bank of America, N.A.  
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Combined State  
Page 1 of 5  
Statement Period  
05-21-08 through 0  
B 13 0 A P PA  
Number of checks



20075 001 SCM999 I 3 0

SHIRLEY M PLESEA  
2708 PALMETTO RD  
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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.  
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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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking		06-19	1,998.66
Money Market Savings		06-19	14,383.68
<b>Total Deposit Account Balance</b>			<b>\$16,382.34</b>

\*\* 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).

Who says change can't add up to real savings? Our Keep the Change® customers have saved over \$1 billion dollars. What are you waiting for? Visit any banking center or [www.bankofamerica.com/ktc](http://www.bankofamerica.com/ktc) to sign up today!

22832

SHIRLEY M PLESEA

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
06-03	1,262.00+	3,341.94	US Treasury 31 Indn:Shirley Pl Pmt Info:N1*gd Nder Plesea
06-03	440.00+	3,781.94	US Treasury 31 Indn:Shirley M
06-03	42.00-	3,739.94	Check 64
06-04	31.59-	3,708.35	Wal-Mart #0705 Wal-Mart #0705
06-04	29.04-	3,679.31	Check 64
06-09	406.89-	3,272.42	Wash Client 90 Indn:
06-09	46.29-	3,226.13	Office Depot O Office Depot Of
06-09	13.78-	3,212.35	Nst Kmart Nst Kmart
06-10	64.00-	3,148.35	Check 65
06-11	58.72-	3,089.63	Check 65
06-12	345.97-	2,743.66	Check 65
06-12	62.06-	2,681.60	Lowe'S #2577 Lowe'S #2577
06-12	29.50-	2,652.10	Check 65
06-13	132.44-	2,519.66	Check 65
06-13	34.36-	2,485.30	CheckCard 061 MT Dora F
06-16	163.56-	2,321.74	Gmac Indn:Plesea Shir
06-16	51.56-	2,270.18	Embarq Indn:*****9
06-16	29.37-	2,240.81	Nst Kmart Nst Kmart
06-16	22.15-	2,218.66	Wal-Mart #0705 Wal-Mart #0705
06-17	140.00-	2,078.66	Check 657
06-17	50.00-	2,028.66	Check 647
06-19	30.00-	1,998.66	Check 646

Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
639	05-21	11.61	647	06-17	50.00	653	06-12	345.97
643*	05-22	17.65	648	06-04	29.04	654	06-12	29.50
644	05-27	113.02	649	06-03	42.00	655	06-13	132.44
645	06-02	25.50	651*	06-10	64.00	657*	06-17	140.00
646	06-19	30.00	652	06-11	58.72			

Total Checks Posted \$1,089.45

\* Gap in sequential check numbers.



### How To Balance Your Bank of America Account

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- 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

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Bank of America, N.A.  
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Tampa, FL 33622-5118

Combined Statement  
Page 1 of 5  
Statement Period  
06-20-08 through 07-2  
B 13 0 A P P A 1  
Number of checks c





23075 001 SCM999 I 34 0

SHIRLEY M PLESEA  
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MOUNT DORA FL 32757-2424

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  
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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 (\$)
<b>Bank Deposit Accounts **</b>			
Regular Checking	[REDACTED]	07-22	2,160.99
Money Market Savings	[REDACTED]	07-22	14,386.92
<b>Total Deposit Account Balance</b>			<b>\$16,547.91</b>

\*\* 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).

**Museums on Us® - your weekend getaway for arts and culture.**

As a valued Bank of America customer, you can receive free admission to over 70 museums nationwide the first weekend of every month with Museums on Us®. Just present your Bank of America check, credit or ATM card, along with your photo ID at participating museums. To learn more and to sign up for monthly email or text reminders visit [bankofamerica.com/artsonus](http://bankofamerica.com/artsonus).

SHIRLEY M PLESEA

Combined Statement  
Page 2 of 5  
Statement Period  
06-20-08 through 07-22-08  
B 13 0 A P PA  
Number of checks

**Deposit Accounts**

**Regular Checking**

SHIRLEY M PLESEA

**Your Account at a Glance**

Account Number			
Beginning Balance on 06-20-08	\$	1,998.66	
Deposits and Other Additions	+	2,502.00	Your account has overdraft protection provided by
Checks Posted	-	994.36	Deposit Account number
ATM and Debit Card Subtractions	-	270.66	
Other Subtractions	-	1,074.65	
Ending Balance on 07-22-08	\$	2,160.99	

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
06-20	21.55-	1,977.11	Wal-Mart #070
06-27	324.95-	1,652.16	Wal-Mart #070
06-30	28.55-	1,623.61	Check 6
06-30	21.44-	1,602.17	Nst Kmart
07-01	26.00-	1,576.17	Nst Kmart
07-03	1,262.00+	2,838.17	Wal-Mart #070
07-03	800.00+	3,638.17	Wal-Mart #070
07-03	440.00+	4,078.17	Check 66
07-03	76.12-	4,002.05	US Treasury 3
07-08	68.14-	3,933.91	Indn:Shirley P
07-08	20.00-	3,913.91	Pmt Info:N1*gc
07-09	29.56-	3,884.35	Nder Plesea
07-14	345.97-	3,538.38	FL Tlr transfer
07-14	163.56-	3,374.82	Banking Ctr M
07-14	58.72-	3,316.10	Confirmation#
07-15	406.89-	2,909.21	US Treasury 3
07-16	454.53-	2,454.68	Indn:Shirley M
07-16	33.87-	2,420.81	Lowe'S #2577
07-18	139.16-	2,281.65	Lowe'S #2577
			Wal-Mart #0705
			Wal-Mart #0705
			Check 66
			Check 66
			Check 66
			Gmac
			Indn:Plesea Shir
			Check 662
			Wash Client 908
			Indn:
			State Farm Ro 2
			Indn:
			Wal-Mart #0705
			Wal-Mart #0705
			Check 666

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1. List your Account Register/Checkbook Balance here \_\_\_\_\_ \$ \_\_\_\_\_
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NOW, with your Account Statement:

1. List your Statement Ending Balance here \_\_\_\_\_ \$ \_\_\_\_\_
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3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals \_\_\_\_\_ \$ \_\_\_\_\_

**SUBTOTAL** \_\_\_\_\_ \$ \_\_\_\_\_

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

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22837

SHIRLEY M PLESEA

Combined Statement  
Page 3 of 5  
Statement Period  
06-20-08 through 07-22-08  
B 13 0 A P P A 13  
Number of checks en

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
07-18	49.67-	2,231.98	Embarq Indn:*****9
07-21	50.00-	2,181.98	Check 66
07-21	20.99-	2,160.99	Nst Kmart Nst Kmart

Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
658	07-01	26.00	661	07-09	29.56	666*	07-18	139.16
659	06-27	324.95	662	07-14	58.72	668*	07-21	50.00
660	07-08	20.00	663	07-14	345.97			

Total Checks Posted \$994.36

\* Gap in sequential check numbers.

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,998.66	07-03	4,002.05	07-16	2,420.81
06-20	1,977.11	07-08	3,913.91	07-18	2,231.98
06-27	1,652.16	07-09	3,884.35	07-21	2,160.99
06-30	1,602.17	07-14	3,316.10		
07-01	1,576.17	07-15	2,909.21		

Money Market Savings

SHIRLEY M PLESEA

Your Account at a Glance

Account Number	[REDACTED]	
Beginning Balance on 06-20-08	\$ 14,383.68	<i>Annual Percentage Yield Earned this Statement Period: 0.25% Interest Paid Year to Date: \$21.29</i>
Deposits and Other Additions	+ 3.24	
Ending Balance on 07-22-08	\$ 14,386.92	

Money Market Savings Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Interest Earned	07-22	3.24
		<b>Total Deposits and Other Additions \$3.24</b>





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- 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

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- 5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal  
This Balance should match your new Account Register Balance ..... \$ \_\_\_\_\_

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**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.
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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 credit 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.

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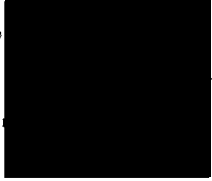
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22839

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*John Paul Alan*  
*4007 550 34*

Page 1 of 3  
Statement Period  
12-20-07 through  
B I 3 0 I P P I  
Account Number




23075 001 SCM999 I1 3 0


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- SUBTOTAL ..... \$ \_\_\_\_\_

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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

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This Balance should match your new Account Register Balance ..... \$ \_\_\_\_\_

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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.

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**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.

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Page 1 of  
Statement  
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Account




21075 001 SCM999 I12 4 0

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**Notice: Important Information**

Changes to overdraft and returned item fees effective 4.18.08: For the 1st day your account has an occurrence (an occurrence is a day with at least one overdraft or returned item), the fee for each overdraft item and each returned item changes from \$20 to \$25. For each subsequent day your account has an occurrence during the current month and prior 12 months, the fee for each item remains \$35. The fee applies to a maximum of 7 items per day. These changes amend your Personal Schedule of Fees.

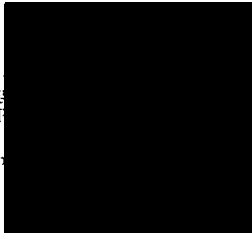
Bank of America offers the following services to help you avoid fees. Sign up for our Overdraft Protection service to transfer funds from your linked savings or credit card. Use free Online Banking service, Alerts and mobile banking. You can also learn how to avoid fees by obtaining our Helpful Information for Better Banking brochure at your banking center or visiting our interactive website at [bankofamerica.com/feesandprocesses](http://bankofamerica.com/feesandprocesses). Please call the number on this statement with any questions.

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Page 1 of 3  
Statement Per  
02-21-08 through  
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Account Numbr



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**Important Information**

Thank you for being our customer. We want you to know we recently revised the Deposit Agreement. This is a document you initially received when you opened your account. The Deposit Agreement is part of the deposit contract for your account. From time to time, we revise the Deposit Agreement as we have recently done and this revised version governs your account. You can pick up the revised Deposit Agreement and Disclosures at any banking center or review it by going to [bankofamerica.com](http://bankofamerica.com)

**Reminder**

When you use your debit card for a purchase, in most cases your account balance is immediately reduced by the amount stated by the merchant. Please remember to keep enough money in your account to cover your purchase plus all your other transactions, like checks, ATM withdrawals and online bill payments, or else you may incur overdraft and returned item fees. For information on how to avoid fees please see [bankofamerica.com](http://bankofamerica.com) and click on Fees and processes.

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Page 1 of 3  
Statement Per  
03-21-08 through  
B 13 0 1 P P  
Account Num



22075 001 SCM999 I12 0

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**Notice: Important Information**

As of 6/1/08, the International Transaction Fee (ITF) for check card transactions in foreign currency or in US \$ with foreign merchants is 3% of the US \$ amount of the transaction. This amends your card agreement. The ATM ITF remains 1%. The ITF is waived for Private/Premier clients. Foreign currency transactions are converted to US \$ per your agreement.



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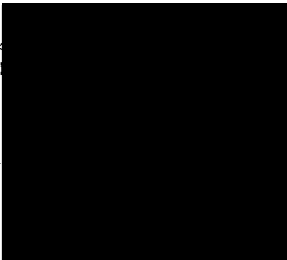
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Page 1 of 4  
Statement  
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Account Nu



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Call 1.866.890.7383, or log onto [www.newcardonline.com](http://www.newcardonline.com) and reference priority code FACJTO to apply for a new Bank of America Platinum Plus® MasterCard® credit card. Our no annual fee credit card allows you to access your account through your card, cash advance checks, or at thousands of ATMs around the world. Emergency card replacement, zero liability for fraudulent charges and secure online account access are just a few of the features of this account. You'll have piece of mind knowing that a customer service specialist is available to assist you 24 hours a day, 365 days a year. Call the number above for details on the rates, fees and other costs and benefits of this credit card.

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Call 800.900.9000 today to speak to a mortgage specialist.

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Page 3 of 4  
Statement Per  
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B 13 0 1 P 1  
Account Num

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### Interest Checking Subtractions

<u>Other Subtractions</u>	<u>Date Posted</u>	<u>Amount(\$)</u>
FL Tr transfer to Chk 4964 Banking Ctr Mount Dora Confirmation# 9393295001	04-28	1,000.00
		<b>Total Other Subtractions \$1,000.00</b>

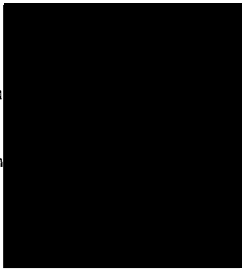
### Daily Balance Summary

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	1,025.08	05-02	379.12	05-20	811.13
04-28	25.08	05-06	811.10		

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P.O. Box 25118  
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Page 1 of 3  
Statement Pe  
05-21-08 throu  
B 13 0 1 P  
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For additional information or service, you may call:



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1-800-288-4408 TDD/TTY Users Only  
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Visa services such as Purchase Security, Warranty Manager, Price Protection, & Concierge Service are no longer available with purchases on your Visa Check Card. As always - our free Total Security Protection® package provides greater defense against unauthorized use of your card. More at [bankofamerica.com/totalsecurityprotection](http://bankofamerica.com/totalsecurityprotection)

### 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 ..... \$ \_\_\_\_\_
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**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.
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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 credit 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.

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Page 1 of  
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Page 1 of 1  
Statement  
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Tampa, FL 33622-5118

### Important Information

Thank you for being our customer. We want you to know we recently revised the Deposit Agreement. This is a document you initially received when you opened your account. The Deposit Agreement is part of the deposit contract for your account. From time to time, we revise the Deposit Agreement as we have recently done and this revised version governs your account. You can pick up the revised Deposit Agreement and Disclosures at any banking center or review it by going to [bankofamerica.com](http://bankofamerica.com)

### Reminder

When you use your debit card for a purchase, in most cases your account balance is immediately reduced by the amount stated by the merchant. Please remember to keep enough money in your account to cover your purchase plus all your other transactions, like checks, ATM withdrawals and online bill payments, or else you may incur overdraft and returned item fees. For information on how to avoid fees please see [bankofamerica.com](http://bankofamerica.com) and click on Fees and processes.

