

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MASSACHUSETTS
(WESTERN DIVISION)

In re:)	
)	CHAPTER 13
TELEXFREE, LLC)	CASE NO. 14-40987
TELEXFREE, INC.)	
TELEXFREE FINANCIAL, INC.)	
)	
DEBTOR)	
_____)	

CREDITOR'S RESPONSE TO OBJECTION TO CLAIM

Now comes the Creditor, Luiz Roberto Caldas Christo, and hereby responds to the Objection to the Proof of Claim #33884-002. The Debtor has attached hereto copies of the documentation to support his claim of monies owed as Exhibit "A".

Respectfully Submitted,
Luiz Roberto Caldas Christo
By His Attorney,

/s/ Robert Osol
Robert Osol, Esq.
rosol@melia-osol.com
BBO#380625
16 Harvard Street
Worcester, MA 01609
508-753-5552

Dated: October 7, 2019



UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MASSACHUSETTS
(WESTERN DIVISION)

In re:)
)
TELEXFREE, LLC) CHAPTER 13
TELEXFREE, INC.) CASE NO. 14-40987
TELEXFREE FINANCIAL, INC.)
)
DEBTOR)
_____)

CERTIFICATE OF SERVICE

I, Robert Osol, attorney for the Creditor, Luiz Roberto Caldas Christo, hereby certify that I have served a copy of the Creditor's Response to the Objection of Proof of Claim #33884-002 upon the following parties using the CM/ECF system:

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(508) 753-5552

rosol@melia-osol.com

BBO# 380625Dated: 9-30-18

Dated: October 7, 2019

Telexfree money claim

The money invested in the Telexfree
came from:

1. AAA - credit card (see other uploaded document)

2/13/14 - 10.000

2/25/14 - 10.000

2. Visa credit card. (see other uploaded document)

2/5/14 - 20.000

3/4/14 - 12.000

3. Discover credit card:
\$ 5.000

4. ~~Borrowed from a family member~~
\$ 15.675

5. Selling of a car
\$ 15.000

6. The rest was from personal savings.
~~After the closing of the company~~

+ ADD ACCOUNTS SETTINGS PROFILE TOUR LOG OUT

OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

Type

Bank of America

AAA Southern New England Visa Platinum P...

Cash & Credit

Investment

BALANCE	AVAILABLE CREDIT	TOTAL CREDIT	APR	TOTAL FEES
\$0.00	\$25,000.00	\$25,000.00	12.24%	\$516.23

Cash Only

Loan



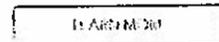
Enjoy 1.5% unlimited cash back

Earn 1.5% unlimited cash back with your American Express Cash Magnet™ Card with 0% APR for 15 months and no annual fee.

Accounts

All Accounts

25 accounts



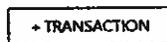
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Bank of America

AAA Southern New England Visa Platinum Plus (...3916)

Bank of America

AAA Southern New England Visa Platinum Plus (...3916)



Date	Description	Category	Amount
08/12/14	Bjs Fuel	Gas & Fuel	-\$75.13
08/15/14	Transfer from CHECKING (INTERE...	Credit Card Pay...	\$1,500.00
08/21/14	Interest Charged Balance	Interest Income	\$0.00

Bank of America

Automobile Loan (...4434)

Bank of America

Bank of America Cash Rewards Visa Signature (...3541)

Bank of America

Bank of America Cash Rewards Visa Signature (...9769)

Bank of America

BankAmericard Cash Rewards Signature Visa (...0156)

Bank of America

BankAmericard Cash Rewards Visa Signature (...5258)

Chase Bank

CHASE SLATE (...1298)

Eastern Bank

INSTALLMENT(Closed)(...52-1)

Fidelity

UMASS MEMORIAL 401K (...9479)

Fidelity

UMASS MEMORIAL 457B (...1055)

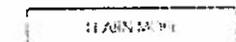
Fidelity

UMASS-MEMORIAL H. C. (...2530)

Leominster CU

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Earn 6% cash back at U.S. supermarkets on up to \$6,000 per year in purchases. Plus 3% cash back at U.S. gas stations and at select U.S. department stores, 1% back on other purchases with the Blue Cash Preferred® card from our partner American Express. Terms Apply.



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08/21/14	Interest Charged Purchases	Bank Fee	-\$1.51
08/21/14	Interest Charged Dir	Interest Income	\$0.00
08/21/14	Interest Charged Bank	Interest Income	\$0.00
08/22/14	Statement Gas Re	Credit Card Pay...	\$8.78
08/22/14	Sunoco	Gas & Fuel	-\$50.00
08/23/14	Bjs Fuel	Gas & Fuel	-\$23.74
08/23/14	Bjs Fuel	Gas & Fuel	-\$95.85
08/30/14	Pbmaautogee	UNCATEGORIZED	-\$42.69
09/02/14	Ezelektroni	UNCATEGORIZED	-\$136.83
09/02/14	Bjs Fuel	Gas & Fuel	-\$90.27
09/03/14	Clickbank	UNCATEGORIZED	-\$6.95

DETAILS

Account:

Bank of America - AAA Southern New England Visa Platinum Plus

Show all Bjs Fuel

Show all Gas & Fuel

Account	Date	Description	Category	Amount
IN-CREDIBLE INTEREST MONEY MARKET (...9294)	09/04/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$2,000.00
Leominster CU	09/05/14	Sunoco	Gas & Fuel	-\$54.60
LCU TUNES (...0086)	09/10/14	Sunoco	Gas & Fuel	-\$62.00
Leominster CU	09/10/14	Masspike Ma	UNCATEGORIZED	-\$43.40
PREMIUM SAVINGS (...7606)	09/16/14	Bjs Fuel	Gas & Fuel	-\$70.15
Leominster CU	09/16/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$1,500.00
REGULAR PASSBOOK (...4905)	09/18/14	Interest Charged Dir	Interest Income	\$0.00
Leominster CU	09/18/14	Interest Charged Bank	Interest Income	\$0.00
REGULAR PASSBOOK (...4918)	09/18/14	Interest Charged Balance	Interest Income	\$0.00
Sovereign Bank (Massachusetts)	09/18/14	Interest Charged Purchases	Bank Fee	-\$1.88
CHECKING (INTEREST BEARING) (...538)	09/19/14	Statement Gas Re	Credit Card Pay...	\$10.00
Sovereign Bank (Massachusetts)	09/19/14	eBay	Shopping	-\$1.00
HELOC (...5844)	09/19/14	Gear Attic	UNCATEGORIZED	-\$30.00
Sovereign Bank (Massachusetts)	09/20/14	Harrington Oil	UNCATEGORIZED	-\$77.54
Money Market (...7987)	09/20/14	Sunoco	Gas & Fuel	-\$53.00
St.Mary's Credit Union	09/20/14	Home Depot	Home Improvement	-\$31.86
STATEMENT SAVINGS (...2833)	09/22/14	Bjs Fuel	Gas & Fuel	-\$78.74
St.Mary's Credit Union	09/22/14	Bjs Fuel	Gas & Fuel	-\$3.66
INDIRECT NEW (...3319)	10/02/14	Wess	Gas & Fuel	-\$62.21
Workers' Credit Union	10/04/14	Sarku Japan	UNCATEGORIZED	-\$8.00
Auto Loan (...4890)	10/06/14	Crazy	Clothing	-\$31.87
Workers' Credit Union	10/06/14	Ann Taylor	Clothing	-\$102.55
Mortgage Loan (...1337)	10/07/14	Bjs Fuel	Gas & Fuel	-\$99.60
Workers' Credit Union	10/08/14	Bjs Fuel	Gas & Fuel	-\$24.19
Statement Savings (...085R)	10/11/14	Exxon	Gas & Fuel	-\$8.00
Tags	10/11/14	Sunoco	Gas & Fuel	-\$52.00
Reimbursable	10/14/14	Sunoco	Gas & Fuel	-\$86.27
Tax Related	10/14/14	Nike	Clothing	-\$50.44
Vacation	10/14/14	Banana Republic	Clothing	-\$13.49
	10/15/14	Bjs Fuel	Gas & Fuel	-\$76.77
	10/16/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$1,000.00
	10/20/14	Interest Charged Purchases	Bank Fee	-\$14.15
	10/20/14	Interest Charged Dir	Interest Income	\$0.00
	10/20/14	Interest Charged Bank	Interest Income	\$0.00
	10/20/14	Interest Charged Balance	Interest Income	\$0.00
	10/21/14	Statement Gas Re	Credit Card Pay...	\$10.00
	10/25/14	Sunoco	Gas & Fuel	-\$63.00
	11/14/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$1,000.00
	11/18/14	Interest Charged Balance	Interest Income	\$0.00
	11/18/14	Interest Charged Bank	Interest Income	\$0.00
	11/18/14	Interest Charged Purchases	Bank Fee	-\$6.50
	11/18/14	Interest Charged Dir	Interest Income	\$0.00

<input checked="" type="checkbox"/>	11/28/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$5,766.00
<input type="checkbox"/>	12/06/14	Sunoco	Gas & Fuel	-\$57.15
<input type="checkbox"/>	12/08/14	Sarku Japan	UNCATEGORIZED	-\$19.10
<input type="checkbox"/>	12/08/14	Ann Taylor	Clothing	-\$38.87
<input type="checkbox"/>	12/08/14	Big Y Holden	UNCATEGORIZED	-\$39.22
<input type="checkbox"/>	12/08/14	Ann Taylor	Clothing	-\$55.88
<input type="checkbox"/>	12/08/14	Groupon	UNCATEGORIZED	-\$10.00
<input type="checkbox"/>	12/08/14	Crazy	Clothing	-\$26.64
<input type="checkbox"/>	12/08/14	Christmas Tree	UNCATEGORIZED	-\$63.45
<input type="checkbox"/>	12/08/14	Sears	Shopping	-\$52.92
<input type="checkbox"/>	12/09/14	Dollar Tree	Shopping	-\$11.63
<input type="checkbox"/>	12/15/14	Sunoco	Gas & Fuel	-\$38.00
<input type="checkbox"/>	12/17/14	Harrington Oil Ma	UNCATEGORIZED	-\$574.74
<input type="checkbox"/>	12/18/14	Interest Charged Bank	Interest Income	\$0.00
<input type="checkbox"/>	12/18/14	Interest Charged Balance	Interest Income	\$0.00
<input type="checkbox"/>	12/18/14	Interest Charged Purchases	Bank Fee	-\$0.02
<input type="checkbox"/>	12/18/14	Interest Charged Dir	Interest Income	\$0.00
<input type="checkbox"/>	12/22/14	Exxon	Gas & Fuel	-\$10.00
<input type="checkbox"/>	12/22/14	Sunoco	Gas & Fuel	-\$43.00
<input type="checkbox"/>	12/29/14	Masspike	toil	-\$42.60
<input type="checkbox"/>	01/02/15	Sunoco	Gas & Fuel	-\$42.60
<input type="checkbox"/>	01/12/15	Sunoco	Gas & Fuel	-\$37.00
<input type="checkbox"/>	01/15/15	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$987.30
<input type="checkbox"/>	01/20/15	Gulf	Gas & Fuel	-\$43.91
<input type="checkbox"/>	01/21/15	Statement Gas Rebate	Credit Card Pay...	\$0.75
<input type="checkbox"/>	01/27/15	Harringtons	Oil Heating	-\$529.74
<input type="checkbox"/>	01/30/15	Sunoco	Gas & Fuel	-\$37.00
<input type="checkbox"/>	02/09/15	Sunoco	Gas & Fuel	-\$33.00
<input type="checkbox"/>	02/13/15	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$220.00
<input type="checkbox"/>	02/20/15	Interest Charged Purchases	Interest income	\$0.00
<input type="checkbox"/>	02/20/15	Interest Charged Bank	Interest income	\$0.00
<input type="checkbox"/>	02/20/15	Interest Charged Dir	Interest income	\$0.00
<input type="checkbox"/>	02/20/15	Interest Charged Balance	Interest income	\$0.00
<input type="checkbox"/>	03/04/15	Sunoco	Gas & Fuel	-\$37.25
<input type="checkbox"/>	03/07/15	Harringtons	Oil Heating	-\$710.75
<input type="checkbox"/>	03/10/15	Silverleaf Resorts	Home Improvement	-\$40.00
<input type="checkbox"/>	03/11/15	Worc	Bills & Utilities	-\$5.00
<input type="checkbox"/>	03/13/15	Sunoco	Gas & Fuel	-\$35.00
<input type="checkbox"/>	03/16/15	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$596.15
<input type="checkbox"/>	03/20/15	Interest Charged Balance	Transfer	\$0.00
<input type="checkbox"/>	03/20/15	Interest Charged Bank	Finance Charge	\$0.00

HELP

03/20/15	Interest Charged Purchases	Finance Charge	\$1.20
03/20/15	Interest Charged Dir	Finance Charge	\$5.00
03/23/15	Sunoco	Gas & Fuel	-\$45.17

PREV 1 2 3 4 5 6 7 8 9 10 NEXT LAST

Showing 20 of 100 transactions

OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

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OVERVIEW **TRANSACTIONS** CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

Type

Bank of America

Bank of America Cash Rewards Visa Signature

Cash & Credit

Investment

Cash Only

Loan

Accounts

All Accounts

25 accounts

Bank of America

AAA Southern New England Visa Platinum Plus (...3916)

Bank of America

AAA Southern New England Visa Platinum Plus (...3916)

Bank of America

Automobile Loan (...4434)

Bank of America

Bank of America Cash Rewards Visa Signature (...3644)

Bank of America

Bank of America Cash Rewards Visa Signature (...9767)

Bank of America

BankAmericard Cash Rewards Signature Visa (...0156)

Bank of America

BankAmericard Cash Rewards Visa Signature (...5258)

Chase Bank

CHASE SLATE (...1298)

Eastern Bank

INSTALLMENT(Closed) (...52-1)

Fidelity

UMASS MEMORIAL 401K (...9479)

Fidelity

UMASS MEMORIAL 457B (...1055)

Fidelity

UMASS-MEMORIAL H. C. (...2530)

Leominster CU

BALANCE **-\$681.55** AVAILABLE CREDIT **\$34,223.52** TOTAL CREDIT **\$35,000.00** APR **15.49%** TOTAL FEES **\$1,801.95**



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+ TRANSACTION

<input type="checkbox"/>	Date	Description	Category	Amount
<input type="checkbox"/>	12/06/13	Rite Aid	Pharmacy	-\$15.10
<input type="checkbox"/>	12/07/13	Toys "R" Us	toys	-\$15.28
<input type="checkbox"/>	12/07/13	Bloomingdale's	Clothing	-\$626.56
<input type="checkbox"/>	12/07/13	Amazon	Shopping	-\$68.20
<input type="checkbox"/>	12/07/13	Renovomd	UNCATEGORIZED	-\$35.00
<input type="checkbox"/>	12/09/13	Amazon	Shopping	-\$24.99
<input type="checkbox"/>	12/09/13	Amazon	Shopping	-\$12.12
<input type="checkbox"/>	12/09/13	Children's Place	Kids	-\$30.16
<input type="checkbox"/>	12/09/13	Bulbamerica Ny	UNCATEGORIZED	-\$33.75
<input type="checkbox"/>	12/09/13	Hess	Gas & Fuel	-\$55.93
<input type="checkbox"/>	12/09/13	Amazon	Shopping	-\$20.23
<input type="checkbox"/>	12/09/13	Amazon	Shopping	-\$15.49
<input type="checkbox"/>	12/09/13	Hess	Gas & Fuel	-\$5.18
<input type="checkbox"/>	12/09/13	Snapfish	Hobbies	-\$47.81

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Earn 6% cash back at U.S. supermarkets on up to \$6,000 per year in purchases, Plus 3% cash back at U.S. gas stations and at select U.S. department stores, 1% back on other purchases with the Blue Cash Preferred® card from our partner American Express. Terms Apply.

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DETAILS

Account:

Bank of America - Bank of America Cash Rewards Visa Signature

Show all Rite Aid

Show all Pharmacy

Mint > Transactions

Exhibit A Page 7 of 55

Account	Date	Description	Category	Amount
INCREDIBLE INTEREST MONEY MARKET (...99641)	12/10/13	Vals Restaurant Pizz	Restaurants	-\$72.10
Leominster CU (LCU TUNES (...0086))	12/10/13	Pure Encapsulations Ma	Pharmacy	-\$58.66
Leominster CU (PREMIUM SAVINGS (...9606))	12/11/13	Mrkt Bskt	Groceries	-\$75.42
Leominster CU (REGULAR PASSBOOK (...4905))	12/11/13	Wal-Mart	Shopping	-\$45.40
Leominster CU (REGULAR PASSBOOK (...4918))	12/11/13	Clkbank Com Dbrhek	UNCATEGORIZED	-\$19.95
Sovereign Bank (Massachusetts) (CHECKING (INTEREST BEARING) (...2339))	12/11/13	Clkbank Com Rldv	UNCATEGORIZED	-\$7.00
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/11/13	BJ's Wholesale Club	Groceries	-\$150.24
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/12/13	Ppl P X	Clothing	-\$127.34
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/12/13	Sears	Shopping	-\$23.90
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/12/13	Jo-Ann Stores	Hobbies	-\$14.88
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/13/13	TJ Maxx	Clothing	-\$23.79
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/13/13	Panera Bread	Fast Food	-\$8.66
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/14/13	Petco	Pet Food & Supp...	-\$21.24
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/14/13	Petco	Pet Food & Supp...	-\$40.00
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/14/13	Dick's Sporting	Sporting Goods	-\$56.81
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/14/13	Mrkt Bskt Hudson	Groceries	-\$58.93
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/14/13	Dick's Sporting	Sporting Goods	-\$28.32
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/14/13	Trader Joe's	Groceries	-\$19.97
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/14/13	USPS	Shipping	-\$29.40
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/14/13	iTunes	Music	-\$2.11
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Home Depot	Home Improvement	-\$82.28
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Groupm	Groceries	-\$35.00
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Home Depot	Home Improvement	-\$285.38
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Big Y Holder	Groceries	-\$97.69
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Home Depot	Home Improvement	-\$9.10
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Dollar Tree	Shopping	-\$14.81
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Home Depot	Home Improvement	-\$10.98
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Home Depot	Home Improvement	-\$94.31
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Home Depot	Home Improvement	-\$19.41
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Home Depot	Home Improvement	-\$68.62
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/16/13	Payment	Credit Card Pay...	-\$123.24
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/17/13	iTunes	Music	-\$1.05
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/17/13	Amazon	Shopping	-\$3.42
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/17/13	Msf Xbox Live	Gym	-\$59.99
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/17/13	Jump Nation Lic	UNCATEGORIZED	-\$405.45
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/17/13	Price Chopper	Groceries	-\$37.99
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/18/13	BJ's Wholesale Club	Groceries	-\$155.66
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/18/13	Mrkt Bskt	Groceries	-\$70.82
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/18/13	Sunoco	Gas & Fuel	-\$60.40
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/19/13	Home Depot	Home Improvement	-\$48.75
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/19/13	Home Depot	Home Improvement	-\$5.53
Sovereign Bank (Massachusetts) (MONEY MARKET (...7997))	12/20/13	Big Y Holder	Groceries	-\$24.06

<input type="checkbox"/>	12/20/13	J Beauty Productions	Groceries	-\$45.00
<input type="checkbox"/>	12/20/13	Home Depot	Home Improvement	-\$11.21
<input type="checkbox"/>	12/20/13	Home Depot	Home Improvement	\$1.69
<input type="checkbox"/>	12/20/13	Michaels	Hobbies	-\$36.21
<input type="checkbox"/>	12/20/13	Ocean State Job	Hobbies	-\$73.59
<input type="checkbox"/>	12/20/13	Sears	Shopping	-\$46.48
<input type="checkbox"/>	12/21/13	Whole Foods	Groceries	-\$10.45
<input type="checkbox"/>	12/21/13	Whole Foods	Groceries	-\$50.03
<input type="checkbox"/>	12/21/13	Big Y Holden	Groceries	-\$9.49
<input type="checkbox"/>	12/21/13	Ac Moore Str	UNCATEGORIZED	-\$80.27
<input type="checkbox"/>	12/21/13	Ernie Car Wash	Service & Parts	-\$12.00
<input type="checkbox"/>	12/21/13	Ac Moore Str	UNCATEGORIZED	-\$28.41
<input type="checkbox"/>	12/23/13	Sears	Shopping	-\$34.24
<input type="checkbox"/>	12/23/13	Lord & Taylor	Clothing	-\$55.20
<input type="checkbox"/>	12/23/13	Toys "R" Us	Toys	-\$72.20
<input type="checkbox"/>	12/23/13	Greeting Ny	UNCATEGORIZED	-\$452.44
<input type="checkbox"/>	12/23/13	Interest Charged Balance	Interest Income	\$0.00
<input type="checkbox"/>	12/23/13	Lord & Taylor	Clothing	-\$19.99
<input type="checkbox"/>	12/23/13	Lord & Taylor	Clothing	-\$34.00
<input type="checkbox"/>	12/23/13	Interest Charged Purchases	Interest Income	\$0.00
<input type="checkbox"/>	12/23/13	Target	Shopping	-\$592.54
<input type="checkbox"/>	12/23/13	Auntie Anne Ma	Fast Food	-\$4.25
<input type="checkbox"/>	12/23/13	AT&T	Home Phone	-\$152.34
<input type="checkbox"/>	12/23/13	Interest Charged Bank	Interest Income	\$0.00
<input type="checkbox"/>	12/23/13	Interest Charged Dir	Interest Income	\$0.00
<input type="checkbox"/>	12/23/13	Nordstrom	Clothing	-\$79.90
<input type="checkbox"/>	12/24/13	Natick Mall	Shopping	-\$6.00
<input type="checkbox"/>	12/24/13	Barnes & Noble	Books	-\$29.47
<input type="checkbox"/>	12/24/13	Big Y Holden	Groceries	-\$21.87
<input type="checkbox"/>	12/24/13	Panera Bread	Fast Food	-\$14.59
<input type="checkbox"/>	12/24/13	iTunes	Music	-\$4.46
<input type="checkbox"/>	12/24/13	Cheesecake Factory	Restaurants	-\$82.20
<input type="checkbox"/>	12/24/13	Mkt Bskt	Groceries	-\$88.83
<input type="checkbox"/>	12/24/13	BJ's Wholesale Club	Groceries	-\$25.00
<input type="checkbox"/>	12/24/13	BJ's Wholesale Club	Groceries	-\$141.81
<input type="checkbox"/>	12/26/13	Ace Hardware	Home Improvement	-\$54.68
<input type="checkbox"/>	12/26/13	Exxon	Gas & Fuel	-\$10.00
<input type="checkbox"/>	12/26/13	Ace Ticket Worldwide	Entertainment	-\$143.03
<input type="checkbox"/>	12/26/13	Mst Xbox Live	Gym	-\$1.58
<input type="checkbox"/>	12/26/13	Showcase Cinemas	Movies & DVDs	-\$34.00
<input type="checkbox"/>	12/26/13	Mst Xbox Live	Gym	-\$3.18

HELP

Mint > Transactions

12/26/13	Dollar Tree	Shopping	-\$21.25
12/27/13	Rite Aid	Pharmacy	-\$31.25
12/27/13	Ppl Shakeology Co	Sports	-\$153.01

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Mint > Transactions

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OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

Type

Bank of America

Bank of America Cash Rewards Visa Signature

Cash & Credit

Investment

Cash Only

Loan

Accounts

All Accounts
25 accounts

Bank of America
AAA Southern New England Visa
Platinum Plus (...3916)

Bank of America
AAA Southern New England Visa
Platinum Plus (...3916)

Bank of America
Automobile Loan (...4434)

Bank of America
Bank of America Cash Rewards Visa
Signature (...3916)

Bank of America
Bank of America Cash Rewards Visa
Signature (...9769)

Bank of America
BankAmericard Cash Rewards
Signature Visa (...0156)

Bank of America
BankAmericard Cash Rewards Visa
Signature (...5258)

Chase Bank
CHASE SLATE (...1299)

Eastern Bank
INSTALLMENT(Closed) (...52-1)

Fidelity
UMASS MEMORIAL 401K (...9479)

Fidelity
UMASS MEMORIAL 457B (...1055)

Fidelity
UMASS-MEMORIAL H. C. (...2530)

Leominster CU

BALANCE **-\$681.55** AVAILABLE CREDIT **\$34,223.52** TOTAL CREDIT **\$35,000.00** APR **15.49%** TOTAL FEES **\$1,801.95**



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VIEW SUMMARY

+ TRANSACTION

<input type="checkbox"/>	Date	Description	Category	Amount
<input type="checkbox"/>	12/27/13	Amazon	Shopping	-\$41.81
<input type="checkbox"/>	12/30/13	Panera Bread	Fast Food	-\$24.15
<input type="checkbox"/>	12/30/13	Bdi Ballard Designs	Furnishings	-\$179.94
<input type="checkbox"/>	12/30/13	Patriot Pro Shop	Hobbies	-\$24.95
<input type="checkbox"/>	12/30/13	Subway	Fast Food	-\$7.44
<input type="checkbox"/>	12/31/13	Ems Foxborough Ma	UNCATEGORIZED	-\$15.96
<input type="checkbox"/>	12/31/13	Mrkt Bskt	Groceries	-\$72.32
<input type="checkbox"/>	12/31/13	Reebok	Clothing	-\$28.00
<input type="checkbox"/>	12/31/13	BJ's Wholesale Club	Groceries	-\$133.51
<input type="checkbox"/>	01/02/14	Whole Foods	Groceries	-\$56.85
<input type="checkbox"/>	01/02/14	Snapfish	Hobbies	-\$11.49
<input type="checkbox"/>	01/02/14	Garnet Hill	Shopping	-\$129.95
<input type="checkbox"/>	01/02/14	Mrkt Bskt	Groceries	-\$31.92
<input type="checkbox"/>	01/02/14	Toys "R" Us	Toys	-\$30.49



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Earn 6% cash back at U.S. supermarkets on up to \$6,000 per year in purchases. Plus 3% cash back at U.S. gas stations and at select U.S. department stores, 1% back on other purchases with the Blue Cash Preferred® card from our partner American Express. Terms Apply.