22855

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	
Beginning Balance on 03-14-08	
Deposits and Other Additions	+ 1,134.57
Ending Balance on 03-19-08	\$ 1,134.57

**Regular Checking Additions**

<u>Deposits and Other Additions</u>	<u>Date Posted</u>	<u>Amount(\$)</u>
FL Tlr transfer Banking Ctr Curry Ford Confirmation# 5507232718 Deposit	03-14	25.00
	03-17	1,109.57
<b>Total Deposits and Other Additions</b>		<b>\$1,134.57</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	0.00	03-14	25.00	03-17	1,134.57

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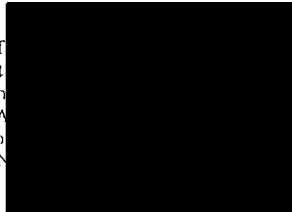
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Page 1 of  
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**Notice: Important Information**

As of 6/1/08, the International Transaction Fee (ITF) for check card transactions in foreign currency or in US \$ with foreign merchants is 3% of the US \$ amount of the transaction. This amends your card agreement. The ATM ITF remains 1%. The ITF is waived for Private/Premier clients. Foreign currency transactions are converted to US \$ per your agreement.

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number		
Beginning Balance on 03-20-08	\$	1,134.57
Deposits and Other Additions	+	2,000.00
ATM and Debit Card Subtractions	-	1,242.85
Service Charges and Other Fees	-	12.00
Other Subtractions	-	1,529.38
<b>Ending Balance on 04-18-08</b>	<b>\$</b>	<b>350.34</b>

**Regular Checking Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Online Banking transfer from Chk 5384 Confirmation# 6098273645	03-21	2,000.00

**Total Deposits and Other Additions \$2,000.00**

**Regular Checking Subtractions**

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Samsclub #0	03-21	300.00
Samsclub		
Samsclub #0	03-24	183.58
Samsclub		
Target T064		
Target T06	03-24	152.23
Publix		
6485 S Ch	03-24	78.66
Wal-Mart #1		
Wal-Mart	03-24	25.43
Wal-Mart #1		
Wal-Mart	03-24	4.82
BkofAmerica		
Fashion Sc	03-25	300.00
Macy'S / FL		
Macy'S / F	03-25	4.21
CheckCard (		
Orlando	03-26	37.50
Publix		
2300 Chick	03-26	27.58
CheckCard (		
Orlando	03-26	13.85

CYNTHIA M ANTHONY

Page 3 of 4  
Statement P  
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### Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
Publix 6485 S CH CheckCard Orlando	03-31	94.98
	03-31	20.01
<b>Total ATM and Debit Card Subtractions</b>		<b>\$1,242.85</b>

Service Charges and Other Fees	Date Posted	Amount(\$)
Monthly Maintenance Fee	04-18	12.00
<b>Total Service Charges and Other Fees</b>		<b>\$12.00</b>

Other Subtractions	Date Posted	Amount(\$)
Online Banki Confirmatio	03-21	634.58
Online Banki Confirmatio	03-21	634.58
Online Banki Confirmatio	03-21	100.00
Online Banki Confirmatio	03-21	100.00
AT&T Service Indn:980911	04-01	60.22
<b>Total Other Subtractions</b>		<b>\$1,529.38</b>

### Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,134.57	03-25	616.48	04-01	362.34
03-21	1,365.41	03-26	537.55	04-18	350.34
03-24	920.69	03-31	422.56		

22860

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Page 1 of  
Statement  
04-19-08  
B 12 0  
Number of  
Account



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CYNTHIA M ANTHONY

Page 2 of  
Statement  
04-19-08 th  
B 12 0 A  
Number of  
Account N

**Do you still have money in a previous employer's 401(k) plan?**

If you still have retirement savings with a former employer, or in multiple IRAs, consolidate those assets into a single Rollover IRA from Bank of America, N.A. It may help you simplify the tracking and management of your retirement savings and preserve tax-deferred growth benefits. To learn more, stop by a local banking center or visit [www.bankofamerica.com/myIRA](http://www.bankofamerica.com/myIRA).

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	
Beginning Balance on 04-19-08	\$ 350.34
Deposits and Other Additions	+ 3,590.85
ATM and Debit Card Subtractions	- 454.67
Service Charges and Other Fees	- 12.00
Other Subtractions	- 3,285.51
<b>Ending Balance on 05-19-08</b>	<b>\$ 189.01</b>

**Regular Checking Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Counter Credit	05-06	3,590.85

**Total Deposits and Other Additions \$3,590.85**

**Regular Checking Subtractions**

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Publix 04/21 6485 S Chickasaw	04-21	90.48
BkofAmerica ATM Pb #465 Chickasa	04-21	50.00
CheckCard 0422 A Orlando FL 2	04-24	40.50
Publix 04/28 2300 Chickasaw T	04-28	60.80
Walgreen Compa 0 Walgreen Compar	05-02	54.81

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CYNTHIA M ANTHONY

Page 3  
 Stateme  
 04-19-08  
 B 12 0  
 Number  
 Account

**Regular Checking Subtractions**

<b>ATM and Debit Card Subtractions - Continued</b>	<b>Date Posted</b>	<b>Amount(\$)</b>
BkofAmerica Rio Pinar	05-08	80.00
Target T2031 Target T20	05-12	78.08
		<b>Total ATM and Debit Card Subtractions \$454.67</b>

<b>Service Charges and Other Fees</b>	<b>Date Posted</b>	<b>Amount(\$)</b>
Monthly Maintenance Fee	05-19	12.00
		<b>Total Service Charges and Other Fees \$12.00</b>

<b>Other Subtractions</b>	<b>Date Posted</b>	<b>Amount(\$)</b>
Online Bankin Confirmation	05-07	1,010.91
Online Bankin Confirmation	05-07	400.00
Online Bankin Confirmation	05-07	300.00
Online Bankin Confirmation	05-07	200.00
AT&T Care Indn:Casey	05-08	574.60
Online Bankin Confirmation	05-12	800.00
		<b>Total Other Subtractions \$3,285.51</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	350.34	05-02	53.75	05-12	201.01
04-21	209.86	05-06	3,644.60	05-19	189.01
04-24	169.36	05-07	1,733.69		
04-28	108.56	05-08	1,079.09		

22864

## 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 ..... \$ \_\_\_\_\_

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**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.



22865

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Page  
Statement  
05-20-0  
B 12  
Number  
Account



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22866

CYNTHIA M ANTHONY

Page 2  
Statement  
05-20-08  
B 12 0  
Number  
Account

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]
Beginning Balance on 05-20-08	\$ 189.01
ATM and Debit Card Subtractions	- 101.51
Service Charges and Other Fees	- 12.00
Ending Balance on 06-18-08	\$ 75.50

**Regular Checking Subtractions**

ATM and Debit Card Subtractions		Date Posted	Amount(\$)
Publix 6485 S Chie	[REDACTED]	05-27	54.51
CheckCard 0 Orlando	[REDACTED]	06-12	47.00
<b>Total ATM and Debit Card Subtractions</b>			<b>\$101.51</b>
Service Charges and Other Fees		Date Posted	Amount(\$)
Monthly Maintenance Fee		06-18	12.00
<b>Total Service Charges and Other Fees</b>			<b>\$12.00</b>

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)
Beginning	189.01	06-12	87.50
05-27	134.50	06-18	75.50

22867

### How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

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- 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 ..... \$ \_\_\_\_\_

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**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.

22868

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Page 1 of 4  
Statement Period  
06-19-08 through  
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Number of checks  
Account Number



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1 800 288 4408 TDD/TTY Users Only

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22869

CYNTHIA M ANTHONY

Page 2 of 4  
Statement P  
06-19-08 thro  
B 12 0 A  
Number of  
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**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	
Beginning Balance on 06-19-08	\$ 75.50
Deposits and Other Additions	+ 1,389.26
Service Charges and Other Fees	- 72.00
Other Subtractions	- 1,331.99
<b>Ending Balance on 07-21-08</b>	<b>\$ 60.77</b>

**Regular Checking Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Return Of Posted Check Electronic Transaction	06-30	377.33
Return Of Posted Check Electronic Transaction	07-07	377.33
ACH Return 05/08/08	07-07	574.60
Fee Reversal Non-Sufficient Funds Fdes Nmo 0006576 R	07-08	60.00

**Total Deposits and Other Additions \$1,389.26**

**Regular Checking Subtractions**

Service Charges and Other Fees	Date Posted	Amount(\$)
NSF: Returned Electronic Transaction	06-30	25.00
NSF: Returned Electronic Transaction	07-07	35.00
Monthly Maintenance	07-21	12.00

**Total Service Charges and Other Fees \$72.00**

Other Subtractions	Date Posted	Amount(\$)
AT&T Care Indn:Casey Anthony	06-27	377.33
AT&T Care Indn:Casey Anthony	07-03	377.33
Online Banking transaction Confirmation# 57	07-10	200.00
AT&T Care Indn:Casey Anthony	07-10	377.33

**Total Other Subtractions \$1,331.99**

22870



CYNTHIA M ANTHONY

Page 3 of 4  
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**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	75.50	07-03	326.83 -	07-10	72.77
06-27	301.83 -	07-07	590.10	07-21	60.77
06-30	50.50	07-08	650.10		

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**FIRST, start with your Account Register/Checkbook:**

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3. Add any credits not previously recorded that are listed on this statement (for example interest) ..... \$ \_\_\_\_\_
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**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

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5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal  
This Balance should match your new Account Register Balance ..... \$ \_\_\_\_\_

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Page 1 of  
Statement  
06-19-08 th  
B 12 0 A  
Number of  
Account N



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SUBTOTAL ..... \$ \_\_\_\_\_

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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

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Page 1 of  
Statement  
07-22-08 13  
B 12 0  
Number of  
Account



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22875

CYNTHIA M ANTHONY

Page 2 of 3  
Statement Pe  
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**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number		
Beginning Balance on 07-22-08	\$	60.77
Service Charges and Other Fees	-	12.00
<b>Ending Balance on 08-19-08</b>	<b>\$</b>	<b>48.77</b>

**Regular Checking Subtractions**

<u>Service Charges and Other Fees</u>	<u>Date Posted</u>	<u>Amount(\$)</u>
Monthly Maintenance Fee	08-19	12.00
		<b>Total Service Charges and Other Fees \$12.00</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	60.77	08-19	48.77

22876

### 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.

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**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.

22877

TNEAST - Tuesday, July 22, 2008 14:50:26

BO03 THAC \*\* BOSS-TRANS HISTORY ALL ACTIVITY \*\* 08/07/22 14.50.21

CONVERSATION 0

ENTITY: NFL

ACCOUNT: [REDACTED] PER TYPE: UNLM BAL: 60.77 PAGE: 1

T/C	DATE	ITEM	AMOUNT	CHECK/SER#	DESCRIPTION---SCREEN	BALANCE
0101*	072108		12.00		Monthl	60.77
3004*	071008		377.33		AT&T C	72.77
					ID:049	CASEY
					ANTHON	1740
3065*	071008		200.00		Online	450.10
					CHK 53	#
					572944	
8032*	070808		60.00		FEE RE	550.10
					FUNDS	
					118900	
3032*	070708		35.00		NSF: R	590.10
					ACTIVI	CTRONIC
					TRANSA	

\*\*\* ADDITIONAL TRANSACTIONS \*\*\*

\*\*\* FOR EXPANDED DESCRIPTIONS, PRESS PF2 \*\*\*

FILE DATE 072108

PF9=TH MENU PF10=PAGE FORWARD PF11=PAGE BACK

PF4=MAIN MENU PF5=HELP PF6=NEW CONVERSATION PF7=OLD CONVERSATION



TNEAST - Tuesday, July 22, 2008 14:50:35

BO03 THAC

\*\* BOSS-TRANS HISTORY ALL ACTIVITY \*\* 08/07/22 14.50.32

CONVERSATION 0

ENTITY: NFL

ACCOUNT: [REDACTED] PER TYPE: UNLM BAL:

60.77 PAGE: 2

T/C	DATE	ITEM AMOUNT	CHECK/SER#	REFERENCE	DESCRIPTION	SCREEN	BALANCE
4001*	070708	574.60	7	[REDACTED]	ACH RETURN	05/08/08	625.10
6002*	070708	377.33		[REDACTED]	#1189103 RETURN O		50.50
3004*	070308	377.33		[REDACTED]	ITEM (RE ELECTRON		03) ON
3032*	063008	25.00		[REDACTED]	AT&T CAR ID:04985 ANTHONY		326.83- :CASEY 1740
6002*	063008	377.33		[REDACTED]	NSF: RET ACTIVITY TRANSACT		50.50 CTRONIC
				[REDACTED]	RETURN O ITEM (RE ELECTRON		75.50 27) ON

\*\*\* ADDITIONAL TRANSACTIONS \*\*\*

\*\*\* FOR EXPANDED DESCRIPTIONS, PRESS PF2 \*\*\*

FILE DATE 072108

PF9=TH MENU PF10=PAGE FORWARD PF11=PAGE BACK

PF4=MAIN MENU PF5=HELP PF6=NEW CONVERSATION PF7=OLD CONVERSATION

22879

TNEAST - Tuesday, July 22, 2008 14:50:41

BO03 THAC .. \*\* BOSS-TRANS HISTORY ALL ACTIVITY \*\* 08/07/22 14.50.39

CONVERSATION 0

ENTITY: NFL

ACCOUNT: [REDACTED] PER TYPE: UNLM BAL: 60.77 PAGE: 3

T/C	DATE	ITEM	AMOUNT	CHECK/SER#	REFERENCE	DESCRIPTION---	SCREEN	BALANCE
3004*	062708		377.33		[REDACTED]	AT&T CA	[REDACTED]	301.83-
						ID:0498		N:CASEY
						ANTHONY		1740 TEL
0101*	061808		12.00			Monthly		75.50
3024*	061208		47.00			CHECKCA		87.50
						0118334		
						2416407		111
3025*	052708		54.51			PUBLIX		134.50
						PURCHASE		KASAW
						ORLANDO		
0101*	051908		12.00			Monthly		189.01

\*\*\* NO MORE TRANSACTIONS \*\*\*

FILE DATE 072108

PF9=TH MENU PF10=PAGE FORWARD PF11=PAGE BACK  
PF4=MAIN MENU PF5=HELP PF6=NEW CONVERSATION PF7=OLD CONVERSATION

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Page 1 of 3  
Statement Per  
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4937 HOPESPRING DR  
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1.800.688.6086 En Español

Or you may write to:  
 Bank of America, N.A.  
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Tampa, FL 33622-5118

**Important Information**

Thank you for being our customer. We want you to know we recently revised the Deposit Agreement. This is a document you initially received when you opened your account. The Deposit Agreement is part of the deposit contract for your account. From time to time, we revise the Deposit Agreement as we have recently done and this revised version governs your account. You can pick up the revised Deposit Agreement and Disclosures at any banking center or review it by going to [bankofamerica.com](http://bankofamerica.com)

**Reminder**

When you use your debit card for a purchase, in most cases your account balance is immediately reduced by the amount stated by the merchant. Please remember to keep enough money in your account to cover your purchase plus all your other transactions, like checks, ATM withdrawals and online bill payments, or else you may incur overdraft and returned item fees. For information on how to avoid fees please see [bankofamerica.com](http://bankofamerica.com) and click on Fees and processes.