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DETAILS

Account:
Bank of America - Bank of America Cash Rewards Visa Signature

SPENDING HISTORY

You vs.	US Avg	
	\$20	
	\$15	
	\$10	
	\$5	
DEC	JAN	FEB
Avg Spent/mo		
		\$0.00

Show all Amazon
Show all Shopping

Mint > Transactions

Exhibit A Page 11 of 55

Account	Date	Merchant	Category	Amount
INCREDIBLE INTEREST MONEY MARKET (...9294)	01/02/14	Redbox	Movies & DVDs	-\$2.55
Leominster CU (LCU TUNES (...0086))	01/02/14	Whole Foods	Groceries	-\$14.68
Leominster CU (PREMIUM SAVINGS (...9606))	01/02/14	Snapfish	Hobbies	-\$79.39
Leominster CU (REGULAR PASSBOOK (...4905))	01/02/14	Panera Bread	Fast Food	-\$24.03
Leominster CU (REGULAR PASSBOOK (...4918))	01/03/14	Home Depot	Home Improvement	-\$109.87
Sovereign Bank (Massachusetts) (CHECKING (INTEREST BEARING) (...9039))	01/04/14	AAA	Auto Insurance	-\$81.00
Sovereign Bank (Massachusetts) (CHECKING (INTEREST BEARING) (...9039))	01/04/14	Groupm	Amusement	-\$30.00
St. Mary's Credit Union (II STATEMENT SAVINGS (...2033))	01/06/14	Holden Town	Local Tax	\$131.56
St. Mary's Credit Union (INDIRECT NEW (...3319))	01/06/14	Rite Aid	Pharmacy	-\$6.49
Workers' Credit Union (Auto Loan (...0990))	01/06/14	Unibank Holder Tax	Taxes	-\$2.50
Workers' Credit Union (Mortgage Loan (...1337))	01/06/14	Clearway Clinic Ma	Charity	-\$100.00
Workers' Credit Union (Statement Savings (...0858))	01/06/14	BJ's Wholesale Club	Groceries	-\$52.34
Tags	01/06/14	Expedia	Travel	-\$636.25
Reimbursable	01/06/14	Unibank Holder Tax	Taxes	-\$5.00
Tax Related	01/06/14	Holder Town	Local Tax	-\$10.31
Vacation	01/06/14	Olive Garden	Restaurants	-\$50.00
	01/07/14	Home Depot	Home Improvement	-\$34.83
	01/08/14	BJ's Wholesale Club	Groceries	-\$109.68
	01/08/14	Mrkt Bskt	Groceries	-\$56.26
	01/10/14	BJ's Wholesale Club	Groceries	-\$34.58
	01/11/14	Dick's Sporting	Sporting Goods	-\$84.02
	01/11/14	Big Y Holder	Groceries	-\$14.65
	01/11/14	Lowe's	Home Improvement	-\$59.26
	01/11/14	Trader Joe's	Groceries	-\$23.13
	01/13/14	Vitamin Shoppe	UNCATEGORIZED	-\$21.24
	01/14/14	Olive Garden	Restaurants	-\$53.49
	01/14/14	Lord & Taylor	Clothing	-\$196.17
	01/14/14	Wachusett Regional Sch	Tuition	-\$181.95
	01/14/14	J. Crew	Clothing	-\$80.92
	01/14/14	Ann Taylor	Clothing	-\$50.10
	01/15/14	BJ's Wholesale Club	Groceries	-\$120.91
	01/15/14	Panera Bread	Fast Food	-\$71.68
	01/15/14	Mrkt Bskt	Groceries	-\$62.09
	01/18/14	iTunes	Music	-\$3.18
	01/18/14	AT&T	Home Phone	-\$152.34
	01/21/14	Payment	Credit Card Pay...	\$1,134.01
	01/21/14	DeSoft	UNCATEGORIZED	-\$10.46
	01/24/14	Interest Charged Purchases	Interest Income	\$0.00
	01/24/14	Interest Charged Bank	Interest Income	\$0.00
	01/24/14	Interest Charged Balance	Interest Income	\$0.00
	01/24/14	Interest Charged Dir	Interest Income	\$0.00
	01/28/14	BJ's Wholesale Club	Groceries	-\$228.56

<input type="checkbox"/>	01/28/14	Mrkt Bskt	Groceries	-\$88.50
<input type="checkbox"/>	01/30/14	Oriental Trading	Gift	-\$60.96
<input type="checkbox"/>	02/01/14	Big Y Holden	Groceries	-\$62.97
<input type="checkbox"/>	02/03/14	Sky Zone	UNCATEGORIZED	-\$105.00
<input type="checkbox"/>	02/03/14	Clkbank Com G	UNCATEGORIZED	-\$27.00
<input type="checkbox"/>	02/05/14	Direct Deposit	UNCATEGORIZED	-\$600.00
<input type="checkbox"/>	02/05/14	Panera Bread	Fast Food	-\$17.72
<input type="checkbox"/>	02/05/14	Mrkt Bskt	Groceries	-\$106.42
<input type="checkbox"/>	02/05/14	Cash Rewards Statement	Credit Card Pay...	\$747.40
<input type="checkbox"/>	02/05/14	BJ's Wholesale Club	Groceries	-\$60.56
<input checked="" type="checkbox"/>	02/05/14	Direct Deposit	UNCATEGORIZED	-\$20,000.00
<input type="checkbox"/>	02/06/14	Cleanway Clinic Ma	Charity	-\$100.00
<input type="checkbox"/>	02/06/14	Ocean State Job	Hobbies	-\$15.93
<input type="checkbox"/>	02/10/14	TJ Maxx	Clothing	-\$62.63
<input type="checkbox"/>	02/10/14	Mft Billing Bill	UNCATEGORIZED	-\$9.99
<input type="checkbox"/>	02/11/14	Olive Garden	Restaurants	-\$75.63
<input type="checkbox"/>	02/12/14	Home Depot	Home Improvement	-\$69.01
<input type="checkbox"/>	02/21/14	Payment	Credit Card Pay...	\$4,500.00
<input type="checkbox"/>	02/22/14	Interest Charged Dir	Interest Income	\$0.00
<input type="checkbox"/>	02/22/14	Interest Charged Purchases	Interest Income	\$0.00
<input type="checkbox"/>	02/22/14	Trans	Credit Card Pay...	\$0.00
<input type="checkbox"/>	02/22/14	Interest Charged Balance	Interest Income	\$0.00
<input type="checkbox"/>	02/22/14	Interest Charged Bank	Interest Income	\$0.00
<input type="checkbox"/>	02/24/14	Home Depot	Home Improvement	-\$16.97
<input type="checkbox"/>	02/26/14	Mrkt Bskt	Groceries	-\$53.07
<input type="checkbox"/>	02/26/14	Bj Wholesale	Gift	-\$141.52
<input type="checkbox"/>	02/26/14	Big Steves Plaza	UNCATEGORIZED	-\$10.00
<input type="checkbox"/>	02/26/14	Bjs Fuel	Gas & Fuel	-\$52.51
<input type="checkbox"/>	02/27/14	Camp Spofford	UNCATEGORIZED	-\$250.00
<input type="checkbox"/>	02/27/14	Rite Aid	Gift	-\$25.00
<input type="checkbox"/>	03/01/14	Harrington Oil	Oil Heating	-\$814.42
<input type="checkbox"/>	03/04/14	Direct Deposit	Fees & Charges	-\$360.00
<input checked="" type="checkbox"/>	03/04/14	Transfer to CHECKING (INTEREST BEA...	Transfer	-\$12,000.00
<input type="checkbox"/>	03/04/14	Wachusett Regional Sch	school lunch	-\$86.95
<input type="checkbox"/>	03/05/14	Mrkt Bskt	Groceries	-\$71.84
<input type="checkbox"/>	03/07/14	Cleanway Clinic	UNCATEGORIZED	\$100.00
<input type="checkbox"/>	03/10/14	TJ Maxx	Clothing	-\$9.99
<input type="checkbox"/>	03/13/14	Bankamerideal Cashback	Credit Card Pay...	\$7.50
<input type="checkbox"/>	03/14/14	Panera Bread	Fast Food	-\$12.71
<input type="checkbox"/>	03/14/14	Optimal Performance Ce	UNCATEGORIZED	-\$90.00
<input type="checkbox"/>	03/14/14	Panera Bread	Fast Food	-\$3.84

HELP

Mint > Transactions

<input type="checkbox"/>	03/17/14	Textfree	UNCATEGORIZED	-\$0.99
<input type="checkbox"/>	03/18/14	Myskin	UNCATEGORIZED	-\$1.93
<input type="checkbox"/>	03/18/14	Myskin	UNCATEGORIZED	-\$1.02

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Showing 2 of 3 100 TRANSACTIONS

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- INVESTMENTS
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OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

Type

Bank of America

Bank of America Cash Rewards Visa Signature

Cash & Credit

Investment

BALANCE	AVAILABLE CREDIT	TOTAL CREDIT	APR	TOTAL FEES
-\$681.55	\$34,223.52	\$35,000.00	15.49%	\$1,801.95

Cash Only

Loan



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Accounts

All Accounts
25 accounts

11 APR 2014

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Bank of America
AAA Southern New England Visa Platinum Plus (...3916)

Bank of America
AAA Southern New England Visa Platinum Plus (...3916)

Bank of America
Automobile Loan (...4434)

Bank of America
Link of America Cash Rewards Visa Signature (...2443)

Bank of America
BankAmericard Cash Rewards Visa Signature (...9769)

Bank of America
BankAmericard Cash Rewards Signature Visa (...0156)

Bank of America
BankAmericard Cash Rewards Visa Signature (...5258)

Chase Bank
CHASE SLATE (...1298)

Eastern Bank
INSTALLMENT(Closed)(...52-1)

Fidelity
UMASS MEMORIAL 401K (...9479)

Fidelity
UMASS MEMORIAL 457B (...1055)

Fidelity
UMASS-MEMORIAL H. C. (...2530)

Leominster CU

+ TRANSACTION

Date	Description	Category	Amount
03/21/14	Transfer from CHECKING (INTEREST BE...	Credit Card P...	\$260.00
03/24/14	Interest Charged Balance	INTEREST INCOME	\$0.00
03/24/14	Interest Charged Purchases	Bank Fee	-\$12.76
03/24/14	Interest Charged Dir	Interest Income	\$0.00
03/24/14	Interest Charged Bank	Interest Income	\$0.00
04/01/14	Myskin	UNCATEGORIZED	-\$97.88
04/07/14	Home Depot	Home Improvement	-\$33.82
04/07/14	Home Depot	Home Improvement	-\$134.66
04/08/14	Umass Cardio Svc	UNCATEGORIZED	-\$20.00
04/10/14	Bj Wholesale	Gift	-\$94.69
04/10/14	Mrkt Bskt	Groceries	-\$87.24
04/12/14	Ltd Run Bike	Gym	-\$39.43
04/17/14	Wachusett Regional Sch	school lunch	-\$61.95
04/17/14	Wachusett Regional Sch	Tuition	-\$61.95

from CHECKING (INTEREST BEARING)

DETAILS

Account:

Bank of America - Bank of America Cash Rewards Visa Signature

Show all Transfer from CHECKING
Show all Credit Card Payment

11 APR 2014

Paid Advertiser Disclosure

Mint > Transactions

Account	Date	Description	Category	Amount
INDEBTABLE INTEREST MONEY MARKET (...7904)	04/21/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$2,149.00
Leominster CU	04/22/14	Interest Charged Balance	Interest Income	\$0.00
LCU FUNDS (...0086)	04/22/14	Interest Charged Dir	Interest Income	\$0.00
Leominster CU	04/22/14	Interest Charged Bank	Interest Income	\$0.00
PREMIUM SAVINGS (...9906)	04/22/14	Interest Charged Purchases	Bank Fee	-\$17.18
Leominster CU	04/29/14	Myskin	UNCATEGORIZED	-\$97.88
REGULAR PASSBOOK (...4705)	05/16/14	Myskin	Credit Card Pay...	\$63.00
Leominster CU	05/20/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$700.00
REGULAR PASSBOOK (...4718)	05/23/14	Interest Charged Dir	Interest Income	\$0.00
Sovereign Bank (Massachusetts)	05/23/14	Interest Charged Purchases	Interest Income	\$0.00
CHECKING (INTEREST BEARING) (...0512)	05/23/14	Minimum Interest Charge	Finance Charge	-\$1.50
Sovereign Bank (Massachusetts)	05/23/14	Interest Charged Balance	Interest Income	\$0.00
HELOC (...5844)	05/23/14	Interest Charged Bank	Interest Income	\$0.00
Sovereign Bank (Massachusetts)	05/28/14	Dispute Interest Chrg	Interest Income	\$1.20
Money Market (...7992)	06/12/14	Vonage	Home Phone	-\$10.61
St.Mary's Credit Union	06/20/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$523.00
ILL STATEMENT SAVINGS (...2833)	06/21/14	Bal Adj Myskin	Credit Card Pay...	\$97.88
St.Mary's Credit Union	06/23/14	Minimum Interest Charge	Finance Charge	-\$1.50
INDIRECT NEW (...3319)	06/23/14	Interest Charged Dir	Interest Income	\$0.00
Workers' Credit Union	06/23/14	Interest Charged Purchases	Interest Income	\$0.00
Auto Loan (...8990)	06/23/14	Interest Charged Bank	Interest Income	\$0.00
Workers' Credit Union	06/23/14	Interest Charged Balance	Interest Income	\$0.00
Mortgage Loan (...1337)	07/04/14	Minecraft	UNCATEGORIZED	-\$6.99
Workers' Credit Union	07/18/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$150.00
Statement Savings (...0838)	07/24/14	Minimum Interest Charge	Finance Charge	-\$1.50
Tags	07/24/14	Interest Charged Balance	Interest Income	\$0.00
Reimbursable	07/24/14	Interest Charged Dir	Interest Income	\$0.00
Tax Related	07/24/14	Interest Charged Purchases	Interest Income	\$0.00
Vacation	07/26/14	Bjs Fuel	Gas & Fuel	-\$50.63
	07/29/14	Bjs Fuel	Gas & Fuel	-\$62.70
	08/15/14	Bal Adj Myskin	UNCATEGORIZED	-\$97.88
	08/21/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$350.00
	08/26/14	Interest Charged Balance	Interest Income	\$0.00
	08/26/14	Interest Charged Dir	Interest Income	\$0.00
	08/26/14	Minimum Interest Charge	Finance Charge	-\$1.50
	08/26/14	Interest Charged Bank	Interest Income	\$0.00
	08/26/14	Interest Charged Purchases	Interest Income	\$0.00
	09/19/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$850.00
	09/23/14	Minimum Interest Charge	Finance Charge	-\$1.50
	09/23/14	Interest Charged Purchases	Interest Income	\$0.00
	09/23/14	Interest Charged Balance	Interest Income	\$0.00

<input type="checkbox"/>	09/23/14	Interest Charged Dir	Interest Income	\$0.00
<input type="checkbox"/>	09/23/14	Interest Charged Bank	Interest Income	\$0.00
<input type="checkbox"/>	09/30/14	Bjs Fuel	Gas & Fuel	-\$99.82
<input type="checkbox"/>	10/09/14	Amazon	Shopping	-\$99.00
<input type="checkbox"/>	10/21/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$356.00
<input type="checkbox"/>	10/21/14	Bjs Fuel	Gas & Fuel	-\$60.61
<input type="checkbox"/>	10/21/14	BJ's Wholesale Club	Groceries	-\$104.70
<input type="checkbox"/>	10/21/14	Mkrt Bakt	Groceries	-\$121.34
<input type="checkbox"/>	10/22/14	Marshalls	Clothing	-\$48.96
<input type="checkbox"/>	10/22/14	TJ Maxx	Clothing	-\$209.82
<input type="checkbox"/>	10/22/14	Home Goods	Furnishings	-\$20.16
<input type="checkbox"/>	10/23/14	Christmas Tree	UNCATEGORIZED	-\$107.53
<input type="checkbox"/>	10/23/14	TJ Maxx	Clothing	\$66.91
<input checked="" type="checkbox"/>	10/24/14	Interest Charged Dir	Interest Income	\$0.00
<input checked="" type="checkbox"/>	10/24/14	Interest Charged Bank	Interest Income	\$0.00
<input checked="" type="checkbox"/>	10/24/14	Interest Charged Purchases	Bank Fee	-\$4.51
<input type="checkbox"/>	10/24/14	Interest Charged Balance	Interest Income	\$0.00
<input type="checkbox"/>	10/25/14	Christmas Tree	Credit Card Pay...	\$41.30
<input type="checkbox"/>	10/27/14	Bjs Fuel	Gas & Fuel	-\$78.35
<input type="checkbox"/>	10/27/14	Mkrt Bakt	Groceries	-\$30.11
<input type="checkbox"/>	10/27/14	Subway	Fast Food	-\$10.16
<input type="checkbox"/>	10/27/14	Wegman's	Groceries	-\$67.47
<input type="checkbox"/>	10/28/14	BJ's Wholesale Club	Groceries	-\$45.50
<input type="checkbox"/>	10/28/14	Mkrt Bakt	Groceries	-\$71.89
<input type="checkbox"/>	10/30/14	Wachusett Regional Sch	school lunch	-\$46.95
<input type="checkbox"/>	10/30/14	Umass Prescription Cr	UNCATEGORIZED	-\$10.00
<input type="checkbox"/>	10/30/14	Cleaner Image	Laundry	-\$11.00
<input type="checkbox"/>	10/30/14	Ace Hardware	Home Improvement	-\$13.80
<input type="checkbox"/>	11/01/14	Subway	Fast Food	-\$14.34
<input type="checkbox"/>	11/01/14	Ppl Beachbody Fitness	Gym	-\$104.27
<input type="checkbox"/>	11/01/14	Panera Bread	Fast Food	-\$18.35
<input type="checkbox"/>	11/01/14	Showcase Cinemas	Movies & DVDs	-\$40.50
<input type="checkbox"/>	11/03/14	TJ Maxx	Clothing	-\$67.32
<input type="checkbox"/>	11/03/14	Wegman's	Groceries	-\$84.87
<input type="checkbox"/>	11/03/14	Christmas Tree	UNCATEGORIZED	-\$74.55
<input type="checkbox"/>	11/04/14	Bjs Fuel	Gas & Fuel	-\$76.94
<input type="checkbox"/>	11/04/14	Mkrt Bakt	Groceries	-\$64.76
<input type="checkbox"/>	11/04/14	Price Chopper	Groceries	-\$44.34
<input type="checkbox"/>	11/04/14	Snapfish	Hobbies	-\$5.57
<input type="checkbox"/>	11/05/14	Home Depot	Home Improvement	-\$31.52
<input type="checkbox"/>	11/05/14	Ss Lobster Ltd	UNCATEGORIZED	-\$23.18

HELP

11/05/14	Subway	Fast Food	-\$6.11
11/05/14	BJ's Wholesale Club	Groceries	-\$111.90
11/05/14	Sunoco	Gas & Fuel	-\$54.04

Showing 3 of 100 transactions

FIRST PREV 12 13 14 15 16 17 18 19 20 21 NEXT LAST

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OVERVIEW **TRANSACTIONS** CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

Type

Bank of America

Bank of America Cash Rewards Visa Signature

STATE

Cash & Credit

Investment

Cash Only

Loan

Accounts

All Accounts

25 accounts

Bank of America

AAA Southern New England Visa Platinum Plus (...3916)

Bank of America

AAA Southern New England Visa Platinum Plus (...3916)

Bank of America

Automobile Loan (...4434)

Bank of America

Bank of America Cash Rewards Visa Signature (...3916)

Bank of America

Bank of America Cash Rewards Visa Signature (...9769)

Bank of America

BankAmericard Cash Rewards Signature Visa (...0156)

Bank of America

BankAmericard Cash Rewards Visa Signature (...5258)

Chase Bank

CHASE SLATE (...1293)

Eastern Bank

INSTALLMENT(Closed)(...52-1)

Fidelity

UMASS MEMORIAL 401K (...9479)

Fidelity

UMASS MEMORIAL 457B (...1055)

Fidelity

UMASS-MEMORIAL H. C. (...2530)

Leominster CU

BALANCE **-\$681.55** AVAILABLE CREDIT **\$34,223.52** TOTAL CREDIT **\$35,000.00** APR **15.49%** TOTAL FEES **\$1,801.95**



Enjoy 1.5% unlimited cash back

Earn 1.5% unlimited cash back with your American Express Cash Magnet™ Card with 0% APR for 15 months and no annual fee.

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FILE HISTORY

+ TRANSACTION

<input type="checkbox"/>	Date	Description	Category	Amount
<input type="checkbox"/>	12/08/14	Papa Ginos	Restaurants	-\$18.58
<input type="checkbox"/>	12/09/14	Bjs Fuel	Gas Station	-\$49.15
<input type="checkbox"/>	12/09/14	Land's End	Clothing	\$41.40
<input type="checkbox"/>	12/09/14	Hanover Theater	UNCATEGORIZED	-\$142.00
<input type="checkbox"/>	12/10/14	Wegman's	Groceries	-\$117.65
<input type="checkbox"/>	12/10/14	Ace Hardware	Home Improvement	-\$57.31
<input type="checkbox"/>	12/10/14	Ac Moore Str	Books & Supplies	-\$17.84
<input type="checkbox"/>	12/11/14	Land's End	Clothing	-\$87.19
<input checked="" type="checkbox"/>	12/11/14	Transfer from CHECKING (INTEREST BE...	Credit Card Pay...	\$40,761.00
<input type="checkbox"/>	12/12/14	Uniqlo E	Clothing	-\$141.76
<input type="checkbox"/>	12/12/14	Best Buy	Electronics & So...	-\$212.49
<input type="checkbox"/>	12/12/14	Target	Shopping	-\$19.11
<input type="checkbox"/>	12/12/14	BJ's Wholesale Club	Groceries	-\$23.33
<input type="checkbox"/>	12/12/14	Rite Aid	Pharmacy	-\$10.00



Earn 6% cash back at U.S. supermarkets

Earn 6% cash back at U.S. supermarkets on up to \$6,000 per year in purchases. Plus 3% cash back at U.S. gas stations and at select U.S. department stores, 1% back on other purchases with the Blue Cash Preferred® card from our partner American Express. Terms Apply.

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-\$18.58

DETAILS

Account:

Bank of America - Bank of America Cash Rewards Visa Signature

Show all Papa Ginos
Show all Restaurants

Mint > Transactions

UNRECEIVABLE INTEREST MONEY MARKET (...9904)	12/12/14	Capworld	UNCATEGORIZED	-\$95.89
Leominster CU	12/12/14	Subway	Fast Food	-\$16.51
LCU TUNES (...0086)	12/12/14	iTunes	Music	-\$4.24
Leominster CU	12/12/14	Sears	Shopping	-\$84.42
PREMIUM SAVINGS (...9906)	12/13/14	TJ Maxx	Clothing	-\$44.96
Leominster CU	12/13/14	Durkin Donuts	Coffee Shops	-\$35.30
REGULAR PASSBOOK (...4905)	12/13/14	Subway	Fast Food	-\$6.05
Leominster CU	12/15/14	Big Y Holder	UNCATEGORIZED	-\$7.09
REGULAR PASSBOOK (...4918)	12/15/14	TJ Maxx	Clothing	-\$100.12
Sovereign Bank (Massachusetts)	12/15/14	Home Depot	Home Improvement	-\$104.30
CHECKING (INTEREST BEARING) (...038)	12/15/14	Big Y Holder	UNCATEGORIZED	-\$45.96
Sovereign Bank (Massachusetts)	12/15/14	Amazon	Shopping	-\$13.74
HELOC (...5844)	12/15/14	Fore Kicks	UNCATEGORIZED	-\$36.06
Sovereign Bank (Massachusetts)	12/15/14	Amazon	Shopping	-\$42.09
Money Market (...7987)	12/15/14	Uniqlo Natick Us	UNCATEGORIZED	-\$49.80
St.Mary's Credit Union	12/15/14	Fore Kicks	UNCATEGORIZED	-\$269.00
IL STATEMENT SAVINGS (...2833)	12/16/14	Big Steves Plaza	UNCATEGORIZED	-\$25.00
St.Mary's Credit Union	12/16/14	Lord & Taylor	Shopping	-\$66.00
INDIRECT NEW (...3319)	12/16/14	icing	UNCATEGORIZED	-\$22.05
Workers' Credit Union	12/16/14	Bjs Fuel	Gas & Fuel	-\$78.75
Auto Loan (...9890)	12/16/14	BJ's Wholesale Club	Groceries	-\$75.89
Workers' Credit Union	12/16/14	Mrkt Bskt	Groceries	-\$124.12
Mortgage Loan (...1337)	12/16/14	Lord & Taylor	Shopping	-\$55.78
Workers' Credit Union	12/16/14	Vals Restaurant Pizz	Restaurants	-\$85.53
Statement Savings (...0858)	12/16/14	McDonald's	Fast Food	-\$7.30
Tags	12/16/14	Panera Bread	Fast Food	-\$8.90
Reimbursable	12/17/14	Subway	Fast Food	-\$10.36
Tax Related	12/17/14	Uniqlo E	Clothing	-\$89.80
Vacation	12/17/14	Ss Lobster Ltd	UNCATEGORIZED	-\$23.86
	12/18/14	Home Depot	Home Improvement	-\$83.56
	12/18/14	Home Depot	Home Improvement	-\$75.29
	12/18/14	Ace Hardware	Home Improvement	-\$14.28
	12/18/14	Amazon	Shopping	-\$56.79
	12/18/14	Big Y Holder	UNCATEGORIZED	-\$8.88
	12/19/14	Sonos	UNCATEGORIZED	-\$794.75
	12/19/14	Stop & Shop	Groceries	-\$13.06
	12/20/14	Papa Ginos	Restaurants	-\$21.11
	12/20/14	Staples	Office Supplies	-\$67.96
	12/22/14	Ac Moore Str	UNCATEGORIZED	-\$6.34
	12/22/14	Mst Xbox Live	UNCATEGORIZED	-\$63.74
	12/22/14	Imperial Gas Llc	UNCATEGORIZED	-\$11.10
	12/22/14	Ac Moore Str	UNCATEGORIZED	-\$2.11

<input type="checkbox"/>	12/22/14	Home Depot	Home Improvement	-\$10.60
<input type="checkbox"/>	12/23/14	Bjs Fuel	Gas & Fuel	-\$56.57
<input checked="" type="checkbox"/>	12/23/14	Interest Charged Balance	Interest Income	\$0.00
<input type="checkbox"/>	12/23/14	Clearway Clinic Ma	Charity	-\$1,000.00
<input type="checkbox"/>	12/23/14	Mrkt Bskt	Groceries	-\$112.96
<input checked="" type="checkbox"/>	12/23/14	Interest Charged Bank	Interest Income	\$0.00
<input type="checkbox"/>	12/23/14	Barnes & Noble	Books	-\$28.69
<input checked="" type="checkbox"/>	12/23/14	Interest Charged Purchases	Bank Fee	-\$57.64
<input checked="" type="checkbox"/>	12/23/14	Interest Charged Dir	Bank Fee	-\$210.69
<input type="checkbox"/>	12/23/14	Panera Bread	Fast Food	-\$11.45
<input type="checkbox"/>	12/23/14	McDonald's	Fast Food	-\$2.97
<input type="checkbox"/>	12/23/14	BJ's Wholesale Club	Groceries	-\$70.93
<input type="checkbox"/>	12/24/14	Amazon	Shopping	-\$24.62
<input type="checkbox"/>	12/24/14	Wal-Mart	Shopping	-\$32.10
<input type="checkbox"/>	12/26/14	Rite Aid	Pharmacy	-\$10.00
<input type="checkbox"/>	12/26/14	Umass Prescrip Ctr	UNCATEGORIZED	-\$28.00
<input type="checkbox"/>	12/26/14	Wal-Mart	Shopping	\$22.55
<input type="checkbox"/>	12/26/14	Crazy	Clothing	-\$38.97
<input type="checkbox"/>	12/26/14	White House Blk	Clothing	-\$180.49
<input type="checkbox"/>	12/26/14	Sweets Parking	Parking	-\$61.50
<input type="checkbox"/>	12/26/14	Subway	Fast Food	-\$6.11
<input type="checkbox"/>	12/26/14	Rite Aid	Pharmacy	-\$26.00
<input type="checkbox"/>	12/26/14	Dunkin Donuts	Coffee Shops	-\$25.50
<input type="checkbox"/>	12/27/14	Gap	Clothing	-\$38.97
<input type="checkbox"/>	12/27/14	Hess	Gas & Fuel	-\$24.70
<input type="checkbox"/>	12/29/14	Vans	Clothing	-\$38.96
<input type="checkbox"/>	12/29/14	Banana Republic	Clothing	-\$65.97
<input type="checkbox"/>	12/29/14	Modell	UNCATEGORIZED	-\$15.00
<input type="checkbox"/>	12/29/14	Stride Rite	Kids	-\$75.61
<input type="checkbox"/>	12/29/14	Home Depot	Home Improvement	-\$18.04
<input type="checkbox"/>	12/29/14	Quiksilver Factory	UNCATEGORIZED	-\$37.77
<input type="checkbox"/>	12/29/14	Adidas	Clothing	-\$41.62
<input type="checkbox"/>	12/29/14	Suites Lib	UNCATEGORIZED	-\$279.19
<input type="checkbox"/>	12/29/14	Modell	UNCATEGORIZED	-\$40.00
<input type="checkbox"/>	12/29/14	Polo Ralph Lauren	Clothing	-\$45.78
<input type="checkbox"/>	12/29/14	Adidas	Clothing	-\$64.96
<input type="checkbox"/>	12/29/14	Calvin Klein	Clothing	-\$115.16
<input type="checkbox"/>	12/29/14	Gap	Clothing	-\$87.62
<input type="checkbox"/>	12/29/14	Worcester	UNCATEGORIZED	-\$50.00
<input type="checkbox"/>	12/29/14	Home Depot	Home Improvement	-\$26.55
<input type="checkbox"/>	12/29/14	Suites Lib	UNCATEGORIZED	-\$260.70