CYNTHIA M ANTHONY

Page 2 of 3  
Statement of  
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**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	
Beginning Balance on 03-14-08	\$ 0.00
Deposits and Other Additions	+ 1,134.57
<b>Ending Balance on 03-19-08</b>	<b>\$ 1,134.57</b>

**Regular Checking Additions**

<u>Deposits and Other Additions</u>	<u>Date Posted</u>	<u>Amount(\$)</u>
FL Tr t Bankin Confir Deposit	#0001116 FL 03-14	25.00
	03-17	1,109.57
<b>Total Deposits and Other Additions</b>		<b>\$1,134.57</b>

**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	0.00	03-14	25.00	03-17	1,134.57

22882

### 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**  
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- \* 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 credit 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.

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**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.

22883

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Page 1 of 4  
Statement  
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Or you may write to:  
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**Notice: Important Information**

As of 6/1/08, the International Transaction Fee (ITF) for check card transactions in foreign currency or in US \$ with foreign merchants is 3% of the US \$ amount of the transaction. This amends your card agreement. The ATM ITF remains 1%. The ITF is waived for Private/Premier clients. Foreign currency transactions are converted to US \$ per your agreement.

22884

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number		
Beginning Balance on 03-20-08	\$	1,134.57
Deposits and Other Additions	+	2,000.00
ATM and Debit Card Subtractions	-	1,242.85
Service Charges and Other Fees	-	12.00
Other Subtractions	-	1,529.38
Ending Balance on 04-18-08	\$	350.34

**Regular Checking Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Online Confir [REDACTED]	03-21	2,000.00

Total Deposits and Other Additions \$2,000.00

**Regular Checking Subtractions**

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Samsclub #62 [REDACTED]	03-21	300.00
Samsclub # [REDACTED]		
Samsclub #62 [REDACTED]	03-24	183.58
Samsclub # [REDACTED]		
Target T0649 [REDACTED]	03-24	152.23
Target T064 [REDACTED]		
Publix 6485 S Chic [REDACTED]	03-24	78.66
Wal-Mart #108 [REDACTED]	03-24	25.43
Wal-Mart #1 [REDACTED]		
Wal-Mart #108 [REDACTED]	03-24	4.82
Wal-Mart #1 [REDACTED]		
BkofAmerica A [REDACTED]	03-25	300.00
Fashion Squ [REDACTED]		
Macy'S / FL 0 [REDACTED]	03-25	4.21
Macy'S / FL [REDACTED]		
CheckCard 03 [REDACTED]	03-26	37.50
Orlando [REDACTED]		
Publix 2300 Chickas [REDACTED]	03-26	27.58
CheckCard 03 [REDACTED]	03-26	13.85
Orlando [REDACTED]		

CYNTHIA M ANTHONY

### Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
Publix 0 [REDACTED]	03-31	94.98
6485 S Chicka [REDACTED]		
CheckCard 0330 [REDACTED]	03-31	20.01
Orlando F [REDACTED]		
<b>Total ATM and Debit Card Subtractions</b>		<b>\$1,242.85</b>

Service Charges and Other Fees	Date Posted	Amount(\$)
Monthly Maintenance Fee	04-18	12.00
<b>Total Service Charges and Other Fees</b>		<b>\$12.00</b>

Other Subtractions	Date Posted	Amount(\$)
Online Banking Confirmation [REDACTED]	03-21	634.58
Online Banking Confirmation [REDACTED]	03-21	634.58
Online Banking Confirmation [REDACTED]	03-21	100.00
Online Banking Confirmation [REDACTED]	03-21	100.00
AT&T Services Indn:98091191 [REDACTED]	04-01	60.22
<b>Total Other Subtractions</b>		<b>\$1,529.38</b>

### Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,134.57	03-25	616.48	04-01	362.34
03-21	1,365.41	03-26	537.55	04-18	350.34
03-24	920.69	03-31	422.56		



### How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

- 1. List your Account Register/Checkbook Balance here ..... \$ \_\_\_\_\_
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- 3. Add any credits not previously recorded that are listed on this statement (for example interest) ..... \$ \_\_\_\_\_
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NOW, with your Account Statement:

- 1. List your Statement Ending Balance here ..... \$ \_\_\_\_\_
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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 ..... \$ \_\_\_\_\_

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**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.

22887

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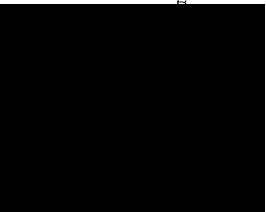
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**Do you still have money in a previous employer's 401(k) plan?**

If you still have retirement savings with a former employer, or in multiple IRAs, consolidate those assets into a single Rollover IRA from Bank of America, N.A. It may help you simplify the tracking and management of your retirement savings and preserve tax-deferred growth benefits. To learn more, stop by a local banking center or visit [www.bankofamerica.com/myIRA](http://www.bankofamerica.com/myIRA).

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number		
Beginning Balance on 04-19-08	\$	350.34
Deposits and Other Additions	+	3,590.85
ATM and Debit Card Subtractions	-	454.67
Service Charges and Other Fees	-	12.00
Other Subtractions	-	3,285.51
<b>Ending Balance on 05-19-08</b>	<b>\$</b>	<b>189.01</b>

**Regular Checking Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Counter Credit	05-06	3,590.85
		<b>Total Deposits and Other Additions \$3,590.85</b>

**Regular Checking Subtractions**

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Publix 6485 S Chick	04-21	90.48
BkofAmerica Pb #465 Chi	04-21	50.00
CheckCard 04 Orlando	04-24	40.50
Publix 2300 Chickas	04-28	60.80
Walgreen Com Walgreen Co	05-02	54.81

CYNTHIA M ANTHONY

Page 3 of 4  
Statement Pe  
04-19-08 throu  
B 12 0 A P  
Number of cl  
Account Num



**Regular Checking Subtractions**

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
BkofAmerica AT Rio Pinar	05-08	80.00
Target T2032 O Target T2032 C	05-12	78.08
<b>Total ATM and Debit Card Subtractions</b>		<b>\$454.67</b>

Service Charges and Other Fees	Date Posted	Amount(\$)
Monthly Maintenance Fee	05-19	12.00
<b>Total Service Charges and Other Fees</b>		<b>\$12.00</b>

Other Subtractions	Date Posted	Amount(\$)
Online Banki Confirmatic	05-07	1,010.91
Online Banki Confirmatic	05-07	400.00
Online Banki Confirmatic	05-07	300.00
Online Banki Confirmatic	05-07	200.00
AT&T Care Indn:Casey	05-08	574.60
Online Banki Confirmatic	05-12	800.00
<b>Total Other Subtractions</b>		<b>\$3,285.51</b>

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	350.34	05-02	53.75	05-12	201.01
04-21	209.86	05-06	3,644.60	05-19	189.01
04-24	169.36	05-07	1,733.69		
04-28	108.56	05-08	1,079.09		



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Page 1 of 3  
Statement Period  
05-20-08 through  
B 12 0 A P P A  
Number of checks  
Account Number



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22892

CYNTHIA M ANTHONY

Page 2 of 3  
Statement Period  
05-20-08 through  
B 12 0 A P P  
Number of checks  
Account Number

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number		
Beginning Balance on 05-20-08	\$	189.01
ATM and Debit Card Subtractions	-	101.51
Service Charges and Other Fees	-	12.00
<b>Ending Balance on 06-18-08</b>	<b>\$</b>	<b>75.50</b>

**Regular Checking Subtractions**

<b>ATM and Debit Card Subtractions</b>	<b>Date Posted</b>	<b>Amount(\$)</b>
Publix 6485 S Chick CheckCard 06 Orlando	05-27	54.51
	06-12	47.00

**Total ATM and Debit Card Subtractions \$101.51**

<b>Service Charges and Other Fees</b>	<b>Date Posted</b>	<b>Amount(\$)</b>
Monthly Maintenance Fee	06-18	12.00

**Total Service Charges and Other Fees \$12.00**

**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	189.01	06-12	87.50
05-27	134.50	06-18	75.50

22893

### 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.

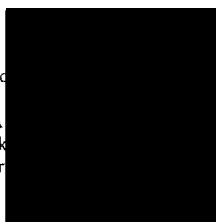
**Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

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Page 1 of 3  
Statement Period  
05-20-08 through  
B 12 0 A P PA  
Number of check  
Account Number



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22895

CYNTHIA M ANTHONY

Page 2 of 3  
Statement Period  
05-20-08 through  
B 12 0 A P  
Number of checks  
Account Number

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]
Beginning Balance on 05-20-08	\$ 189.01
ATM and Debit Card Subtractions	- 101.51
Service Charges and Other Fees	- 12.00
<b>Ending Balance on 06-18-08</b>	<b>\$ 75.50</b>

**Regular Checking Subtractions**

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Publix 05 [REDACTED] 6485 S Chickasaw	05-27	54.51
CheckCard 0611 [REDACTED] Orlando FL	06-12	47.00
<b>Total ATM and Debit Card Subtractions</b>		<b>\$101.51</b>

Service Charges and Other Fees	Date Posted	Amount(\$)
Monthly Maintenance Fee	06-18	12.00
<b>Total Service Charges and Other Fees</b>		<b>\$12.00</b>

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)
Beginning	189.01	06-12	87.50
05-27	134.50	06-18	75.50

22896

### 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 ..... \$ \_\_\_\_\_

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- \* 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.

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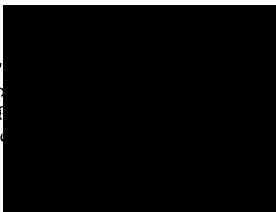
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**Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

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Page 1 of 4  
Statement P  
06-19-08 thro  
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Number of  
Account Nu




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Page 2 of  
Statement  
06-19-08 to  
B 12 0  
Number  
Account

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number		
Beginning Balance on 06-19-08	\$	75.50
Deposits and Other Additions	+	1,389.26
Service Charges and Other Fees	-	72.00
Other Subtractions	-	1,331.99
Ending Balance on 07-21-08	\$	60.77

**Regular Checking Additions**

Deposits and Other Additions	Date Posted	Amount(\$)
Return Of Postec Electronic Tran	06-30	377.33
Return Of Postec Electronic Tran	07-07	377.33
ACH Return 05/0	07-07	574.60
Fee Reversal Non-Sufficient Fdes Nmo 0006	07-08	60.00

Total Deposits and Other Additions \$1,389.26

**Regular Checking Subtractions**

Service Charges and Other Fees	Date Posted	Amount(\$)
NSF: Returned It Electronic Tran	06-30	25.00
NSF: Returned It Electronic Tran	07-07	35.00
Monthly Maintena	07-21	12.00

Total Service Charges and Other Fees \$72.00

Other Subtractions	Date Posted	Amount(\$)
AT&T Care Des Indn:Casey Anthony	06-27	377.33
AT&T Care Des Indn:Casey Anthony	07-03	377.33
Online Banking transf Confirmation# 57294	07-10	200.00
AT&T Care Des Indn:Casey Anthony	07-10	377.33

Total Other Subtractions \$1,331.99

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Page 3 of 4  
Statement Peri  
06-19-08 through  
B 12 0 A P P  
Number of che  
Account Num

**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	75.50	07-03	326.83 -	07-10	72.77
06-27	301.83 -	07-07	590.10	07-21	60.77
06-30	50.50	07-08	650.10		

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Page 1 of  
Statement  
07-22-08 th  
B 12 0 A  
Number of  
Account N





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CYNTHIA M ANTHONY

Page 2 of  
Statement  
07-22-08 th  
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Number o  
Account N

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	
Beginning Balance on 07-22-08	\$ 60.77
Service Charges and Other Fees	- 12.00
Ending Balance on 08-19-08	\$ 48.77

**Regular Checking Subtractions**

Service Charges and Other Fees	Date Posted	Amount(\$)
Monthly Maintenance Fee	08-19	12.00
Total Service Charges and Other Fees \$12.00		

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)
Beginning	60.77	08-19	48.77

22903

### How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

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- 3. Add any credits not previously recorded that are listed on this statement (for example interest) ..... \$ \_\_\_\_\_
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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

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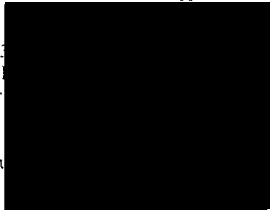
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**Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

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Page 1 of 3  
Statement  
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Account Nu





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Tampa, FL 33622-5118

Great news. Because you are an Advantage checking customer, there is no monthly fee for this savings account. This is one of many rewards available to you through Advantage checking. To learn more about this or other benefits of Advantage, call us at 1.800.432.1000, stop by any Bank of America banking center, or visit us online at [www.bankofamerica.com](http://www.bankofamerica.com).