HELP

Mint > Transactions

12/29/14	Home Depot	Home Improvement	-\$105.59
12/29/14	Modell	UNCATEGORIZED	-\$37.26
12/30/14	Armani Exchange	Clothing	-\$19.99

Manage your Mint Budget rules

Showing up to 100 transactions

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 NEXT LAST

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Visa Signature®

0156
January 25 - February 22, 2014
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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
01/27	01/28	BJ WHOLESALE #0175 REVERE MA+	4974	3708	228.56	
01/27	01/28	MRKT BSKT 32 00000323 CHELSEA MA+	1883	3708	88.50	
01/28	01/30	ORIENTAL TRADING CO 800-228-0475 NE+ 66173091201	2829	3708	60.96	
01/31	02/01	BIG Y 29 HOLDEN HOLDEN MA+ 131432502	8907	3708	62.97	
02/01	02/03	CLKBANK COM_G7KZ6MEX 800-390-6035 ID+ G7KZ6MEX	9272	3708	27.00	
02/01	02/03	SKY ZONE - WESTBOROUGH 508-8705967 MA+ 001-140201-999-10900	7058	3708	105.00	
02/04	02/05	BJ WHOLESALE #0058 LEOMINSTER MA+	3222	3708	60.56	
02/04	02/05	MRKT BSKT 16 00000166 LEOMINSTER MA+	8010	3708	106.42	
02/04	02/05	PANERA BREAD #3419 LEOMINSTER MA+ 07919553419SPTY7002524468	9704	3708	17.72	
02/04	02/06	OCEAN STATE JOB LO LEOMINSTER MA+ 204001114	6328	3708	15.93	
02/05	02/06	SALES TAX AMT 0.00 #CLEARWAY CLINIC INC 508-438-0144 MA+ 1091	0056	1091	100.00	
02/07	02/10	T.MAXX #0431 WORCESTER MA+	6522	3708	62.63	
02/08	02/10	MSFT BILLING BILL.MS.NET WA+ PS00SSWCWQ7B8008427676	0084	3708	9.99	
02/09	02/11	THE OLIVE GARDEN 0016261 MARLBOROUGH MA+	4454	3708	75.63	
02/10	02/12	HOMEDEPOT.COM 800-430-3376 CA+ 0210081197279	7878	3708	69.01	
		+ TRANS FROM 4313073382993708 25,356				\$1,090.86
02/05	02/05	Direct Deposit and Check Cash Advances DIRECT DEPOSIT +			20,000.00	* \$20,000.00
02/05	02/05	Fees DIRECT DEPOSIT - TRANSACTION FEE + TOTAL FEES FOR THIS PERIOD			600.00	\$600.00
02/22	02/22	Interest Charged Interest Charged on Purchases			0.00	
02/22	02/22	Interest Charged on Balance Transfers			0.00	
02/22	02/22	Interest Charged on Dir Dep&Chk CashAdv			0.00	
02/22	02/22	Interest Charged on Bank Cash Advances			0.00	
		TOTAL INTEREST FOR THIS PERIOD				\$0.00

2014 Totals Year-to-Date	
Total fees charged in 2014	\$600.00
Total interest charged in 2014	\$0.00

* 2/15/14
* amount of \$20,000 to include on Telecheck.



Visa Signature®

LUIZ R. CRISTO / KARI A. CRISTO
 Account Numl 0156
 February 23 - March 24, 2014

Account Information:
 www.bankofamerica.com

Mail billing inquiries to:
 Bank of America
 P.O. Box 982235
 El Paso, TX 79998-2235

Mail payments to:
 Bank of America
 P.O. Box 15019
 Wilmington, DE 19880-5019

Customer Service:
 1.800.421.2110

(1.800.346.3178 TTY)

Payment Information

New Balance Total\$34,104.92
 Current Payment Due\$353.00

Total Minimum Payment Due.....\$353.00
 Payment Due Date.....4/21/14

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.99%.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	34 years	\$71,548.68
\$1,127.10	36 months	\$40,575.60 (Savings = \$30,973.08)

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance\$20,856.96
 Payments and Other Credits.....-967.56
 Purchases and Adjustments1,742.76
 Direct Deposit and
 Check Cash Advances12,000.00
 Fees Charged960.00
 Interest Charged12.76

New Balance Total\$34,104.92

Total Credit Line.....\$35,000.00
 Total Credit Available.....\$895.08
 Cash Credit Line.....\$10,600.00
 Portion of Credit Available for Cash.....\$895.08
 Statement Closing Date3/24/14
 Days in Billing Cycle30

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
03/13	03/13	Payments and Other Credits			-7.56	
	03/21	BANKAMERIDEAL CASHBACK			-860.00	
		PAYMENT - ELECTRONIC	0458			-867.56

20 0341049200035300000860000004313073382270156

BANK OF AMERICA
 P.O. BOX 15019
 WILMINGTON, DE 19886-5019

LUIZ R. CRISTO
 KARLA CRISTO
 6 BRICE CIR
 HOLDEN MA 01520-1880

Account Numl 0156

New Balance Total\$34,104.92
 Total Minimum Payment Due353.00
 Payment Due Date..... 04/21/14

Enter payment amount \$

Check here for a change of mailing address or phone numbers.
 Please provide all corrections on the reverse side.
 Mail this coupon along with your check payable to: Bank of America

Visa Signature®

0156
February 23 - March 24, 2014
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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
02/20	02/24	HOMEDEPOT.COM 800-430-3376 CA	8648	3708	16.97	
02/25	02/26	BJ WHOLESALE #0058 LEOMINSTER MA	4798	0156	141.52	
02/25	02/26	MRKT BSKT 16 00000168 LEOMINSTER MA	2623	0156	53.07	
02/25	02/26	BJS FUEL #9058 LEOMINSTER MA	8386	0156	52.51	
02/25	02/26	BIG STEVES PLAZA CAR W LEOMINSTER MA 1106035	7828	0156	10.00	
02/26	02/27	RITE AID STORE #10085 HOLDEN MA	0205	0156	25.00	
02/26	02/27	CAMP SPOFFORD 6033634688 NH	5417	0156	250.00	
02/28	03/01	HARRINGTON OIL, INC. 508-829-0044 MA 0156	3231	0156	814.42	
03/03	03/04	WACHUSETT REGIONAL SCH MYSCHOOLBUCKSMA 1	6946	0156	86.95	
03/04	03/05	MRKT BSKT 16 00000168 LEOMINSTER MA	2994	0156	71.84	
03/05	03/07	#CLEARWAY CLINIC INC 508-438-0144 MA	0099	1091	100.00	
03/08	03/10	TJMAXX #0431 WORCESTER MA	2970	0156	9.99	
03/13	03/14	OPTIMAL PERFORMANCE CE SHREWSBURY MA	5666	0156	90.00	
03/13	03/14	PANERA BREAD #3440 WORCESTER MA 07919653440SPY7002611292	1066	0156	12.71	
03/13	03/14	PANERA BREAD #3440 WORCESTER MA 07919653440SPY7002611285	0795	0156	3.84	
03/15	03/17	GOOGLE TELEXPREE GOOGLE.COM/CHCA P020S6TG	8526	0156	0.99	
03/12	03/18	MYSKIN 8777437943 877-7437943 CA 4607534	0087	0156	1.02	
03/12	03/18	MYSKIN 8777437943 877-7437943 CA 4607538	0095	0156	1.93	
						\$1,742.76
03/04	03/04	Direct Deposit and Check Cash Advances DIRECT DEPOSIT			<u>12,000.00</u>	* \$12,000.00
Fees						
03/04	03/04	DIRECT DEPOSIT - TRANSACTION FEE			360.00	
						\$360.00
Interest Charged						
03/24	03/24	Interest Charged on Purchases			12.76	
03/24	03/24	Interest Charged on Balance Transfers			0.00	
03/24	03/24	Interest Charged on Dir Dep&Chk CashAdv			0.00	
03/24	03/24	Interest Charged on Bank Cash Advances			0.00	
						\$12.76

2014 Totals Year-to-Date	
Total fees charged in 2014	\$960.00
Total interest charged in 2014	\$12.76

Important Messages

Congratulations! Your Cash Credit Line has been increased to \$10,000.00.
Congratulations! Your Total Credit Limit has been increased to \$35,000.00.

3/4/14.
* Amount of \$12,000 taken from this card to buy families on Telexpree.

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LUIZ R CHRISTO / KARLA CHRISTO
 Account Number: 0156
 January 25 - February 22, 2014

Account information:
 www.bankofamerica.com
 Mail billing inquiries to:
 Bank of America
 P.O. Box 982235
 El Paso, TX 79908-2235
 Mail payments to:
 Bank of America
 P.O. Box 15019
 Wilmington, DE 19886-5019
 Customer Service:
 1.800.421.2110
 (1.800.346.3178 TTY)

Payment Information											
New Balance Total		\$20,856.96									
Current Payment Due		\$208.00									
<hr/>											
Total Minimum Payment Due		\$208.00									
Payment Due Date		3/21/14									
<p>Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.99%.</p> <p>Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>											
<table border="1"> <thead> <tr> <th>If you make no additional charges using this card and each month you pay</th> <th>You will pay off the balance shown on this statement in about</th> <th>And you will end up paying an estimated total of</th> </tr> </thead> <tbody> <tr> <td>Only the Total Minimum Payment</td> <td>30 years</td> <td>\$43,196.55</td> </tr> <tr> <td>\$684.66</td> <td>36 months</td> <td>\$24,647.76 (Savings = \$18,548.79)</td> </tr> </tbody> </table>			If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of	Only the Total Minimum Payment	30 years	\$43,196.55	\$684.66	36 months	\$24,647.76 (Savings = \$18,548.79)
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of									
Only the Total Minimum Payment	30 years	\$43,196.55									
\$684.66	36 months	\$24,647.76 (Savings = \$18,548.79)									
<p>If you would like information about credit counseling services, call 1-866-300-5238.</p>											

Account Summary	
Previous Balance	\$4,413.48
Payments and Other Credits	-5,247.40
Purchases and Adjustments	1,090.88
Direct Deposit and Check Cash Advances	20,000.00
Fees Charged	600.00
Interest Charged	0.00
<hr/>	
New Balance Total	\$20,856.96
<hr/>	
Total Credit Line	\$25,500.00
Total Credit Available	\$4,643.04
Cash Credit Line	\$7,700.00
Portion of Credit Available for Cash	\$4,643.04
Statement Closing Date	2/22/14
Days in Billing Cycle	29

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
02/05	02/05	Payments and Other Credits				
	02/21	CASH REWARDS STATEMENT CREDIT			-747.40	
		PAYMENT - ELECTRONIC	1166		-4,500.00	
						-5,247.40

20 0208569600020800004500000004313073382270156

BANK OF AMERICA
 P.O. BOX 15019
 WILMINGTON, DE 19886-5019

Account 0156

 New Balance Total.....\$20,856.96
 Total Minimum Payment Due.....208.00
 Payment Due Date..... 03/21/14

LUIZ R CHRISTO
 KARLA CHRISTO
 6 BRICE CIR
 HOLDEN MA 01520-1880

Enter payment amount \$.
 Check here for a change of mailing address or phone numbers.
 Please provide all corrections on the reverse side.
 Mail this coupon along with your check payable to: Bank of America



LUIZROBERTO C CHRISTO
 Account Number: **5942**
 February 19 - March 19, 2014

Account Information:
 www.aaa.net/access.com
 Mail billing inquiries to:
 AAA Financial Services
 P.O. Box 982235
 El Paso, TX 79968-2235
 Mail payments to:
 AAA Financial Services
 P.O. Box 15019
 Wilmington, DE 19886-5019
 Customer Service:
 1.800.807.3068
 (1.800.346.3178 TTY)

Payment Information											
New Balance Total		\$21,913.50									
Current Payment Due		\$228.00									
<hr/>											
Total Minimum Payment Due.....		\$228.00									
Payment Due Date		4/16/14									
<p>Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.99%.</p> <p>Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>											
<table border="1"> <thead> <tr> <th>If you make no additional charges using this card and each month you pay</th> <th>You will pay off the balance shown on this statement in about</th> <th>And you will end up paying an estimated total of</th> </tr> </thead> <tbody> <tr> <td>Only the Total Minimum Payment</td> <td>31 years</td> <td>\$46,655.87</td> </tr> <tr> <td>\$726.28</td> <td>36 months</td> <td>\$26,146.08 (Savings = \$20,509.79)</td> </tr> </tbody> </table>			If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of	Only the Total Minimum Payment	31 years	\$46,655.87	\$726.28	36 months	\$26,146.08 (Savings = \$20,509.79)
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of									
Only the Total Minimum Payment	31 years	\$46,655.87									
\$726.28	36 months	\$26,146.08 (Savings = \$20,509.79)									
<p>If you would like information about credit counseling services, call 1-866-300-5238.</p>											

Account Summary	
Previous Balance	\$12,484.68
Payments and Other Credits	-2,635.25
Purchases and Adjustments	1,654.86
Direct Deposit and Check Cash Advances	10,000.01
Fees Charged	400.00
Interest Charged.....	9.20
<hr/>	
New Balance Total	\$21,913.50
<hr/>	
Total Credit Line.....	\$25,000.00
Total Credit Available	\$3,086.50
Cash Credit Line	\$7,500.00
Portion of Credit Available for Cash	\$3,086.50
Statement Closing Date	3/19/14
Days in Billing Cycle	29

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
02/18	02/19	Payments and Other Credits				
	03/14	02/14 STATEMENT GAS REBATE			-15.25	
		PAYMENT - ELECTRONIC	2193		-2,620.00	
						-4,635.25

16 0219135000022800002620000004264296470405942

AAA FINANCIAL SERVICES
 P.O. BOX 15019
 WILMINGTON, DE 19886-5019

Account 5942

New Balance Total\$21,913.50
 Total Minimum Payment Due.....228.00
 Payment Due Date..... 04/16/14

LUIZROBERTO C CHRISTO
 6 BRICE CIR
 HOLDEN MA 01520-1880

Enter payment amount \$

Check here for a change of mailing address or phone numbers.
 Please provide all corrections on the reverse side.
 Mail this coupon along with your check payable to: AAA Financial Services



LUZROBERTO C CHRISTO
 Account Number: 5942
 January 19 - February 18, 2014

Account Information:
 www.aaa.net/access.com
 Mail billing inquiries to:
 AAA Financial Services
 P.O. Box 982235
 El Paso, TX 79998-2235
 Mail payments to:
 AAA Financial Services
 P.O. Box 15019
 Wilmington, DE 19886-5019
 Customer Service:
 1.800.807.3068
 (1.800.346.3178 TTY)

Payment Information											
New Balance Total		\$12,484.68									
Current Payment Due		\$124.00									
<hr/>											
Total Minimum Payment Due.....		\$124.00									
Payment Due Date		3/16/14									
<p>Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 29.99%.</p> <p>Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:</p>											
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If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of									
Only the Total Minimum Payment	26 years	\$26,308.16									
\$413.93	36 months	\$14,901.48 (Savings = \$11,406.68)									
<p>If you would like information about credit counseling services, call 1-866-300-5238.</p>											

Account Summary	
Previous Balance	\$415.21
Payments and Other Credits	-424.65
Purchases and Adjustments	2,094.12
Direct Deposit and Check Cash Advances	10,000.00
Fee Charged	400.00
Interest Charged	0.00
<hr/>	
New Balance Total	\$12,484.68
<hr/>	
Total Credit Line	\$20,000.00
Total Credit Available	\$7,515.32
Cash Credit Line	\$6,000.00
Portion of Credit Available for Cash	\$6,000.00
Statement Closing Date	2/18/14
Days in Billing Cycle	31

Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Tots.
01/19	01/21	Payments and Other Credits			-8.65	
	02/14	01/14 STATEMENT GAS REBATE PAYMENT - ELECTRONIC	6984		-416.00	
						-424.65

16 0124846800012400000416000004264296470405942

AAA FINANCIAL SERVICES
 P.O. BOX 15019
 WILMINGTON, DE 19886-5019

LUZROBERTO C CHRISTO
 6 BRICE CIR
 HOLDEN MA 01520-1880

Acc. 5942

New Balance Total.....\$12,484.68
 Total Minimum Payment Due.....124.00
 Payment Due Date..... 03/16/14

Enter payment amount \$.

Check here for a change of mailing address or phone numbers. Please provide all corrections on the reverse side.
 Mail this coupon along with your check payable to: AAA Financial Services



3042
January 19 - February 18, 2014
Page 3 of 4

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Tota
Purchases and Adjustments						
01/17	01/21	SUBWAY 00311928 FITCHBURG MA 686-132-1721296	8208	5942	42.50	
01/18	01/21	BATH & BODY WORKS 0418 WORCESTER MA	7018	5942	54.71	
01/18	01/21	TJMAX #0431 WORCESTER MA	2715	5942	39.31	
01/19	01/21	TJMAX #0431 WORCESTER MA	2542	5942	65.17	
01/20	01/21	TOYS R US #7527 LEOMINSTER MA	0730	5942	42.49	
01/20	01/21	BJS FUEL #9058 LEOMINSTER MA	6149	5942	61.57	
01/21	01/22	HARRINGTON OIL, INC. 508-829-0044 MA 5942	3058	5942	701.22	
01/21	01/23	SUBWAY 00311928 FITCHBURG MA 684-113-214326	8964	5942	42.50	
01/23	01/24	RITE AID STORE #10085 HOLDEN MA	4813	5942	44.61	
01/23	01/25	SUNOCO 0354790800 FITCHBURG MA 02401969018322	6463	5942	53.00	
01/27	01/28	BJS FUEL #9175 REVERE MA	3580	5942	62.41	
01/28	01/29	AMAZON.COM AMZN.COM/BILLWA FBOOAKFFA5K SALES TAX AMT 0.03	5672	5942	66.37	
01/28	01/29	PANERA BREAD #3440 WORCESTER MA 07919553440V2RY7002400653	2767	5942	22.03	
01/30	01/31	JS BEAUTY PRODUCTIONS WORCESTER MA	0022	5942	70.00	
01/30	01/31	PANERA BREAD #3440 WORCESTER MA 07919553440V16Y7002477573	1226	5942	8.66	
02/01	02/03	BJ WHOLESALE #0211 NORTHBOROUGH MA	8845	5942	52.52	
02/03	02/05	SUBWAY 00311928 FITCHBURG MA 688-137-692311	7376	5942	42.50	
02/04	02/05	BJS FUEL #9058 LEOMINSTER MA	4826	5942	79.93	
02/04	02/06	SUNOCO 0354790800 FITCHBURG MA 03631457000346	5390	5942	59.25	
02/07	02/08	PANERA BREAD #3419 LEOMINSTER MA 07919553419V16Y7002641775	6620	5942	14.58	
02/08	02/10	CHEESECAKE FACTORY #13 NATICK MA	6593	5942	110.00	
02/09	02/10	MICHAELS STORES 9185 NORTHBOROUGH MA 918502000009092020920	2586	5942	51.82	
02/09	02/10	SHOWCASE CINEMAS WORCESTER MA	5964	5942	34.00	
02/09	02/10	PANERA BREAD #3440 WORCESTER MA 07919553440V16Y7002308330	6159	5942	6.08	
02/11	02/12	INTUIT TURBOTAX 800-446-8848 CA IGS_410135505878 SALES TAX AMT 0.04	2625	5942	71.16	
02/15	02/17	HESS 21320 HOLDEN MA 01852721320CV2Y7000264179	0438	5942	101.04	
02/17	02/18	WWW.DICKSPORTINGGOODS. 877-846-9997 PA 00307876630002	0773	5942	94.69	
						\$2,094.11
02/13	02/13	Direct Deposit and Check Cash Advances DIRECT DEPOSIT			10,000.00	\$10,000.00
02/13	02/13	Fees DIRECT DEPOSIT - TRANSACTION FEE TOTAL FEES FOR THIS PERIOD			400.00	\$400.00

2/13/14
Amount of \$10,000 taken from this credit card to invest in Telex fee.

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- **Has a credit posted to your account?**
Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.
- **Is the charge or amount unfamiliar?**
Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in **Online Banking**, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: If you find an error on your bill, you must notify us no later than 60 days after we sent your first statement on which the error or problem appeared to preserve your billing rights.



ONLINE

Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.



PHONE

1.866.266.0212

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.



MAIL

Attn: Billing Inquiries PO Box 982235, El Paso, TX 79998

When writing, please include Your Name, Account Number, the Disputed Amount, Merchant Name, Transaction Date, and reference number of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

PAYING INTEREST

We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or 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.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or 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 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: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) 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: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) 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.

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. 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 payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

TOTAL INTEREST CHARGE COMPUTATION

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

HOW WE ALLOCATE YOUR PAYMENTS

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

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 for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES

The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, Returned Payments, and applicable transaction fees.

MISCELLANEOUS

**Promotional Rate End Date: This date is based on a future statement closing date.

If you change your payment due date, this date could change. Transactions must meet offer conditions in order to qualify for the promotional rate.

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 _____

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Interest Charged				
02/18	02/18	Interest Charged on Purchases			0.00	
02/18	02/18	Interest Charged on Balance Transfers			0.00	
02/18	02/18	Interest Charged on Dir Dep&Chk CashAdv			0.00	
02/18	02/18	Interest Charged on Bank Cash Advances			0.00	
		TOTAL INTEREST FOR THIS PERIOD				\$0.00

2014 Totals Year-to-Date	
Total fees charged in 2014	\$400.00
Total interest charged in 2014	\$0.00

Important Messages

Congratulations! Your Cash Credit Line has been increased to \$8,000.00.

Congratulations! Your Total Credit Limit has been increased to \$20,000.00.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate Until	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	14.90%^V				\$ 0.00	\$0.00
Balance Transfers	14.90%^V				\$ 0.00	\$0.00
Direct Deposit and Check Cash Advances	14.90%^V				\$ 0.00	\$0.00
Promotional APR	0.00%	CHK, DD	C34B-3548P	Dec 2014	\$2,008.87	\$0.00
Bank Cash Advances	24.24%^V				\$ 0.00	\$0.00

APR Type Definitions: Promotional Transaction Types: CHK = Check Cash Advance, DD = Direct Deposit; Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

Congratulations! Your Cash Credit Line has been increased to \$7,500.00.

Congratulations! Your Total Credit Limit has been increased to \$25,000.00.

Important Notice: Effective 7/1/14, the provider for the complimentary travel, retail and assistance benefits on your card account will change. For complete terms and conditions, please visit www.benefitinformationcenter.com or call the number on the back of your credit card.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate Until	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	14.90%V				\$ 776.86	\$9.20
Balance Transfers	14.90%V				\$ 0.00	\$0.00
Direct Deposit and Check Cash Advances	14.90%V				\$ 0.00	\$0.00
Promotional APR	0.00%	CHK, DD	C3MB-3548P	Dec 2014	\$18,597.62	\$0.00
Bank Cash Advances	24.24%V				\$ 0.00	\$0.00

APR Type Definitions: Promotional Transaction Types: CHK = Check Cash Advance, DD = Direct Deposit; Daily Interest Rate Type: V= Variable Rate (rate may vary)

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

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Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.
- **Is the charge or amount unfamiliar?**
Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in **Online Banking**, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: If you find an error on your bill, you must notify us no later than 60 days after we sent your first statement on which the error or problem appeared to preserve your billing rights.



ONLINE

Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.



PHONE

1.866.266.0212

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.



MAIL

Attn: Billing Inquiries PO Box 982235, El Paso, TX 79998

When writing, please include Your Name, Account Number, the Disputed Amount, Merchant Name, Transaction Date, and reference number of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

PAYING INTEREST

We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or 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.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or 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 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.

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To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance: (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) 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.

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. 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 payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

TOTAL INTEREST CHARGE COMPUTATION

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

HOW WE ALLOCATE YOUR PAYMENTS

Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

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 for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES

The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, Returned Payments, and applicable transaction fees.

MISCELLANEOUS

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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 _____

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- **Has a credit posted to your account?**
Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.
- **Is the charge or amount unfamiliar?**
Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in Online Banking, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: If you find an error on your bill, you must notify us no later than 60 days after we sent your first statement on which the error or problem appeared to preserve your billing rights.



ONLINE

Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.



PHONE

1.866.266.0212

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.



MAIL

Attn: Billing Inquiries PO Box 982235, El Paso, TX 79998

When writing, please include Your Name, Account Number, the Disputed Amount, Merchant Name, Transaction Date, and reference number of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

PAYING INTEREST

We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (Including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each introductory or 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.

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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 payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

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Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate Until	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	14.24%V				\$ 0.00	\$0.00
Balance Transfers	14.24%V				\$ 0.00	\$0.00
Direct Deposit and Check Cash Advances	14.24%V				\$ 0.00	\$0.00
Promotional APR	0.00%	CHK, DD	F9BC-NJLPG	Nov 2014	\$12,783.17	\$0.00
Bank Cash Advances	19.24%V				\$ 0.00	\$0.00

APR Type Definitions: Promotional Transaction Types: CHK = Check Cash Advance, DD = Direct Deposit; Daily Interest Rate Type: V= Variable Rate (rate may vary)

Rewards

BANKAMERICARD CASH REWARDS
 11.09 BASH EARNED THIS MONTH
 2.57 BONUS THIS MONTH
 747.40 REDEEMED
 13.66 TOTAL AVAILABLE
 VISIT BANKOFAMERICA.COM/CASHREWARDS

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- **Has a credit posted to your account?**
Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.
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Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.



PHONE

1.866.266.0212

For prompt service, please have the merchant reference number(s) available for the charge(s) in question.