22905

CYNTHIA M ANTHONY

Page 2 of 3  
Statement  
11-08-07 thr  
B 05 E 1  
Account No

**Deposit Accounts**

**Money Market Savings**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]		
Beginning Balance on 11-08-07	\$	505.18	<i>Annual Percentage Yield Earned this Statement Period: 0.26% Interest Paid Year to Date: \$42.11</i>
Deposits and Other Additions	+	8.94	
Service Charges and Other Fees	-	35.00	
Other Subtractions	-	814.00	
Ending Balance on 12-07-07	\$	334.88-	

**Money Market Savings Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
11-14	0.19+	505.37	Keep The C
11-20	0.54+	505.91	Keep The C
11-23	2.43+	508.34	Keep The C
11-26	0.81+	509.15	Keep The C
11-27	0.84+	509.99	Keep The C
11-30	1.54+	511.53	Keep The C
12-03	0.11+	511.64	Keep The C
12-04	2.38+	514.02	Keep The C
12-06	814.00-	299.98 -	AT&T Care
			Indn:Casey A
12-07	35.00-	334.98 -	Overdraft It
			Electronic T
12-07	0.10+	334.88 -	Interest Barr

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	505.18	11-26	509.15	12-04	514.02
11-14	505.37	11-27	509.99	12-06	299.98 -
11-20	505.91	11-30	511.53	12-07	334.88 -
11-23	508.34	12-03	511.64		

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### 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.

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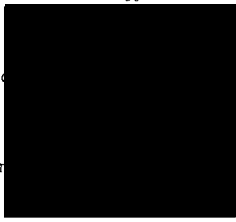
**Direct Deposits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

22907

Bank of America, N.A.  
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Tampa, FL 33622-5118

2/25/07 03/14/07

Page 1 of 3  
Statement Period  
12-08-07 through  
B 05 E I E P I  
Account Number





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CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646

Our free Online Banking service allows you to check balances, track account activity and more.  
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**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
 1-800-432-1000 Priority Telephone Banking  
1-800-288-4408 TDD/TTY Users Only  
1-800-688-6086 En Español

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CYNTHIA M ANTHONY

Page 2 of 3  
Statement P  
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**Deposit Accounts**

**Money Market Savings**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]	
Beginning Balance on 12-08-07	\$	334.88-
Deposits and Other Additions	+	345.30
Ending Balance on 01-09-08	\$	10.42

*Interest Paid Year to Date: \$4.74*

**Money Market Savings Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
12-10	0.97+	333.91 -	Keep The Change Cre
12-12	0.16+	333.75 -	Keep The Change Cre
12-14	333.75+	0.00	Online Banking trans Confirmation# 7638230
12-17	1.75+	1.75	Keep The Change Cre
12-18	1.24+	2.99	Keep The Change Cre
01-02	1.28+	4.27	Keep The Change Cre
01-03	0.50+	4.77	Keep The Change Cre
01-07	4.74+	9.51	Annual Keep The Cha
01-08	0.91+	10.42	Keep The Change Cre

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	334.88 -	12-17	1.75	01-07	9.51
12-10	333.91 -	12-18	2.99	01-08	10.42
12-12	333.75 -	01-02	4.27		
12-14	0.00	01-03	4.77		

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SUBTOTAL ..... \$ \_\_\_\_\_

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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

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- 5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal  
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**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.

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Page 1 of 3  
Statement Per  
01-10-08 throug  
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Account Num




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1-800-688-6086 En Español

Or you may write to:  
 Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

**Notice: Important Information**

Changes to overdraft and returned item fees effective 4.18.08: For the 1st day your account has an occurrence (an occurrence is a day with at least one overdraft or returned item), the fee for each overdraft item and each returned item changes from \$20 to \$25. For each subsequent day your account has an occurrence during the current month and prior 12 months, the fee for each item remains \$35. The fee applies to a maximum of 7 items per day. These changes amend your Personal Schedule of Fees.

Bank of America offers the following services to help you avoid fees. Sign up for our Overdraft Protection service to transfer funds from your linked savings or credit card. Use free Online Banking service, Alerts and mobile banking. You can also learn how to avoid fees by obtaining our Helpful Information for Better Banking brochure at your banking center or visiting our interactive website at [bankofamerica.com/feesandprocesses](http://bankofamerica.com/feesandprocesses). Please call the number on this statement with any questions.

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22911

**Deposit Accounts**

**Money Market Savings**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]		
Beginning Balance on 01-10-08	\$	10.42	<i>Interest Paid Year to Date: \$4.74</i>
Deposits and Other Additions	+	2.66	
Service Charges and Other Fees	-	35.00	
Other Subtractions	-	180.21	
Ending Balance on 02-07-08	\$	202.13-	

**Money Market Savings Additions and Subtractions**

<u>Date Posted</u>	<u>Amount(\$)</u>	<u>Resulting Balances(\$)</u>	<u>Transactions</u>
01-23	1.30+	11.72	Keep The Change C
01-28	180.21-	168.49-	AT&T Care D
01-29	1.12+	167.37-	Indn:Casey Anthony
01-29	35.00-	202.37-	Keep The Change C
01-30	0.14+	202.23-	Overdraft Item Fee
02-07	0.10+	202.13-	Electronic Transact
			Keep The Change C
			Keep The Change C

**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	10.42	01-28	168.49-	01-30	202.23-
01-23	11.72	01-29	202.37-	02-07	202.13-

### How To Balance Your Bank of America Account

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SUBTOTAL ..... \$ \_\_\_\_\_

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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

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- 5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal  
This Balance should match your new Account Register Balance ..... \$ \_\_\_\_\_

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**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.

22913

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P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 3  
Statement Per  
02-08-08 throu  
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Account Num




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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

### Important Information

Thank you for being our customer. We want you to know we recently revised the Deposit Agreement. This is a document you initially received when you opened your account. The Deposit Agreement is part of the deposit contract for your account. From time to time, we revise the Deposit Agreement as we have recently done and this revised version governs your account. You can pick up the revised Deposit Agreement and Disclosures at any banking center or review it by going to [bankofamerica.com](http://bankofamerica.com)

### Reminder

When you use your debit card for a purchase, in most cases your account balance is immediately reduced by the amount stated by the merchant. Please remember to keep enough money in your account to cover your purchase plus all your other transactions, like checks, ATM withdrawals and online bill payments, or else you may incur overdraft and returned item fees. For information on how to avoid fees please see [bankofamerica.com](http://bankofamerica.com) and click on Fees and processes.

Great news. Because you are an Advantage checking customer, there is no monthly fee for this savings account. This is one of many rewards available to you through Advantage checking. To learn more about this or other benefits of Advantage, call us at 1.800.432.1000, stop by any Bank of America banking center, or visit us online at [www.bankofamerica.com](http://www.bankofamerica.com).

22914

**Deposit Accounts**

**Money Market Savings**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number			
Beginning Balance on 02-08-08	\$	202.13-	<i>Interest Paid Year to Date: \$4.74</i>
Deposits and Other Additions	+	204.36	
Service Charges and Other Fees	-	35.00	
Other Subtractions	-	160.57	
<b>Ending Balance on 03-10-08</b>	<b>\$</b>	<b>193.34-</b>	

**Money Market Savings Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
02-12	0.65+	201.48 -	Keep The Change C
02-13	0.60+	200.88 -	Keep The Change C
02-19	200.88+	0.00	Online Banking tran Confirmation# 32614
02-20	0.24+	0.24	Keep The Change C
02-25	0.05+	0.29	Keep The Change C
02-26	1.63+	1.92	Keep The Change C
02-29	160.57-	158.65 -	AT&T Care De Indn:Casey Anthony
03-03	35.00-	193.65 -	Overdraft Item Fee E
03-10	0.31+	193.34 -	Electronic Transacti Keep The Change Cr

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	202.13 -	02-20	0.24	03-03	193.65 -
02-12	201.48 -	02-25	0.29	03-10	193.34 -
02-13	200.88 -	02-26	1.92		
02-19	0.00	02-29	158.65 -		

### How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

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NOW, with your Account Statement:

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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

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Equal Housing Lender

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Page 1 of 1  
Statement  
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Account No



10075 001 SCM999 0

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Our free Online Banking service allows you to check balances, track account activity and more.  
Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:



1-800-432-1000 Priority Telephone Banking  
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

Great news. Because you are an Advantage checking customer, there is no monthly fee for this savings account. This is one of many rewards available to you through Advantage checking. To learn more about this or other benefits of Advantage, call us at 1.800.432.1000, stop by any Bank of America banking center, or visit us online at [www.bankofamerica.com](http://www.bankofamerica.com).

CYNTHIA M ANTHONY

Page 2  
Statement  
03-11-08  
B 05 0  
Account

**Deposit Accounts**

**Money Market Savings**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number			
Beginning Balance on 03-11-08	\$	193.34-	<i>Interest Paid Year to Date: \$4.74</i>
Deposits and Other Additions	+	193.34	
Ending Balance on 04-09-08	\$	0.00	

**Money Market Savings Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-11	1.78+	191.56 -	Keep The Change Credit From Acct 5384 For 03/10/08 Online Banking transfer from Chk 5384 Confirmation# 5496865932
03-14	191.56+	0.00	

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	193.34 -	03-11	191.56 -	03-14	0.00

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### 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.
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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 credit 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.

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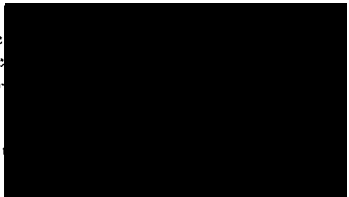
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Page  
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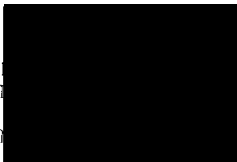
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CYNTHIA M ANTHONY

Page 2 of  
Statement  
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B 05 E  
Account



**Deposit Accounts**

**Money Market Savings**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number			
Beginning Balance on 12-08-07	\$	334.88-	<i>Interest Paid Year to Date: \$4.74</i>
Deposits and Other Additions	+	345.30	
Ending Balance on 01-09-08	\$	10.42	

**Money Market Savings Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
12-10	0.97+	333.91 -	Keep The Chang
12-12	0.16+	333.75 -	Keep The Chang
12-14	333.75+	0.00	Online Banking Confirmation# 7
12-17	1.75+	1.75	Keep The Chang
12-18	1.24+	2.99	Keep The Chang
01-02	1.28+	4.27	Keep The Chang
01-03	0.50+	4.77	Keep The Chang
01-07	4.74+	9.51	Annual Keep Th
01-08	0.91+	10.42	Keep The Chang

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	334.88 -	12-17	1.75	01-07	9.51
12-10	333.91 -	12-18	2.99	01-08	10.42
12-12	333.75 -	01-02	4.27		
12-14	0.00	01-03	4.77		

22921

## 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.

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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.

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**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.

22922

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Page 1 of 3  
Statement E  
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1-800-638-6086 En Español

Or you may write to:



Bank of America, N.A.

P.O. Box 25118

Tampa, FL 33622-5118

**Notice: Important Information**

Changes to overdraft and returned item fees effective 4.18.08: For the 1st day your account has an occurrence (an occurrence is a day with at least one overdraft or returned item), the fee for each overdraft item and each returned item changes from \$20 to \$25. For each subsequent day your account has an occurrence during the current month and prior 12 months, the fee for each item remains \$35. The fee applies to a maximum of 7 items per day. These changes amend your Personal Schedule of Fees.

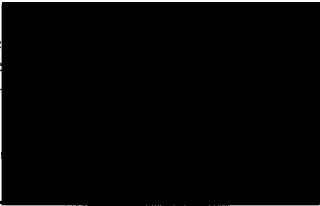
Bank of America offers the following services to help you avoid fees. Sign up for our Overdraft Protection service to transfer funds from your linked savings or credit card. Use free Online Banking service, Alerts and mobile banking. You can also learn how to avoid fees by obtaining our Helpful Information for Better Banking brochure at your banking center or visiting our interactive website at [bankofamerica.com/feesandprocesses](http://bankofamerica.com/feesandprocesses). Please call the number on this statement with any questions.

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22923

CYNTHIA M ANTHONY

Page  
State  
01-10  
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**Deposit Accounts**

**Money Market Savings**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]	
Beginning Balance on 01-10-08	\$ 10.42	<i>Interest Paid Year to Date: \$4.74</i>
Deposits and Other Additions	+ 2.66	
Service Charges and Other Fees	- 35.00	
Other Subtractions	- 180.21	
Ending Balance on 02-07-08	\$ 202.13-	

**Money Market Savings Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
01-23	1.30+	11.72	Keep The C
01-28	180.21-	168.49 -	AT&T Care Indn:Casey
01-29	1.12+	167.37 -	Keep The C
01-29	35.00-	202.37 -	Overdraft It Electronic
01-30	0.14+	202.23 -	Keep The C
02-07	0.10+	202.13 -	Keep The C

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	10.42	01-28	168.49 -	01-30	202.23 -
01-23	11.72	01-29	202.37 -	02-07	202.13 -

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- 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

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- 5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal  
This Balance should match your new Account Register Balance ..... \$ \_\_\_\_\_

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Equal Housing Lender

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Page 1  
Statement  
02-08-08  
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Or you may write to:  
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P.O. Box 25118  
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**Important Information**

Thank you for being our customer. We want you to know we recently revised the Deposit Agreement. This is a document you initially received when you opened your account. The Deposit Agreement is part of the deposit contract for your account. From time to time, we revise the Deposit Agreement as we have recently done and this revised version governs your account. You can pick up the revised Deposit Agreement and Disclosures at any banking center or review it by going to [bankofamerica.com](http://bankofamerica.com)

**Reminder**

When you use your debit card for a purchase, in most cases your account balance is immediately reduced by the amount stated by the merchant. Please remember to keep enough money in your account to cover your purchase plus all your other transactions, like checks, ATM withdrawals and online bill payments, or else you may incur overdraft and returned item fees. For information on how to avoid fees please see [bankofamerica.com](http://bankofamerica.com) and click on Fees and processes.

Great news. Because you are an Advantage checking customer, there is no monthly fee for this savings account. This is one of many rewards available to you through Advantage checking. To learn more about this or other benefits of Advantage, call us at 1.800.432.1000, stop by any Bank of America banking center, or visit us online at [www.bankofamerica.com](http://www.bankofamerica.com).