MAIL

Attn: Billing Inquiries PO Box 982235, El Paso, TX 79998

When writing, please include Your Name, Account Number, the Disputed Amount, Merchant Name, Transaction Date, and reference number of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

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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 _____

Important Messages Continued

Important Notice: Effective 7/1/14, the provider for the complimentary travel, retail and assistance benefits on your card account will change. For complete terms and conditions, please visit www.benefitinformationcenter.com or call the number on the back of your credit card.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate Until	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	14.24%				\$ 1,090.14	\$12.76
Balance Transfers	14.24%				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	14.24%				\$ 0.00	\$ 0.00
Promotional APR	0.00%	CHEK, DD	F9BC-NJLPG	Nov 2014	\$29,180.26	\$ 0.00
Bank Cash Advances	19.24%				\$ 0.00	\$ 0.00

APR Type Definitions: Promotional Transaction Types: CHK = Check Cash Advance, DD = Direct Deposit; Daily Interest Rate Type: V= Variable Rate (rate may vary)

Rewards

BANKAMERICARD CASH REWARDS
 17.27 BASE EARNED THIS MONTH
 2.30 BONUS THIS MONTH
 .00 REDEEMED
 33.23 TOTAL AVAILABLE
 VISIT BANKOFAMERICA.COM/CASHERWARDS

Of Special Interest

Join the Bank of America Online Advisory Panel. Your feedback will help us learn what we're doing right and what we could do better. By sharing your opinions, you'll be eligible to earn cash rewards. Get started at bankofamerica.com/advisorypanel



Statement Period 04/06/14 TO 05/05/14
SANTANDER PREFERRED CHECKING

For your convenience our Customer Contact Center is available from 7 am - 8 pm EST, 7 days a week. Call us at 1-877-768-2265. Hearing impaired may call 1-800-428-9121 (TTY/TDD). www.santanderbank.com

LUIZ R CHRISTO
KARLA DIAS CHRISTO
6 BRICE CIR
HOLDEN MA 01520-1880

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7 0 05

Spring is the time for fresh starts.

Start with a home equity line of credit.

As winter turns to spring, you might be thinking "fresh starts." Maybe there are home improvements you're eager to begin, or higher interest debt you'd like to consolidate. Maybe you just want the peace of mind to cover unexpected expenses or major costs like tuition.

There's no time like the present for a Home Equity Line of Credit.

Our Home Equity Line of Credit affords you fast access to funds:

- Money when you need it, as you need it
- Only pay interest on the amount you borrow
- Ability to re-use your line as you repay
- Access funds fast through check or online transfer

You've got things to accomplish.

We're here to help make them happen.

Ask about our current Home Equity rate promotion.

santanderbank.com/lines Call 1.877.476.8562 Visit your local branch.

Equal Housing Lender.

Account use is subject to the terms of the Santander Home Equity Line of Credit Agreement, including terms that permit lines to be suspended, reduced or terminated in certain circumstances. Subject to approval. 1404HELO N5078 04/14





SANTANDER PREFERRED CHECKING Statement Period 04/06/14 - 05/05/14

LUIZ R CHRISTO
KARLA DIAS CHRISTO

Account # **6038**

Balances

Beginning Balance	\$17,392.89	Current Balance	\$7,175.69
Deposits/Credits	+\$14,841.55	Average Daily Balance	\$6,552.61
Withdrawals/Debits	-\$25,058.75		

Interest

Paid this Period *	\$0.07	Annual Percentage Yield Earned	0.01%
Earned this Period	\$0.06	Paid Last Year	\$0.42
Paid Year-To-Date	\$0.38		

* The interest earned and the interest paid may differ depending on when interest is credited to your account.

Checks Posted

Check #	Date Paid	Amount	Reference	Check #	Date Paid	Amount	Reference
402	04/14	\$23.00	0885415145	416	05/05	\$30.00	0876221895
410*	04/07	\$120.00	0884308085	419*	05/01	\$138.00	0874849615
411	04/14	\$20.00	0875402700	420	04/29	\$881.25	0873772755
414*	04/21	\$40.00	0877875620	421	04/30	\$500.00	0843847930
415	04/21	\$40.00	0877875610				

9 Check(s) Posted = \$1,792.25

An asterisk (*) indicates a skip in sequential check numbers.

Account Activity

Date	Description	Additions	Subtractions	Balance
04-06	Beginning Balance			\$17,392.89
04-07	MACYS ONLINE PMT140407		\$250.00	\$17,142.89
04-07	CHECK 00000000410		\$120.00	\$17,022.89
04-07	CHARTER COMM ONLINE PMT140407		\$54.99	\$16,967.90
04-07	CHK CARD PURCHASE BIG Y 29 HOLDEN HOLDEN /MA US		\$16.07	\$16,951.83
04-08	TJ MAXX MC ONLINE PMT140408		\$4,708.35	\$12,243.48
04-08	NORTHWESTERN MU ISA PAYMNT140407 1044632-01		\$1,080.92	\$11,162.56
04-08	ALLSTATE INS CO INS PREM APR 14 00000925456942		\$61.01	\$11,101.55
04-10	UMASS MEMORIAL H PAYROLL 040814 35079	\$2,512.22		\$13,613.77
04-10	CHASE CARD SERV ONLINE PMT140410		\$4,829.79	\$8,783.98
04-10	BANK OF AMERICA ONLINE PMT140410		\$1,920.00	\$6,863.98
04-10	CITIMORTGAGE ONLINE PMT140410		\$1,600.00	\$5,263.98
04-10	EASTERN BANK ONLINE PMT140410		\$800.00	\$4,463.98
04-10	CHK CARD PURCHASE AT&T*BILL PAYME 08002882020 /TX US		\$518.91	\$3,945.07
04-10	GUITAR CENTER ONLINE PMT140410		\$200.00	\$3,745.07
04-10	CHK CARD PURCHASE TOYS R US NORTHBOROUGH/MA US		\$50.00	\$3,695.07
04-10	THE GAP ONLINE PMT140410		\$16.00	\$3,679.07
04-14	ST MARY'S CU ONLINE PMT140414		\$1,000.00	\$2,679.07
04-14	CHECK 00000000402		\$23.00	\$2,656.07
04-14	CHECK 00000000411		\$20.00	\$2,636.07
04-15	CHK CARD PURCHASE MRKT BSKT 73 HUDSON /MA US		\$77.76	\$2,558.31
04-15	CHK CARD PURCHASE BJ'S WHOL 1 Hig Hudson /MA US		\$109.89	\$2,448.42
04-15	2728 GRALLEDB INVESTMENT140414 000008191225133		\$100.00	\$2,348.42
04-17	UMASS MEMORIAL H PAYROLL 041514 35079	\$2,512.22		\$4,860.64
04-17	CLEANSLATE CENTE PAYROLL 54786400002842X	\$900.23		\$5,760.87
04-17	ATM DEPOSIT E314 HOLDEN /MA	\$199.18		\$5,960.05
04-17	CASH WITHDRAWAL SANTANDER E314 HOLDEN /MA US		\$120.00	\$5,840.05
04-18	CLEANSLATE CENTE PAYROLL 54848100009812X	\$393.17		\$6,233.22



Account Activity (C..... 56038)

Date	Description	Additions	Subtractions	Balance
04-21	CHK CARD PURCHASE THE HOME DEPOT SHREWSBURY /MA US		\$10.60	\$6,222.62
04-21	CHK CARD PURCHASE KASEVAL MART #2159 NORTHBOROUGH/MA US		\$22.20	\$6,200.42
04-21	CHK CARD PURCHASE BJ'S WHOLESALE Northborough/MA US		\$40.51	\$6,159.91
04-21	CHECK 000000000415		\$40.00	\$6,119.91
04-21	CHECK 000000000414		\$40.00	\$6,079.91
04-21	BANK OF AMERICA ONLINE PMT140421		\$700.00	\$5,379.91
04-21	BANK OF AMERICA ONLINE PMT140421		\$2,110.00	\$3,269.91
04-27	CHK CARD PURCHASE MCDONALD'S #543 HOLDEN/MA US		\$17.89	\$3,252.02
04-24	UMASS MEMORIAL H PAYROLL 042214 35079	\$2,512.24		\$5,769.96
04-23	INTERNET TRANSFER FROM ACCT #7989 - SANTANDER PREFERRED MONEY MARKET	\$300.00		\$6,069.96
04-28	CHK CARD PURCHASE RITE AID CORP. HOLDEN /MA US		\$25.00	\$8,744.96
04-29	INTERNET TRANSFER FROM ACCT #7989 - SANTANDER PREFERRED MONEY MARKET	\$100.00		\$8,844.96
04-29	CHK CARD PURCHASE MRKT BSKT 73 HUDSON /MA US		\$82.75	\$8,762.21
04-29	INTERNET TRANSFER TO ACCT #7989 - SANTANDER PREFERRED MONEY MARKET		\$100.00	\$8,862.21
04-29	CHECK 000000000420		\$881.25	\$7,980.96
04-30	THE GARONDE PMT140430		\$16.96	\$7,964.00
04-30	CHECK 000000000421		\$500.00	\$7,464.00
05-01	UMASS MEMORIAL H PAYROLL 042914 85079	\$2,512.22		\$9,976.22
05-01	CHK CARD PURCHASE W/ CASHBACK THE HOME DEPOT WORCESTER /MA		\$34.19	\$9,942.03
05-01	CHK CARD PURCHASE REG OF MOTOR VE #6172519162 /MA US		\$90.00	\$9,852.03
05-01	YMCA CENTRAL CENTRAL Y 050114 M00838870		\$105.00	\$9,747.03
05-01	CHECK 000000000419		\$188.00	\$9,559.03
05-01	CITIMORTGAGE ONLINE PMT140501		\$1,500.00	\$7,919.03
05-02	TOWN OF HOLDEN REPAY 050114		\$10.62	\$7,908.41
05-02	TOWN OF HOLDEN ONLINE PMT140502		\$231.21	\$7,677.20
05-02	THE HOME DEPOT ONLINE PMT140502		\$450.00	\$7,227.20
05-05	INTERNET TRANSFER FROM ACCT *7989 - SANTANDER PREFERRED MONEY MARKET	\$200.00		\$7,427.20
05-05	INTEREST CREDIT FROM 04/02/2014 TO 05/01/2014	\$0.07		\$7,427.27
05-05	CHK CARD PURCHASE BIG Y 29 HOLDEN HOLDEN /MA US		\$18.81	\$7,408.46
05-05	CHK CARD PURCHASE MRKT BSKT 16 LEOMINSTER/MA US		\$92.82	\$7,315.64
05-05	CHK CARD PURCHASE W/ CASHBACK BJ'S WHOL 115 E Leominster /MA		\$54.96	\$7,260.68
05-05	CHECK 000000000415		\$30.00	\$7,230.68
05-05	CHARTER COMM ONLINE PMT140505		\$54.99	\$7,175.69
05-05	Ending Balance			\$7,175.69



What You Need to Know about Overdrafts and Overdraft Fees

Overview

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account
2. We also offer an **overdraft protection plan** which allows you to link other accounts such as a savings account or an Easy Access Line of Credit to cover overdrafts in your checking account. This plan may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

This notice explains our **standard overdraft practices**.

What are the standard overdraft practices that come with my account?

Santander currently authorizes and pays overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Online Banking payments and transfers
- Recurring debit card transactions

Santander will not authorize and pay overdrafts on the following types of transactions, **UNLESS** you authorize us to do so:

- ATM withdrawals and transfers
- One-time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Santander pays an overdraft caused by my ATM or one-time debit transaction?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft. There is a limit of 6 fees per day we can charge you for overdrawing your account.
- An additional one-time fee of **\$35** will be charged on the 6th consecutive business day your account is overdrawn. This charge applies to checking accounts (other than any Premier Checking and Santander Select Checking Accounts), savings and money market savings accounts (other than any Santander Select Money Market Savings Accounts).

What if I want Santander to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, the easiest way to do so is to enroll online in Santander Account Protector by visiting www.santanderbank.com/accountprotector. You can also call us at 1-877-768-4721, visit your nearest branch or opt-in at any Santander ATM.

Can I change my mind later?

If you tell us that we are permitted to pay any overdrafts caused by ATM or one-time debit transactions, you can always change your mind and tell us you no longer want us to do this. You can visit any branch or call us at 1-877-768-4721 and tell us you no longer want us to pay these types of overdrafts.



IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

CALL YOUR CUSTOMER SERVICE CENTER AT THE NUMBER SHOWN ON THE TOP OF YOUR STATEMENT OR WRITE TO THE BANK

FOR DEBIT CARD ISSUES:

Santander Bank
Attn: Card Disputes Team
MAI MB3 02 05
P.O. Box 831002
Boston, MA 02283-1002

FOR ALL OTHER ELECTRONIC TRANSFER ISSUES:

Santander Bank
Attn: Client Relations
10-421-CR1
P.O. Box 12646
Reading, PA 19612-2646

Please contact us if you think information about an electronic transfer on your statement or receipt is wrong or if you need additional information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error appeared.

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- Describe the electronic transfer error or the electronic transfer that you are unsure about and explain as clearly as you can why you believe there is an error or why you need further information.

If you tell us orally, we may require you to send your complaint or question in writing within 10 business days.

We will promptly investigate the matter and call or write to you with an answer within 10 business days. If we need more time, we may take up to 45 days to investigate your complaint or question. If we do, we will credit your account within this 10-day period for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may choose not to credit your account.

For errors involving new accounts, point of sale purchases or foreign transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results of our investigation within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT OTHER TRANSACTIONS ON YOUR STATEMENT

You must contact us within thirty (30) days after you receive your statement if you think a transaction, other than an electronic transfer, shown on your statement is wrong or if you need more information about the transaction.