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**Deposit Accounts**

**Money Market Savings**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]		
Beginning Balance on 02-08-08	\$	202.13-	<i>Interest Paid Year to Date: \$4.74</i>
Deposits and Other Additions	+	204.36	
Service Charges and Other Fees	-	35.00	
Other Subtractions	-	160.57	
<b>Ending Balance on 03-10-08</b>	<b>\$</b>	<b>193.34-</b>	

**Money Market Savings Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
02-12	0.65+	201.48 -	Keep The Change
02-13	0.60+	200.88 -	Keep The Change
02-19	200.88+	0.00	Online Banking t Confirmation# 32
02-20	0.24+	0.24	Keep The Change
02-25	0.05+	0.29	Keep The Change
02-26	1.63+	1.92	Keep The Change
02-29	160.57-	158.65 -	AT&T Care Indn:Casey Antho
03-03	35.00-	193.65 -	Overdraft Item Fe
03-10	0.31+	193.34 -	Electronic Transa Keep The Change

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	202.13 -	02-20	0.24	03-03	193.65 -
02-12	201.48 -	02-25	0.29	03-10	193.34 -
02-13	200.88 -	02-26	1.92		
02-19	0.00	02-29	158.65 -		

## How To Balance Your Bank of America Account

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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:**

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- SUBTOTAL** ..... \$ \_\_\_\_\_

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Checks, ATM, Check Card, Electronic Withdrawals	Checks, ATM, Check Card, Electronic Withdrawals	Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check #	Amount	Date/Check #	Amount

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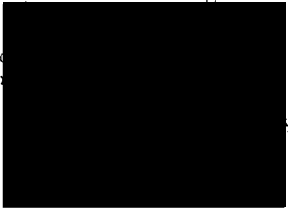
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Page 1 of  
Statement  
03-11-08  
B 05 0  
Account



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CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646

Our free Online Banking service allows you to check balances, track account activity and more.  
Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:



1-800-432-1000 Priority Telephone Banking  
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

Great news. Because you are an Advantage checking customer, there is no monthly fee for this savings account. This is one of many rewards available to you through Advantage checking. To learn more about this or other benefits of Advantage, call us at 1.800.432.1000, stop by any Bank of America banking center, or visit us online at [www.bankofamerica.com](http://www.bankofamerica.com).

22929

CYNTHIA M ANTHONY

Page 2  
Statement  
03-11-08  
B 05 0  
Account

**Deposit Accounts**

**Money Market Savings**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]		
Beginning Balance on 03-11-08	\$	193.34-	<i>Interest Paid Year to Date: \$4.74</i>
Deposits and Other Additions	+	193.34	
Ending Balance on 04-09-08	\$	0.00	

**Money Market Savings Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-11	1.78+	191.56 - -	Keep The [REDACTED] 3/10/08
03-14	191.56+	0.00	Online Bar [REDACTED] Confirmati [REDACTED]

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	193.34 -	03-11	191.56 -	03-14	0.00

22930

## 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.

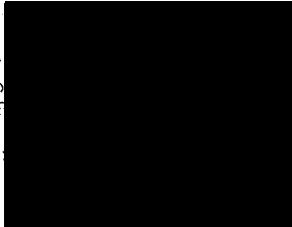
**Reporting Other Problems.** You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or unauthorized transactions within the time periods specified 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.

22931

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 5  
Statement P  
12-18-07 thro  
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Account Nu



18075 E01 SCM999 I1 3 0

CYNTHIA M ANTHONY  
4937 HOPESPRING DR  
ORLANDO FL 32829-8646

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  
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Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

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1-800-688-6086 En Español

Or you may write to:  
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P.O. Box 25118  
Tampa, FL 33622-5118

**Our new Mobile Banking lets you bank the way you live.**

You have the freedom, security and control to bank anywhere, anytime. Gain control over your finances and feel secure knowing exactly what your money is doing. Learn about the many new features available through Online Banking by visiting [bankofamerica.com/anywhere](http://bankofamerica.com/anywhere).

**Awarded Highest Customer Satisfaction in the Southeast**

Bank of America awarded "Highest Customer Satisfaction with Retail Banking in the Southeast" by J.D. Power and Associates. Thank you for ranking us highest. For J.D. Power and Associates award information, visit [jdpower.com](http://jdpower.com).

22932

CYNTHIA M ANTHONY

Page 2 of  
Statement  
12-18-07 th  
B I I E I  
Account N

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]		
Beginning Balance on 12-18-07	\$	505.47	<i>Your account has overdraft protection provided by Deposit Account num [REDACTED]</i>
Deposits and Other Additions	+	2,853.36	
Checks Posted	-	811.92	
ATM and Debit Card Subtractions	-	506.31	
Service Charges and Other Fees	-	105.00	
Other Subtractions	-	1,514.88	
Ending Balance on 01-17-08	\$	420.72	

**Your Advantage Pricing Relationship**

Account Name	Account	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	373.94	Average	01-16
Money Market Savings	[REDACTED]	5.62	Average	01-16
Personal Line of Credit	[REDACTED]	23,569.95	Current	01-16
<b>Total Qualifying Balance</b>		<b>\$23,949.51</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
12-18	143.17-	362.30	Check
12-18	115.93-	246.37	Check
12-18	90.81-	155.56	Check
12-20	126.94-	28.62	Check
12-21	49.96-	21.34-	Chase
12-24	35.00-	56.34-	Indn: Overdraft I
12-26	70.00-	126.34-	Electronic Metlife
12-27	35.00-	161.34-	Indn:Cynth Overdraft I
12-28	1,423.94+	1,262.60	Electronic Gentiva Pay
12-31	200.00-	1,062.60	Indn:Antho Samsclub #
12-31	54.18-	1,008.42	Samsclub # AT&T Serv
12-31	53.51-	954.91	Indn:973624 Publix 2300 Chicka

22933

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
12-31	44.21-	910.70	Publix 409 S Chickas
12-31	1.28-	909.42	Keep The Cha
01-02	110.01-	799.41	Check 46
01-02	58.54-	740.87	Check 45
01-02	32.50-	708.37	CheckCard 12 Orlando F
01-02	0.50-	707.87	Keep The Cha
01-03	44.86-	663.01	Check 46
01-07	300.00-	363.01	Capital One A Indn:752910880
01-07	93.09-	269.92	Publix 6485 S Chickas
01-07	0.91-	269.01	Keep The Cha
01-08	121.66-	147.35	Check 46
01-10	1,038.05-	890.70 -	Bankofamerica Indn:Cynthia M
01-11	1,429.42+	538.72	Gentiva Payrol Indn:Anthony, C
01-11	35.00-	503.72	Overdraft Item Electronic Tra
01-14	50.00-	453.72	BkofAmerica A Pb #465 Chicka
01-14	33.00-	420.72	CheckCard 01 Orlando F

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
4546	12-20	126.94	4636*	12-18	143.17	4681*	12-18	90.81
4587*	01-02	58.54	4651*	01-03	44.86	4683*	01-02	110.01
4627*	12-18	115.93	4654*	01-08	121.66			

Total Checks Posted \$811.92

\* Gap in sequential check numbers.

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	505.47	12-27	161.34 -	01-08	147.35
12-18	155.56	12-28	1,262.60	01-10	890.70 -
12-20	28.62	12-31	909.42	01-11	503.72
12-21	21.34 -	01-02	707.87	01-14	420.72
12-24	56.34 -	01-03	663.01		
12-26	126.34 -	01-07	269.01		

22934





Check Image

Account Number [REDACTED]

4546  
 CYNTHIA M. ANTHONY  
 4627 HOPESPRING DR.  
 ORLANDO, FL 32839  
 Date: 12-17-07  
 Pay to the order of: Target \$ 126.94  
 One hundred twenty six and 94/100 Dollars  
 Bank of America  
 Signature: Cynthia M. Anthony

Ref. No.: 813104092447179 Amount: 126.94

4651  
 CYNTHIA M. ANTHONY  
 4627 HOPESPRING DR.  
 ORLANDO, FL 32839  
 Date: 12-31-07  
 Pay to the order of: Target \$ 44.86  
 Fourty four dollars and 86/100 Dollars  
 Bank of America  
 Signature: Cynthia M. Anthony

Ref. No.: 813104492863890 Amount: 44.86

4587  
 CYNTHIA M. ANTHONY  
 4627 HOPESPRING DR.  
 ORLANDO, FL 32839  
 Date: 12/29/2007  
 Pay to the order of: Target \$ 58.54  
 Fifty eight dollars and 54/100 Dollars  
 Bank of America  
 Signature: Cynthia M. Anthony

Ref. No.: 813104192789584 Amount: 58.54

4654  
 CYNTHIA M. ANTHONY  
 4627 HOPESPRING DR.  
 ORLANDO, FL 32839  
 Date: 12/29/2007  
 Pay to the order of: Target \$ 121.66  
 One hundred twenty one dollars and 66/100 Dollars  
 Bank of America  
 Signature: Cynthia M. Anthony

Ref. No.: 813103792166393 Amount: 121.66

4627  
 CYNTHIA M. ANTHONY  
 4627 HOPESPRING DR.  
 ORLANDO, FL 32839  
 Date: 12/14/2007  
 Pay to the order of: Target \$ 115.93  
 One hundred and fifteen dollars and 93/100 Dollars  
 Bank of America  
 Signature: Cynthia M. Anthony

Ref. No.: 813103592317605 Amount: 115.93

4681  
 CYNTHIA M. ANTHONY  
 4627 HOPESPRING DR.  
 ORLANDO, FL 32839  
 Date: 12/15/2007  
 Pay to the order of: Target \$ 90.81  
 Ninety dollars and 81/100 Dollars  
 Bank of America  
 Signature: Cynthia M. Anthony

Ref. No.: 813103592315657 Amount: 90.81

4636  
 CYNTHIA M. ANTHONY  
 4627 HOPESPRING DR.  
 ORLANDO, FL 32839  
 Date: 12/14/2007  
 Pay to the order of: Target \$ 143.17  
 One hundred forty three dollars and 17/100 Dollars  
 Bank of America  
 Signature: Cynthia M. Anthony

Ref. No.: 813103592317754 Amount: 143.17

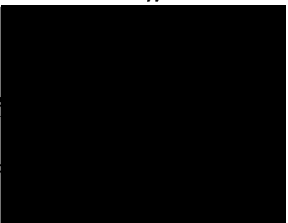
4683  
 CYNTHIA M. ANTHONY  
 4627 HOPESPRING DR.  
 ORLANDO, FL 32839  
 Date: 12/28/2007  
 Pay to the order of: Target \$ 110.01  
 One hundred ten dollars and 01/100 Dollars  
 Bank of America  
 Signature: Cynthia M. Anthony

Ref. No.: 813104192789925 Amount: 110.01

END OF CHECK IMAGE

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 5  
Statement Per  
01-18-08 through  
B I L L E I E I  
Account Num



16075 E01 SCM999 I12 4 0

CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646

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  
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1-800-688-6086 En Español

Or you may write to:

 Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

**Notice: Important Information**

Changes to overdraft and returned item fees effective 4.18.08: For the 1st day your account has an occurrence (an occurrence is a day with at least one overdraft or returned item), the fee for each overdraft item and each returned item changes from \$20 to \$25. For each subsequent day your account has an occurrence during the current month and prior 12 months, the fee for each item remains \$35. The fee applies to a maximum of 7 items per day. These changes amend your Personal Schedule of Fees.

Bank of America offers the following services to help you avoid fees. Sign up for our Overdraft Protection service to transfer funds from your linked savings or credit card. Use free Online Banking service, Alerts and mobile banking. You can also learn how to avoid fees by obtaining our Helpful Information for Better Banking brochure at your banking center or visiting our interactive website at [bankofamerica.com/feesandprocesses](http://bankofamerica.com/feesandprocesses). Please call the number on this statement with any questions.

CYNTHIA M ANTHONY

Page 2 of  
Statement  
01-18-08  
B I E  
Account

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]		
Beginning Balance on 01-18-08	\$	420.72	<i>Your account has overdraft protection provided by Deposit Account number [REDACTED]</i>
Deposits and Other Additions	+	4,854.47	
Checks Posted	-	834.13	
ATM and Debit Card Subtractions	-	586.09	
Other Subtractions	-	1,470.32	
Ending Balance on 02-15-08	\$	2,384.65	

**Your Advantage Pricing Relationship**

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	1,098.28	Average	02-14
Money Market Savings	[REDACTED]	-120.05	Average	02-14
Personal Line of Credit	[REDACTED]	23,569.95	Current	02-14
		<b>Total Qualifying Balance \$24,548.18</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
01-22	104.20-	316.52	Publix
01-22	32.50-	284.02	6485 S Chicka CheckCard 0
01-22	1.30-	282.72	Orlando F
01-25	1,425.06+	1,707.78	Keep The Cha Gentiva Payro
01-28	200.00-	1,507.78	Indn:Anthony, Samsclub #829
01-28	78.53-	1,429.25	Samsclub #829 Target T0650
01-28	70.00-	1,359.25	Target T0650 Metlife
01-28	28.35-	1,330.90	Indn:Cynthia M CheckCard 01
01-28	1.12-	1,329.78	Orlando F
01-29	84.86-	1,244.92	Keep The Cha
01-29	28.86-	1,216.06	Check 46 CheckCard 01
01-29	0.14-	1,215.92	Orlando F
02-01	52.05-	1,163.87	Keep The Cha Check 46

CYNTHIA M ANTHONY

Page 3 of 5  
 Statement Pe  
 01-18-08 throu  
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 Account Num

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
02-04	300.00-	863.87	Capital One Arc Indn:752910880356
02-04	60.00-	803.87	Check 4674
02-04	24.00-	779.87	CheckCard 0201 Orlando FL 2
02-05	136.06-	643.81	Check 4551
02-05	58.36-	585.45	AT&T Services Indn:980334085060
02-05	48.95-	536.50	Check 4682
02-06	29.90-	506.60	CheckCard 0202 Eustis FL 24
02-06	0.10-	506.50	Keep The Change
02-07	134.01-	372.49	Check 4552
02-08	1,429.41+	1,801.90	Gentiva Payroll I Indn:Anthony,Cyn
02-08	75.00-	1,726.90	Check 4632
02-11	1,038.05-	688.85	Bankofamericany Indn:Cynthia M. A
02-11	30.35-	658.50	CheckCard 0207 Orlando FL 24
02-11	0.65-	657.85	Keep The Change
02-12	2,000.00+	2,657.85	Deposit
02-12	125.00-	2,532.85	Check 4633
02-12	29.40-	2,503.45	CheckCard 0211 Orlando FL 24
02-12	0.60-	2,502.85	Keep The Change
02-13	118.20-	2,384.65	Check 4675

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
4551	02-05	136.06	4633	02-12	125.00	4675	02-13	118.20
4552	02-07	134.01	4653*	01-29	84.86	4678*	02-01	52.05
4632*	02-08	75.00	4674*	02-04	60.00	4682*	02-05	48.95

**Total Checks Posted \$834.13**

\* Gap in sequential check numbers.

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	420.72	02-01	1,163.87	02-08	1,726.90
01-22	282.72	02-04	779.87	02-11	657.85
01-25	1,707.78	02-05	536.50	02-12	2,502.85
01-28	1,329.78	02-06	506.50	02-13	2,384.65
01-29	1,215.92	02-07	372.49		

### How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

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- 3. Add any credits not previously recorded that are listed on this statement (for example interest) ..... \$ \_\_\_\_\_
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NOW, with your Account Statement:

- 1. List your Statement Ending Balance here ..... \$ \_\_\_\_\_
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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 ..... \$ \_\_\_\_\_

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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.

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**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: [REDACTED]

CYNTHIA M. ANTHONY  
4327 HOPESPRING DR.  
ORLANDO, FL 32829

4551

Date: Jan 28, 2008

Pay to the order of Casey Anthony \$ 136.06  
One Hundred Thirty Six and 06/100 Dollars

Bank of America

ACH BY 45100077  
[REDACTED]

Ref. No.: 813103592244218 Amount: 136.06

CYNTHIA M. ANTHONY  
4327 HOPESPRING DR.  
ORLANDO, FL 32829

4674

Date: 01/31/2008

Pay to the order of Casey Anthony \$ 60.00  
Sixty Dollars and 00/100 Dollars

Bank of America

ACH BY 45100077  
[REDACTED]

Ref. No.: 813101292912161 Amount: 60.00

CYNTHIA M. ANTHONY  
4327 HOPESPRING DR.  
ORLANDO, FL 32829

4552

Date: 1-28-08

Pay to the order of Casey Anthony \$ 134.01  
One hundred thirty four and 01/100 Dollars

Bank of America

ACH BY 45100077  
[REDACTED]

Ref. No.: 813106640773614 Amount: 134.01

CYNTHIA M. ANTHONY  
4327 HOPESPRING DR.  
ORLANDO, FL 32829

4675

Date: 02/08/2008

Pay to the order of Target \$ 118.20  
One hundred eighteen dollars and 20/100 Dollars

Bank of America

ACH BY 45100077  
[REDACTED]

Ref. No.: 813103492533108 Amount: 118.20

CYNTHIA M. ANTHONY  
4327 HOPESPRING DR.  
ORLANDO, FL 32829

4632

Date: 02/06/2008

Pay to the order of Casey M. Anthony \$ 75.00  
Seventy five dollars and 00/100 Dollars

Bank of America

ACH BY 45100077  
[REDACTED]

Ref. No.: 813101292128990 Amount: 75.00

CYNTHIA M. ANTHONY  
4327 HOPESPRING DR.  
ORLANDO, FL 32829

4678

Date: 01/29/2008

Pay to the order of Target \$ 52.05  
Fifty two dollars and 05/100 Dollars

Bank of America

ACH BY 45100077  
[REDACTED]

Ref. No.: 813102992781668 Amount: 52.05

CYNTHIA M. ANTHONY  
4327 HOPESPRING DR.  
ORLANDO, FL 32829

4683

Date: 02/05/2008

Pay to the order of Casey M. Anthony \$ 125.00  
One hundred twenty five dollars and 00/100 Dollars

Bank of America

ACH BY 45100077  
[REDACTED]

Ref. No.: 813100392701430 Amount: 125.00

CYNTHIA M. ANTHONY  
4327 HOPESPRING DR.  
ORLANDO, FL 32829

4682

Date: 01/31/2008

Pay to the order of Target \$ 48.95  
Forty eight dollars and 95/100 Dollars

Bank of America

ACH BY 45100077  
[REDACTED]

Ref. No.: 813103592242154 Amount: 48.95

CYNTHIA M. ANTHONY  
4327 HOPESPRING DR.  
ORLANDO, FL 32829

4653

Date: 01/26/2008

Pay to the order of Target \$ 84.86  
Eighty four dollars and 86/100 Dollars

Bank of America

ACH BY 45100077  
[REDACTED]

Ref. No.: 813103992607254 Amount: 84.86

END OF CHECK IMAGE

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of  
Statement  
02-16-08 th  
B I I E I  
Account



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CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646

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](http://www.bankofamerica.com).

### Customer Service Information

[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:

1.800.432.1000 Priority Telephone Banking

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

### Important Information

Thank you for being our customer. We want you to know we recently revised the Deposit Agreement. This is a document you initially received when you opened your account. The Deposit Agreement is part of the deposit contract for your account. From time to time, we revise the Deposit Agreement as we have recently done and this revised version governs your account. You can pick up the revised Deposit Agreement and Disclosures at any banking center or review it by going to [bankofamerica.com](http://bankofamerica.com)

### Reminder

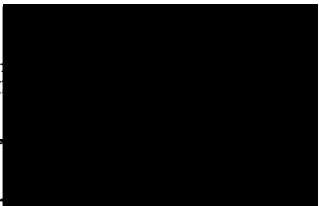
When you use your debit card for a purchase, in most cases your account balance is immediately reduced by the amount stated by the merchant. Please remember to keep enough money in your account to cover your purchase plus all your other transactions, like checks, ATM withdrawals and online bill payments, or else you may incur overdraft and returned item fees. For information on how to avoid fees please see [bankofamerica.com](http://bankofamerica.com) and click on Fees and processes.

22942



CYNTHIA M ANTHONY

Page  
Statement  
02-16-08  
B 11  
Account



**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number		
Beginning Balance on 02-16-08	\$	2,384.65
Deposits and Other Additions	+	3,632.01
Checks Posted	-	1,420.30
ATM and Debit Card Subtractions	-	888.50
Other Subtractions	-	3,586.69
Ending Balance on 03-18-08	\$	121.17

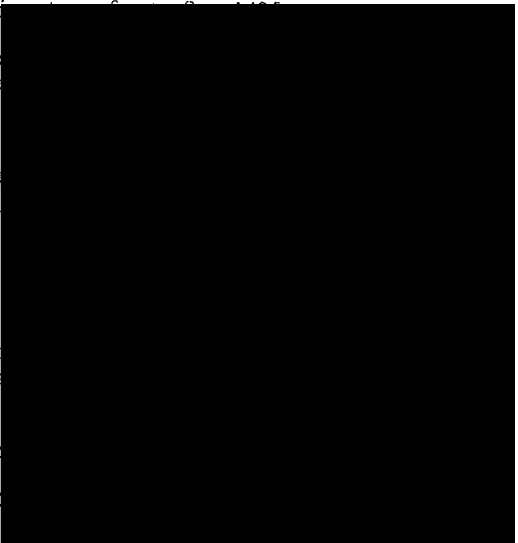
**Your Advantage Pricing Relationship**

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking		927.35	Average	03-17
Money Market Savings		-108.30	Average	03-17
Personal Line of Credit		23,079.97	Current	03-17
		<b>Total Qualifying Balance</b>	<b>\$23,899.02</b>	

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
02-19	200.88-	2,183.77	Online Bank Confirmation
02-19	1,000.00-	1,183.77	Bank Of America
02-19	624.02-	559.75	Bank Of America
02-19	122.76-	436.99	Publix 6485 S Chick
02-19	0.24-	436.75	Keep The Ch
02-21	64.86-	371.89	Check 4
02-21	37.00-	334.89	CheckCard C Orlando
02-22	1,425.06+	1,759.95	Gentiva Payr Indn:Anthony
02-22	83.75-	1,676.20	Check 4
02-22	16.95-	1,659.25	Publix 2300 Chickasa
02-22	0.05-	1,659.20	Keep The Ch
02-25	250.00-	1,409.20	Samsclub #62 Samsclub #62
02-25	158.93-	1,250.27	Check 4
02-25	73.34-	1,176.93	Wal-Mart 7 E Indn:140031000



CYNTHIA M ANTHONY

Page 3  
 Statem  
 02-16-0  
 B 11  
 Account

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
02-25	70.03-	1,106.90	Samsclub #6212
			Samsclub #6212
02-25	58.49-	1,048.41	Check 4677
02-25	55.34-	993.07	Wal-Mart #1084
			Wal-Mart #1084
02-25	31.78-	961.29	Check 4597
02-25	1.63-	959.66	Keep The Chang
02-26	106.41-	853.25	Check 4660
02-26	74.00-	779.25	Metlife
			Indn:Cynthia M
02-27	154.33-	624.92	Check 4559
02-27	34.00-	590.92	CheckCard 0225
			Orlando FL
02-28	54.95-	535.97	Check 4655
02-28	20.52-	515.45	Check 4607
03-04	84.93-	430.52	Check 4608
03-05	35.00-	395.52	CheckCard 0303
			Orlando FL
03-06	65.34-	330.18	Check 4657
03-06	64.86-	265.32	Check 4645
03-07	1,429.42+	1,694.74	Gentiva Payroll
			Indn:Anthony,Cy
03-07	61.61-	1,633.13	Check 4656
03-07	27.69-	1,605.44	CheckCard 0301
			Orlando FL
03-07	0.31-	1,605.13	Keep The Chang
03-10	776.04+	2,381.17	Deposit
03-10	1,038.05-	1,343.12	Bankofamericany
			Indn:Cynthia M.
03-10	300.00-	1,043.12	Capital One Arc
			Indn:75291088068
03-10	96.74-	946.38	Publix 03
			6485 S Chickasaw
03-10	50.00-	896.38	Check 4624
03-10	37.18-	859.20	Petsmart 0
			Petsmart
03-10	21.30-	837.90	Dollar General 0
			Dollar General 9
03-10	1.78-	836.12	Keep The Change
03-11	107.71-	728.41	Check 4637
03-11	54.34-	674.07	AT&T Services
			Indn:980682678130
03-12	86.55-	587.52	Check 4635
03-12	58.92-	528.60	Check 4629
03-12	35.80-	492.80	Check 4634
03-12	24.94-	467.86	Check 4639
03-13	45.62-	422.24	Check 4603
03-14	191.56-	230.68	Online Banking t
			Confirmation# 54
03-14	25.00-	205.68	FL Tlr transfer to
			Banking Ctr Curr
			Confirmation# 550
03-17	52.50-	153.18	Publix 03/
			6485 S Chickasaw

22944

CYNTHIA M ANTHONY

Page 4 of 7  
 Statement Pe  
 02-16-08 thro  
 B I I E I E  
 Account Num

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-17	32.01-	121.17	CheckCard 0316 Am Orlando FL 2416
03-17	1.49-	119.68	Keep The Change Tr
03-18	1.49+	121.17	Keep The Change Cr

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
4555	02-27	154.33	4629*	03-12	58.92	4645*	03-06	64.86
4597*	02-25	31.78	4634*	03-12	35.80	4655*	02-28	54.95
4603*	03-13	45.62	4635	03-12	86.55	4656	03-07	61.61
4606*	02-22	83.75	4637*	03-11	107.71	4657	03-06	65.34
4607	02-28	20.52	4638	02-21	64.86	4666*	02-26	106.41
4608	03-04	84.93	4639	03-12	24.94	4677*	02-25	58.49
4624*	03-10	50.00	4640	02-25	158.93			

**Total Checks Posted \$1,420.30**

\* Gap in sequential check numbers.

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,384.65	02-28	515.45	03-12	467.86
02-19	436.75	03-04	430.52	03-13	422.24
02-21	334.89	03-05	395.52	03-14	205.68
02-22	1,659.20	03-06	265.32	03-17	119.68
02-25	959.66	03-07	1,605.13	03-18	121.17
02-26	779.25	03-10	836.12		
02-27	590.92	03-11	674.07		

### 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<sup>1</sup> ..... \$ \_\_\_\_\_

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.

Check Image

Account Number: [REDACTED]

CYNTHIA M. ANTHONY 4555  
 4537 HOPKINS SPRING DR.  
 ORLANDO, FL 32829  
 Date: 2-21-08  
 Pay to the order of: *Bought from*  
 \$ 154.33  
 One hundred fifty four and 33/100 Dollars  
 Bank of America  
 MICHAEL'S  
 Cynthia M. Anthony

Ref. No.: 813104092709803 Amount: 154.33

CYNTHIA M. ANTHONY 4808  
 4537 HOPKINS SPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/28/2008  
 Pay to the order of: *Target*  
 \$ 84.93  
 Eighty four dollars and 43/100 Dollars  
 Bank of America  
 MICHAEL'S  
 Cynthia M. Anthony

Ref. No.: 813103492223992 Amount: 84.93

CYNTHIA M. ANTHONY 4597  
 4537 HOPKINS SPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/28/2008  
 Pay to the order of: *Smart*  
 \$ 31.78  
 Thirty one dollars and 78/100 Dollars  
 Bank of America  
 MICHAEL'S  
 Cynthia M. Anthony

Ref. No.: 813106540837371 Amount: 31.78

CYNTHIA M. ANTHONY 4624  
 4537 HOPKINS SPRING DR.  
 ORLANDO, FL 32829  
 Date: 03/06/2008  
 Pay to the order of: *Walgreens*  
 \$ 50.00  
 Fifty dollars and 00/100 Dollars  
 Bank of America  
 MICHAEL'S  
 Cynthia M. Anthony

Ref. No.: 813106540647710 Amount: 50.00

CYNTHIA M. ANTHONY 4803  
 4537 HOPKINS SPRING DR.  
 ORLANDO, FL 32829  
 Date: 03/11/2008  
 Pay to the order of: *Walgreens*  
 \$ 45.62  
 Forty five dollars and 62/100 Dollars  
 Bank of America  
 MICHAEL'S  
 Cynthia M. Anthony

Ref. No.: 813105740335408 Amount: 45.62

CYNTHIA M. ANTHONY 4629  
 4537 HOPKINS SPRING DR.  
 ORLANDO, FL 32829  
 Date: 03/09/2008  
 Pay to the order of: *Target*  
 \$ 58.92  
 Fifty eight dollars and 92/100 Dollars  
 Bank of America  
 MICHAEL'S  
 Cynthia M. Anthony

Ref. No.: 813103392842744 Amount: 58.92

CYNTHIA M. ANTHONY 4606  
 4537 HOPKINS SPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/19/2008  
 Pay to the order of: *Target*  
 \$ 83.75  
 Eighty three dollars and 75/100 Dollars  
 Bank of America  
 MICHAEL'S  
 Cynthia M. Anthony

Ref. No.: 813103292914049 Amount: 83.75

CYNTHIA M. ANTHONY 4634  
 4537 HOPKINS SPRING DR.  
 ORLANDO, FL 32829  
 Date: 03/09/2008  
 Pay to the order of: *Michael's*  
 \$ 35.80  
 Thirty five dollars and 80/100 Dollars  
 Bank of America  
 MICHAEL'S  
 Cynthia M. Anthony

Ref. No.: 813105940674532 Amount: 35.80

CYNTHIA M. ANTHONY 4807  
 4537 HOPKINS SPRING DR.  
 ORLANDO, FL 32829  
 Date: 03-19-08  
 Pay to the order of: *Michael's*  
 \$ 20.52  
 Twenty dollars and 52/100 Dollars  
 Bank of America  
 MICHAEL'S  
 Cynthia M. Anthony

Ref. No.: 813101092905143 Amount: 20.52

CYNTHIA M. ANTHONY 4635  
 4537 HOPKINS SPRING DR.  
 ORLANDO, FL 32829  
 Date: 03/10/2008  
 Pay to the order of: *Smart*  
 \$ 86.55  
 Eighty six dollars and 55/100 Dollars  
 Bank of America  
 MICHAEL'S  
 Cynthia M. Anthony

Ref. No.: 813106540770619 Amount: 86.55

Check Image Continues on Next Page

Check Image - Continued

Account Number [REDACTED]

CYNTHIA M. ANTHONY 4076199286 4637  
 4327 HOPESPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/08/2008  
 Pay to the order of: Walgreens  
 \$ 107.71  
 One hundred seven dollars and 71/100  
 Bank of America  
 ACH NY 66100077  
 Cynthia M. Anthony

Ref. No.: 813105940507347 Amount: 107.71

CYNTHIA M. ANTHONY 4076199286 4655  
 4327 HOPESPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/26/2008  
 Pay to the order of: Walgreens  
 \$ 54.95  
 Fifty four dollars and 95/100  
 Bank of America  
 ACH NY 66100077  
 Cynthia M. Anthony

Ref. No.: 813105940398088 Amount: 54.95

CYNTHIA M. ANTHONY 4076199286 4638  
 4327 HOPESPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/18/2008  
 Pay to the order of: Target  
 \$ 64.86  
 Sixty four dollars and 86/100  
 Bank of America  
 ACH NY 66100077  
 Cynthia M. Anthony

Ref. No.: 813103192007183 Amount: 64.86

CYNTHIA M. ANTHONY 4076199286 4656  
 4327 HOPESPRING DR.  
 ORLANDO, FL 32829  
 Date: 03/04/2008  
 Pay to the order of: Target  
 \$ 61.61  
 Sixty one dollars and 61/100  
 Bank of America  
 ACH NY 66100077  
 Cynthia M. Anthony

Ref. No.: 813104192517774 Amount: 61.61

CYNTHIA M. ANTHONY 4076199286 4639  
 4327 HOPESPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/10/2008  
 Pay to the order of: Publix  
 \$ 24.94  
 Twenty four dollars and 94/100  
 Bank of America  
 ACH NY 66100077  
 Cynthia M. Anthony

Ref. No.: 813101192722694 Amount: 24.94

CYNTHIA M. ANTHONY 4076199286 4657  
 4327 HOPESPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/03/2008  
 Pay to the order of: Target  
 \$ 65.34  
 Sixty five dollars and 34/100  
 Bank of America  
 ACH NY 66100077  
 Cynthia M. Anthony

Ref. No.: 813103992579760 Amount: 65.34

CYNTHIA M. ANTHONY 4076199286 4640  
 4327 HOPESPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/20/2008  
 Pay to the order of: Target  
 \$ 158.93  
 One hundred fifty eight dollars and 93/100  
 Bank of America  
 ACH NY 66100077  
 Cynthia M. Anthony

Ref. No.: 813103592072640 Amount: 158.93

CYNTHIA M. ANTHONY 4076199286 4658  
 4327 HOPESPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/23/2008  
 Pay to the order of: Walgreens  
 \$ 106.41  
 One hundred six dollars and 41/100  
 Bank of America  
 ACH NY 66100077  
 Cynthia M. Anthony

Ref. No.: 813106640497688 Amount: 106.41

CYNTHIA M. ANTHONY 4076199286 4645  
 4327 HOPESPRING DR.  
 ORLANDO, FL 32829  
 Date: 03/04/2008  
 Pay to the order of: Ross  
 \$ 64.86  
 Sixty four dollars and 86/100  
 Bank of America  
 ACH NY 66100077  
 Cynthia M. Anthony

Ref. No.: 813101292520712 Amount: 64.86

CYNTHIA M. ANTHONY 4076199286 4659  
 4327 HOPESPRING DR.  
 ORLANDO, FL 32829  
 Date: 02/22/2008  
 Pay to the order of: Ross  
 \$ 58.49  
 Fifty eight dollars and 49/100  
 Bank of America  
 ACH NY 66100077  
 Cynthia M. Anthony

Ref. No.: 813102692648395 Amount: 58.49

END OF CHECK IMAGE

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of  
Statement  
03-19-08  
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Account





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CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646

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](http://www.bankofamerica.com).

**Customer Service Information**  
[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:  
 1-800-432-1000 Priority Telephone Banking  
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

**Notice: Important Information**

As of 6/1/08, the International Transaction Fee (ITF) for check card transactions in foreign currency or in US \$ with foreign merchants is 3% of the US \$ amount of the transaction. This amends your card agreement. The ATM ITF remains 1%. The ITF is waived for Private/Premier clients. Foreign currency transactions are converted to US \$ per your agreement.

CYNTHIA M ANTHONY

Page 2 of 4  
Statement P  
03-19-08 thro  
B I I E I I  
Account Nu

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	
Beginning Balance on 03-19-08	\$ 121.17
Deposits and Other Additions	+ 3,622.54
ATM and Debit Card Subtractions	- 166.84
Service Charges and Other Fees	- 35.00
Other Subtractions	- 3,332.65
Ending Balance on 04-17-08	\$ 209.22

**Your Advantage Pricing Relationship**

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking		353.51	Average	04-16
Money Market Savings		0.00	Average	04-16
Personal Line of Credit		22,258.51	Current	04-16
		<b>Total Qualifying Balance \$22,612.02</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
03-21	1,471.89+	1,593.06	Gentiva Payroll D
03-21	675.19+	2,268.25	Indn:Anthony,Cyntl
03-21	2,000.00-	268.25	Gentiva Payroll D
03-26	74.00-	194.25	Indn:Anthony,Cyntl
03-27	95.00-	99.25	Online Banking tra
03-27	36.00-	63.25	Confirmation# 6098
03-27	136.06-	72.81-	Metlife Des
03-28	35.00-	107.81-	Indn:Cynthia M An
04-04	1,475.46+	1,367.65	Online Banking pay
04-07	58.85-	1,308.80	Confirmation# 6660
04-08	50.00-	1,258.80	Confirmation# 6660
			bright house networ
			Overdraft Item Fee
			Electronic Transact
			Gentiva Payroll De
			Indn:Anthony,Cynth
			Publix 04/07
			2300 Chickasaw Tr
			BkofAmerica ATM
			Pb #465 Chickasa

22950



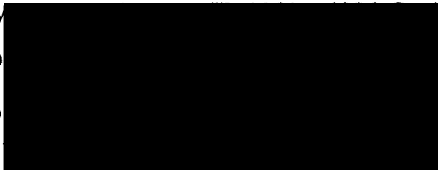
CYNTHIA M ANTHONY

Page 3 of 4  
Statement Per  
03-19-08 throu  
B I I E I E  
Account Num



Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-10	991.59-	267.21	Bankofamericany Indn:Cynthia M.
04-10	37.99-	229.22	CheckCard 0409 Orlando FL
04-17	20.00-	209.22	CheckCard 0416 Orlando FL



Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	121.17	03-28	107.81 -	04-10	229.22
03-21	268.25	04-04	1,367.65	04-17	209.22
03-26	194.25	04-07	1,308.80		
03-27	72.81 -	04-08	1,258.80		

20951

## 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.

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- \* 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.
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Bank of America, N.A. Member FDIC and

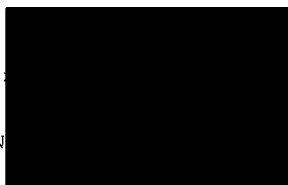


Equal Housing Lender

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Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of  
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CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646

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](http://www.bankofamerica.com).

**Customer Service Information**

[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:

1-800-432-1000 Priority Telephone Banking

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



Call 1.866.890.7383, or log onto [www.newcardonline.com](http://www.newcardonline.com) and reference priority code FACJTQ to apply for a new Bank of America Platinum Plus® MasterCard® credit card. Our no annual fee credit card allows you to access your account through your card, cash advance checks, or at thousands of ATMs around the world. Emergency card replacement, zero liability for fraudulent charges and secure online account access are just a few of the features of this account. You'll have piece of mind knowing that a customer service specialist is available to assist you 24 hours a day, 365 days a year. Call the number above for details on the rates, fees and other costs and benefits of this credit card.

Bank of America's No Fee Mortgage PLUS is still the only mortgage giving you no fees, no worries, and no better mortgage deal - guaranteed.

Call 800.900.9000 today to speak to a mortgage specialist.

CYNTHIA M ANTHONY

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### Do you still have money in a previous employer's 401(k) plan?

If you still have retirement savings with a former employer, or in multiple IRAs, consolidate those assets into a single Rollover IRA from Bank of America, N.A. It may help you simplify the tracking and management of your retirement savings and preserve tax-deferred growth benefits. To learn more, stop by a local banking center or visit [www.bankofamerica.com/myIRA](http://www.bankofamerica.com/myIRA).

## Deposit Accounts

### Regular Checking

CYNTHIA M ANTHONY

### Your Account at a Glance

Account Number	
Beginning Balance on 04-18-08	\$ 209.22
Deposits and Other Additions	+ 5,221.78
Checks Posted	- 126.93
ATM and Debit Card Subtractions	- 1,288.11
Other Subtractions	- 2,287.28
Ending Balance on 05-16-08	\$ 1,728.68

### Your Advantage Pricing Relationship

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking		754.85	Average	05-15
Home Equity Line of Credit		21,988.27	Current	05-15
		<b>Total Qualifying Balance \$22,743.12</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

### Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-18	1,470.87+	1,680.09	Gentiva Pa Indp:Antho
04-18	312.01-	1,368.08	Online Ban
04-21	621.12-	746.96	Confirmatio CheckCard
04-21	200.00-	546.96	800-378-7262 Samsclub #
04-21	140.75-	406.21	Samsclub # Samsclub # Samsclub #

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CYNTHIA M ANTHONY

Page 3  
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**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-21	24.95-	381.26	Petsmart 04/18 Petsmart C
04-21	11.94-	369.32	Walgreen Compa 0 Walgreen Company
04-25	126.93-	242.39	Check 4644
04-25	58.68-	183.71	AT&T Services D Indn:98115016961016
04-28	75.00-	108.71	Metlife Des Indn:Cynthia M An
05-02	1,475.46+	1,584.17	Gentiva Payroll De Indn:Anthony,Cynth
05-05	103.94-	1,480.23	Publix 05/04 6485 S Chickasaw
05-05	71.84-	1,408.39	Wal-Mart #0890 05 Wal-Mart #0890
05-07	42.00-	1,366.39	CheckCard 0506 Ar Orlando FL 241
05-09	100.00-	1,266.39	Sears Payment D Indn:Bd85B3403549F
05-12	800.00+	2,066.39	Online Banking tran Confirmation# 03885
05-12	991.59-	1,074.80	Bankofamericany D Indn:Cynthia M. An
05-12	750.00-	324.80	Capital One Arc De Indn:752910881316780
05-12	71.57-	253.23	Publix 05/10 6485 S Chickasaw
05-16	1,475.45+	1,728.68	Gentiva Payroll Des Indn:Anthony,Cynth

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)
4644	04-25	126.93

Total Checks Posted \$126.93

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	209.22	04-28	108.71	05-09	1,266.39
04-18	1,368.08	05-02	1,584.17	05-12	253.23
04-21	369.32	05-05	1,408.39	05-16	1,728.68
04-25	183.71	05-07	1,366.39		

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Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
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Check Image

Account Number: [REDACTED]

Bank of America Advantage

CYNTHIA M. ANTHONY  
4937 MCPHERSON DR.  
ORLANDO, FL 32835

Date: 4-21-08

4544

ED-0028 PL 107

Pay to the order of *Brought Home* \$ 126.93

*126 hundred twenty six and 93/100* Dollars

Bank of America

ACH & T NO 1010417

Micro 073026907

*Cynthia M. Anthony*

Ref. No.: 813103392176359 Amount: 126.93

END OF CHECK IMAGE

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Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of  
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05-17-08  
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CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646

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.**  
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### Customer Service Information

[www.bankofamerica.com](http://www.bankofamerica.com)

For additional information or service, you may call:

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1 800 288 4408 TDD/TTY Users Only  
1 800 688 6086 En Español

Or you may write to:

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P.O. Box 25118  
Tampa, FL 33622-5118

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As a valued Bank of America customer, you can receive free admission to over 70 museums nationwide the first weekend of every month with Museums on Us™. Just present your Bank of America debit, credit or ATM card, along with your photo ID at participating museums. To learn more and to sign up for monthly email or text reminders visit [bankofamerica.com/museums](http://bankofamerica.com/museums).

### Visa® Check Card Customers:

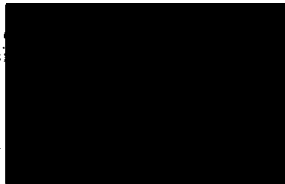
Visa services such as Purchase Security, Warranty Manager, Price Protection, & Concierge Service are no longer available with purchases on your Visa Check Card. As always - our free Total Security Protection® package provides greater defense against unauthorized use of your card. More at [bankofamerica.com/totalsecurityprotection](http://bankofamerica.com/totalsecurityprotection)

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CYNTHIA M ANTHONY

Page 2  
Statement  
05-17-08  
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Account



**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	[REDACTED]
Beginning Balance on 05-17-08	\$ 1,728.68
Deposits and Other Additions	+ 2,940.16
Checks Posted	- 66.35
ATM and Debit Card Subtractions	- 2,229.71
Service Charges and Other Fees	- 35.00
Other Subtractions	- 1,277.07
Ending Balance on 06-17-08	\$ 1,060.71

**Your Advantage Pricing Relationship**

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking	[REDACTED]	799.61	Average	06-16
Home Equity Line of Credit	[REDACTED]	21,988.27	Current	06-16
<b>Total Qualifying Balance</b>		<b>\$22,787.88</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
05-19	621.12-	1,107.56	CheckCard [REDACTED]
05-19	200.00-	907.56	800-378-7262 [REDACTED]
05-19	110.30-	797.26	Samsclub # [REDACTED]
05-19	50.37-	746.89	Samsclub # [REDACTED]
05-19	46.68-	700.21	Publix [REDACTED]
05-19	42.77-	657.44	6485 S Chic [REDACTED]
05-19	33.27-	624.17	Kohl'S #123 [REDACTED]
05-19	32.92-	591.25	Kohl'S #123 [REDACTED]
05-19	23.12-	568.13	Wal-Mart # [REDACTED]
05-20	150.00-	418.13	Wal-Mart # [REDACTED]
			CheckCard [REDACTED]
			Orlando [REDACTED]
			Publix [REDACTED]
			6485 S Chic [REDACTED]
			Sou The Ho [REDACTED]
			Sou The Ho [REDACTED]
			CheckCard [REDACTED]
			Eustis [REDACTED]
			Bright Hous [REDACTED]

CYNTHIA M ANTHONY

Page 3 of  
Statement  
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Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
05-22	17.99-	400.14	Walgreen Compa
05-27	75.00-	325.14	Walgreen Company Metlife Des
05-27	72.70-	252.44	Indn:Cynthia M An Sou The Home D
05-27	30.15-	222.29	Sou The Home Dep CheckCard 0524 H
05-27	18.71-	203.58	Orlando FL 244 CheckCard 0524 A
05-30	1,470.87+	1,674.45	888-603-1168 NY 246 Gentiva Payroll De
05-30	50.00-	1,624.45	Indn:Anthony,Cynth BkofAmerica ATM
05-30	43.02-	1,581.43	Rio Pinar O CheckCard 0528 Ar
06-02	211.68-	1,369.75	Orlando FL 241 Wal-Mart #1084 06/
06-02	38.07-	1,331.68	Wal-Mart #1084 Publix 06/01
06-03	189.67-	1,142.01	4048 Semoran Blvd Wal-Mart #1084 06/
06-03	60.48-	1,081.53	Wal-Mart #1084 AT&T Services D
06-04	38.34-	1,043.19	Indn:981540262960290 CheckCard 0602 Pir
06-05	46.10-	997.09	Orlando FL 247 Check 4584
06-05	20.25-	976.84	Check 4585
06-05	10.65-	966.19	CheckCard 0603 Do
06-06	74.34-	891.85	Orlando FL 241 Publix 06/06
06-06	42.12-	849.73	2300 Chickasaw Tr Cns Ikea Orlan 06/0
06-09	53.24-	796.49	Cns Ikea Orlando Target T2032 O 06/0
06-10	991.59-	195.10-	Target T2032 Orla V Bankofamericany De
06-11	35.00-	230.10-	Indn:Cynthia M. Ant Overdraft Item Fee F
06-13	1,469.29+	1,239.19	Electronic Transacti Gentiva Payroll Des
06-16	178.48-	1,060.71	Indn:Anthony,Cynthia Wal-Mart #3782 06/1 Wal-Mart #3782 C

Checks Posted in Numerical Order

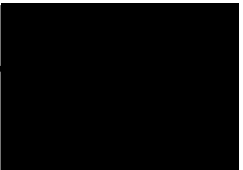
Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
4584	06-05	46.10	4585	06-05	20.25

Total Checks Posted \$66.35

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CYNTHIA M ANTHONY

Page 4 of 6  
Statement Per  
05-17-08 throug  
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Account Numbr



**Daily Balance Summary**

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	1,728.68	06-02	1,331.68	06-10	195.10 -
05-19	568.13	06-03	1,081.53	06-11	230.10 -
05-20	418.13	06-04	1,043.19	06-13	1,239.19
05-22	400.14	06-05	966.19	06-16	1,060.71
05-27	203.58	06-06	849.73		
05-30	1,581.43	06-09	796.49		

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SUBTOTAL ..... \$ \_\_\_\_\_

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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

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22962

Check Image

Account Number [REDACTED]

Bank of America

CYNTHIA M. ANTHONY  
WEST HOPKINSBURG DR.  
ORLANDO, FL. 32835

607-684 MJ Date 6-2-08 4584

Pay to the order of Earl K. Wood, Tax Collector \$ 46.10

Twenty Six and 10/100 Dollars

Bank of America

MEMO 407-62-9799 Cynthia M. Anthony

Ref. No.: 813104292909100 Amount: 46.10

Bank of America

CYNTHIA M. ANTHONY  
WEST HOPKINSBURG DR.  
ORLANDO, FL. 32835

607-684 MJ Date 6-2-08 4585

Pay to the order of Earl K. Wood \$ 20.25

Twenty and 25/100 Dollars

Bank of America

MEMO 407-62-9799 Cynthia M. Anthony

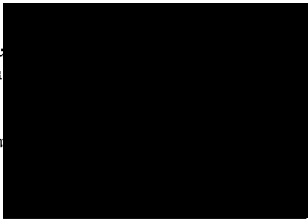
Ref. No.: 813104292909099 Amount: 20.25

END OF CHECK IMAGE

22963

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 6  
Statement Per  
06-18-08 thro  
B I L L E  
Account Num



19075 E01 SCM999 I 34 0

CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646


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22964

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number	
Beginning Balance on 06-18-08	\$ 1,060.71
Deposits and Other Additions	+ 4,338.36
Checks Posted	- 238.96
ATM and Debit Card Subtractions	- 3,226.91
Other Subtractions	- 1,487.03
Ending Balance on 07-18-08	\$ 446.17

**Your Advantage Pricing Relationship**

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking		1,200.78	Average	07-17
Home Equity Line of Credit		21,988.27	Current	07-17
Total Qualifying Balance		\$23,189.05		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
06-18	621.12-	439.59	CheckCard 0617 800-378-7262 CA 2
06-23	121.07-	318.52	Wal-Mart #3782
06-23	42.16-	276.36	Wal-Mart #3782
06-23	21.30-	255.06	Publix 06/23 2300 Chickasaw Trl Orlando FL 2
06-24	1,200.00+	1,455.06	CheckCard 0621 Orlando FL 2
06-24	47.40-	1,407.66	Deposit
06-25	312.01-	1,095.65	CheckCard 0623 Orlando FL 2
06-26	75.00-	1,020.65	Online Banking pa Confirmation# 443
06-27	1,469.06+	2,489.71	Metlife De Indn:Cynthia M A
06-27	108.43-	2,381.28	Gentiva Payroll D Indn:Anthony,Cynt
06-30	122.37-	2,258.91	Bright House Netw
06-30	83.39-	2,175.52	Wal-Mart #3782 Wal-Mart #3782 Sou The Home D Sou The Home Dep

22965

CYNTHIA M ANTHONY

Page 3 of 6  
Statement P  
06-18-08 thro  
B I I E I  
Account Nu

Regular Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
06-30	74.80-	2,100.72	Nst Kmart
06-30	49.96-	2,050.76	Nst Kmart
06-30	40.74-	2,010.02	Sou The Home D
07-02	238.96-	1,771.06	Sou The Home D
07-02	200.00-	1,571.06	Wal-Mart #3782
07-02	152.06-	1,419.00	Wal-Mart #3782
07-02	90.21-	1,328.79	Check 4588
07-03	45.27-	1,283.52	Samsclub #6212
07-03	37.21-	1,246.31	Samsclub #6212
07-07	126.74-	1,119.57	Samsclub #6212
07-07	52.29-	1,067.28	Samsclub #6212
07-07	50.01-	1,017.27	Publix 07/
07-08	66.47-	950.80	6485 S Chickasaw
07-10	200.00+	1,150.80	Wal-Mart #3782
07-10	991.59-	159.21	Wal-Mart #3782
07-10	6.00-	153.21	Sou Michaels #
07-11	1,469.30+	1,622.51	Sou Michaels #21
07-14	55.22-	1,567.29	Sou The Home D
07-15	500.00-	1,067.29	Sou The Home D
07-18	621.12-	446.17	Wal-Mart #3782
			Wal-Mart #3782
			Hess Express S
			Hess Express Sho
			CheckCard 0706
			Orlando FL 2
			Online Banking tr
			Confirmation# 572
			Bankofamericany
			Indn:Cynthia M. A
			Publix 07/
			2300 Chickasaw T
			Gentiva Payroll
			Indn:Anthony,Cyn
			Wal-Mart #3782
			Wal-Mart #3782
			BkofAmerica ATM
			Rio Pinar Bc
			CheckCard 0717
			800-378-7262 CA 2

Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)
4588	07-02	238.96

Total Checks Posted \$238.96



CYNTHIA M ANTHONY

Page 4 of  
Statement  
06-18-08 th  
B 11 E 1  
Account

Daily Balance Summary

<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>	<u>Date</u>	<u>Balance(\$)</u>
Beginning	1,060.71	06-27	2,381.28	07-10	153.21
06-18	439.59	06-30	2,010.02	07-11	1,622.51
06-23	255.06	07-02	1,328.79	07-14	1,567.29
06-24	1,407.66	07-03	1,246.31	07-15	1,067.29
06-25	1,095.65	07-07	1,017.27	07-18	446.17
06-26	1,020.65	07-08	950.80		

22967

### 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.

Check Image

Account Number: [REDACTED]

CYNTHIA M. ANTHONY  
 4588  
 8627 HOPKINS DR.  
 ORLANDO, FL 32835  
 Date: 7-1-04  
 Pay to the order of: Ronald J. Plumbing \$ 238.96  
Two hundred thirty eight 96/100 Dollars

Bank of America

ACH BY ACH TRANSFER

Memo: [REDACTED]

*Cynthia M. Anthony*

Ref. No.: 813106892055085 Amount: 238.96

END OF CHECK IMAGE

22969

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of  
Statement  
07-19-08 th  
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CYNTHIA M ANTHONY  
4937 HOPE SPRING DR  
ORLANDO FL 32829-8646

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22970

CYNTHIA M ANTHONY

Page 2 of  
Statement  
07-19-08 th  
B I I E I  
Account N

**Deposit Accounts**

**Regular Checking**

CYNTHIA M ANTHONY

**Your Account at a Glance**

Account Number		
Beginning Balance on 07-19-08	\$	446.17
Deposits and Other Additions	+	3,465.82
Checks Posted	-	100.00
ATM and Debit Card Subtractions	-	661.82
Other Subtractions	-	2,038.60
Ending Balance on 08-18-08	\$	1,111.57

**Your Advantage Pricing Relationship**

Account Name	Account Number	Qualifying Balance (\$)	Type of Balance	Date
Regular Checking		931.93	Average	08-15
Home Equity Line of Credit		21,906.05	Current	08-15
		<b>Total Qualifying Balance \$22,837.98</b>		

Thank you for banking with us. The monthly maintenance fee was waived this statement cycle because you are an Advantage customer who maintained a qualifying balance.

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
07-24	49.01-	397.16	CheckCar Orlando
07-25	1,469.07+	1,866.23	Gentiva P Indn:Anth
07-25	179.48+	2,045.71	Gentiva P Indn:Anth
07-25	312.01-	1,733.70	Online Bar Confirmati
07-25	200.00-	1,533.70	Online Bar Confirmati
07-25	162.00-	1,371.70	Online Bar Confirmati
07-25	148.00-	1,223.70	Online Bar Confirmati
07-28	204.82-	1,018.88	Firestone C Firestone C
07-28	150.00-	868.88	bright hous
07-28	75.00-	793.88	Metlife
07-28	15.01-	778.87	Indn:Cynth Publix
08-01	100.00-	678.87	6485 S Chic Check

22971

CYNTHIA M ANTHONY

Page 3 of 5  
Statement P  
07-19-08 thro  
B I I E I E  
Account Num

**Regular Checking Additions and Subtractions**

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
08-01	18.28-	660.59	Nst Kmart
08-04	52.15-	608.44	Nst Kmart CheckCard
08-05	40.55-	567.89	Orlando Racetrac570
08-08	1,817.27+	2,385.16	Deposit
08-08	195.01-	2,190.15	CheckCard 800-7532909
08-11	991.59-	1,198.56	Bankofamer
08-12	24.99-	1,173.57	Indn:Cynth Shell Servic
08-13	15.00-	1,158.57	Shell Servic Walgreen C
08-18	47.00-	1,111.57	Walgreen C CheckCard Kissimmee

**Checks Posted in Numerical Order**

Check #	Posting Date	Amount(\$)
1001	08-01	100.00

Total Checks Posted \$100.00

**Daily Balance Summary**

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	- 446.17	08-01	660.59	08-11	1,198.56
07-24	397.16	08-04	608.44	08-12	1,173.57
07-25	1,223.70	08-05	567.89	08-13	1,158.57
07-28	778.87	08-08	2,190.15	08-18	1,111.57

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Checks, ATM, Check Card, Electronic Withdrawals	Checks, ATM, Check Card, Electronic Withdrawals	Checks, ATM, Check Card, Electronic Withdrawals	
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- \* 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.

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**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.

22973

Check Image

Account Number: [REDACTED]

UNLESS YOU SEE THIS MESSAGE, YOU ARE RECEIVING A COPY OF THIS CHECK  
1

CYNTHIA M ANTHONY  
 407 1807 ESPINOSA DR  
 OAKLAND, FL 32137

CHECK NO. 1881  
 ASA E. 04360041  
 000208 / 000197

DATE: 07/20/2008

TO THE ORDER OF \*\*\*\*\*100.00 \*\*\*\*\* 100.00

Capital One (Collections)  
 BANK OF AMERICA, NA  
 JACKSONVILLE, FL 32202-3164

4000442670241754

[Signature]  
FOR DEPOSIT ONLY - MICR LINE

Ref. No.: 813103930880768 Amount: 100.00

END OF CHECK IMAGE

22974