You may contact your nearest branch or our Customer Contact Center at 877-768-2265. Customers with hearing impairments may call 800-428-9121 (TTY/TDD). We will investigate your dispute and tell you the results of that investigation.



LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRICE CIRCLE
HALDEN, MA 01820

DATE: 3/9/14

PAY TO THE ORDER OF: Maria PTA \$ 29.00
Twenty Nine DOLLARS & 00/100

Sovereign Bank, N.A.
PART OF THE SANTANDER GROUP

0402

402 04/14/14 \$23.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRICE CIRCLE
HALDEN, MA 01820

DATE: 4/23/14

PAY TO THE ORDER OF: Paul Job \$ 30.00
Thirty dollars DOLLARS & 00/100

Sovereign Bank, N.A.
PART OF THE SANTANDER GROUP

0416

416 05/05/14 \$30.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRICE CIRCLE
HALDEN, MA 01820

DATE: 4-3-14

PAY TO THE ORDER OF: Ruby MacArthur \$ 120.00
ONE HUNDRED TWENTY DOLLARS & 00/100

Sovereign Bank, N.A.
PART OF THE SANTANDER GROUP

0410

410 04/07/14 \$120.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRICE CIRCLE
HALDEN, MA 01820

DATE: 4/23/14

PAY TO THE ORDER OF: W. L. Woods Lawn Care \$ 138.00
ONE HUNDRED THIRTY EIGHT DOLLARS & 00/100

Sovereign Bank, N.A.
PART OF THE SANTANDER GROUP

0419

419 05/01/14 \$138.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRICE CIRCLE
HALDEN, MA 01820

DATE: 4-4-14

PAY TO THE ORDER OF: Wachusett Regional School \$ 20.00
Twenty DOLLARS & 00/100

Sovereign Bank, N.A.
PART OF THE SANTANDER GROUP

0411

411 04/14/14 \$20.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRICE CIRCLE
HALDEN, MA 01820

DATE: 4-28-14

PAY TO THE ORDER OF: Town of Halden \$ 881.25
EIGHT HUNDRED EIGHTY ONE AND TWENTY FIVE DOLLARS & 25/100

Sovereign Bank, N.A.
PART OF THE SANTANDER GROUP

0420

420 04/29/14 \$881.25

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRICE CIRCLE
HALDEN, MA 01820

DATE: 4/16/14

PAY TO THE ORDER OF: Oliverman Studios \$ 40.00
Forty DOLLARS & 00/100

Sovereign Bank, N.A.
PART OF THE SANTANDER GROUP

0414

414 04/21/14 \$40.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRICE CIRCLE
HALDEN, MA 01820

DATE: 4-30-14

PAY TO THE ORDER OF: Leonard Ramo Photo \$ 500.00
FIVE HUNDRED DOLLARS & 00/100

Sovereign Bank, N.A.
PART OF THE SANTANDER GROUP

0421

421 04/30/14 \$500.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRICE CIRCLE
HALDEN, MA 01820

DATE: 4/16/14

PAY TO THE ORDER OF: Oliverman Studios \$ 40.00
Forty DOLLARS & 00/100

Sovereign Bank, N.A.
PART OF THE SANTANDER GROUP

0415

415 04/21/14 \$40.00



**Statement Period 02/06/14 TO 03/05/14
SANTANDER PREFERRED CHECKING**

For your convenience our Customer Contact Center is available from 7 am - 8 pm EST, 7 days a week.
Call us at 1-877-768-2265.
Hearing impaired may call 1-800-428-9121 (TTY/TDD).
www.santanderbank.com

**LUIZ R CHRISTO
KARLA DIAS CHRISTO
6 BRICE CIR
HOLDEN MA 01520-1880**

1000
7 0 05

Triple Points.

Bravo.SM

BRAVOSM

APPLY TODAY.



TRIPLE POINTS ON GAS, GROCERIES AND RESTAURANTS.
Up to 15,000 points per quarter.

Call 1-877-768-2265
 Visit a local branch
 Go to <http://santanderbank.com/cards/bravo>

Three points per dollar spent on gas, groceries and restaurants up to 15,000 points per quarter. After that, still earn 1 point for every dollar spent - always eligible, with points that don't expire. Santander Bank, N.A. is a Member FDIC and a wholly owned subsidiary of Banco Santander, S.A. "Santander" and its logo are registered trademarks, and "a bank for your ideas" is a service mark, of Banco Santander, S.A. or its affiliates or subsidiaries in the United States and other countries. ©2013 Santander Bank, N.A. MasterCard is a registered trademark of MasterCard International Incorporated. Bravo is a service mark of Santander Bank. 1903BRVO N4722 2/14

It's President's Day all month long.

Let us put you behind the wheel.

With President's Day coming down the pike, what better time to own the car you really want? Take advantage of our low auto loan rates for a new or used car or to refinance your existing auto loan.

Act fast. Apply today.

Call 1-877-476-8562
 visit santanderbank.com/auto
 stop by your local Santander Bank branch

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Important Notice: Changes to Our Funds Availability Policy

Beginning on April 15, 2014, funds from checks you deposit at Santander ATMs that do not require the use of deposit envelopes will be made available as follows:

- **First \$100.** The first \$100 of these checks will continue to be available during a business day if withdrawn at an ATM during the same business day the check deposit was made.
- **Next Day Availability.** Funds from U.S. Treasury checks and checks drawn on Santander Bank will continue to be available the first business day after the day of deposit. In addition, Federal Home Loan Bank and Federal Reserve Checks and postal money orders will be available the first business day after the day of deposit.
- **Other Check Deposits.** Funds from all other checks deposited at a Santander ATM will be made available under our standard availability policy for other check deposits.
- **First \$200.** The first \$200 of all checks you deposit on a business day will be available on the first business day after the day of deposit.
- **Remaining funds.** The remaining funds will be available no later than the second business day after the day of your deposit. For example, if you deposit a check for \$1,000 on a Monday and deposit no other checks, \$200 of the deposit is available on Tuesday. No later than Wednesday, the remaining \$800 is available.

All cash deposits you make without using an envelope will continue to be immediately available. Also, funds from checks you deposit at Santander ATMs that require the use of deposit envelopes on a business day will continue to be available the next business day.

The complete Santander Bank Funds Availability Policy is available in our Personal Deposit Account Agreement. You can obtain a copy of our Personal Deposit Account Agreement at any Santander branch.

1402ATMF 04/15/14

SANTANDER PREFERRED CHECKING Statement Period 02/06/14 - 03/05/14

LUIZ R CHRISTO **i6038**
KARLA DIAS CHRISTO

Balances

Beginning Balance	\$2,603.05	Current Balance	\$11,434.22
Deposits/Credits	+\$89,831.07	Average Daily Balance	\$16,004.64
Withdrawals/Debits	-\$80,999.90		

Interest

Paid this Period *	\$0.11	Annual Percentage Yield Earned	0.01%
Earned this Period	\$0.12	Paid Last Year	\$0.42
Paid Year-To-Date	\$0.24		

* The interest earned and the interest paid may differ depending on when interest is credited to your account.

Checks Posted

Check #	Date Paid	Amount	Reference	Check #	Date Paid	Amount	Reference
388	02/11	\$450.00	0841977020	396	02/18	\$7,900.00	0845074505
389	02/18	\$10.00	0897092565	397	02/20	\$7,900.00	0847045720
390	03/03	\$15.00	0887306280	398	02/19	\$7,900.00	0846139765
391	02/10	\$120.00	0870962870	399	02/24	\$10,000.00	0848754735
392	02/07	\$8,000.00	0848487670	400	02/27	\$7,300.00	0898901000
394*	02/24	\$108.00	0885639305	403*	03/05	\$5,589.00	0846264055
395	02/10	\$7,775.00	0840851075				

13 Check(s) Posted = \$63,067.00

An asterisk (*) indicates a skip in sequential check numbers.



Account Activity

Date	Description	Additions	Subtractions	Balance
02-06	Beginning Balance			\$2,603.05
02-06	FIA CSNA DIRECT DEP140205 LUIZ CHRISTO	\$20,000.00		\$22,603.05
02-06	UMASS MEMORIAL H PAYROLL 020414 35079	\$2,528.76		\$25,131.81
02-06	CLEANS CENTRE PAYROLL 020414 35079	\$900.23		\$26,032.04
02-06	NORTHWESTERN MU ISA PAYMNT140205 1044632-01		\$1,080.92	\$24,951.12
02-06	STANDARD LIFE PAYMENT 140201 0200895330		\$23.77	\$24,927.35
02-06	ALLSTATE INS CO INS PREM FEB 14 000000925456942		\$66.68	\$24,860.67
02-06	CHASE CARD PURCHASE RITE AID CORP. HOLDEN /MA US		\$3.00	\$24,857.67
02-07	MACYS ONLINE PMT140207 CKF683096862POS		\$250.00	\$24,607.67
02-10	CHECK 000000000391		\$120.00	\$24,487.67
02-10	CHASE CARD PURCHASE SHOWCASE CINEMA WORCESTER /MA US		\$175.00	\$24,312.67
02-11	CHECK 000000000388		\$450.00	\$23,862.67
02-11	TD BANK ONLINE PMT140211 CKF683096862POS		\$166.18	\$23,696.49
02-11	CHK CARD PURCHASE MRKT BSKT 73 HUDSON /MA US		\$82.68	\$23,613.81
02-11	CHASE CARD PURCHASE BJ'S WHOL 115 LEOMINSTER /MA US		\$67.91	\$23,545.90
02-12	ATM CASH DEPOSIT F187 HOLDEN /MA	\$15,325.55		\$38,871.45
02-12	CHASE CARD PURCHASE BJ'S WHOL 115 LEOMINSTER /MA US		\$11.90	\$38,859.55
02-13	UMASS MEMORIAL H PAYROLL 021114 35079	\$2,517.96		\$41,377.51
02-13	CHASE CARD PURCHASE SUBWAY HOLDEN /MA US		\$6.01	\$41,371.50
02-14	FIA CSNA DIRECT DEP140213 LUIZ CHRISTO	\$10,000.00		\$51,371.50
02-14	CITIMORTGAGE ONLINE PMT140214 CKF683096862POS		\$1,600.00	\$49,771.50
02-14	EASTERN BANK ONLINE PMT140214 CKF683096862POS		\$800.00	\$48,971.50
02-14	BANK OF AMERICA ONLINE PMT140214 CKF683096862POS		\$416.00	\$48,555.50
02-14	GUITAR CENTER ONLINE PMT140214 CKF683096862POS		\$200.00	\$48,355.50
02-18	ATM CASH DEPOSIT F186 LEOMINSTER /MA	\$100.00		\$48,455.50
02-18	CASHED CHECK 000000000396		\$7,900.00	\$40,555.50
02-18	CASH WITHDRAWAL SANTANDER F196 LEOMINSTER /MA US		\$100.00	\$40,455.50
02-18	2728 GRALLEDB INVESTMENT140214 000008191225133		\$100.00	\$40,355.50
02-18	CHECK 000000000389		\$10.00	\$40,345.50
02-19	ATM CASH DEPOSIT F187 HOLDEN /MA	\$4,200.00		\$44,545.50
02-19	CASHED CHECK 000000000398		\$7,900.00	\$36,645.50
02-20	IRS TREAS 310 TAX REF 022014 *****200908	\$1,999.00		\$38,644.50
02-20	CASHED CHECK 000000000397		\$7,900.00	\$30,744.50
02-20	BANK OF AMERICA ONLINE PMT140220 CKF683096862POS		\$700.00	\$29,944.50
02-20	CHASE CARD PURCHASE MRKT BSKT 73 LEOMINSTER /MA US		\$83.28	\$29,861.22
02-20	CHK CARD PURCHASE BJ'S WHOL 115 E Leominster /MA US		\$39.41	\$29,821.81
02-21	UMASS MEMORIAL H PAYROLL 021914 35079	\$2,512.23		\$32,334.04
02-21	BANK OF AMERICA ONLINE PMT140221 CKF683096862POS		\$4,500.00	\$27,834.04
02-21	CHASE CARD PURCHASE TARGET PAYME 08002882020 TX US		\$615.52	\$27,218.52
02-24	INTERNET TRANSFER FROM ACCT * 7989 - SANTANDER PREFERRED MONEY MARKET	\$4,000.00		\$31,218.52
02-24	CASHED CHECK 000000000399		\$10,000.00	\$21,218.52
02-24	CHECK 000000000394		\$108.00	\$21,110.52
02-26	FIA CSNA DIRECT DEP140226 KARLA CHRISTO	\$10,000.01		\$31,110.53
02-26	ATM CASH DEPOSIT E314 HOLDEN /MA	\$335.00		\$31,445.53
02-26	CASH WITHDRAWAL SANTANDER E314 HOLDEN /MA US		\$20.00	\$31,425.53
02-27	UMASS MEMORIAL H PAYROLL 022514 35079	\$2,512.23		\$33,937.76
02-27	CHECK 000000000400		\$900.00	\$33,037.76
02-27	CHECK 000000000399		\$7,300.00	\$25,737.76
02-27	INTERNET TRANSFER FROM ACCT * 7989 - SANTANDER PREFERRED MONEY MARKET	\$3,000.00		\$28,737.76
02-28	CHK CARD PURCHASE BIG Y 29 HOLDEN HOLDEN /MA US		\$13.17	\$28,724.59
03-03	CITIMORTGAGE ONLINE PMT140303 CKF683096862POS		\$1,600.00	\$27,124.59
03-03	YMCA CENTRAL CENTRAL Y 030114 M00838870		\$105.00	\$27,019.59
03-03	CHASE CARD PURCHASE BJ'S WHOL 115 LEOMINSTER /MA US		\$21.26	\$26,998.33
03-04	THE HOME DEPOT ONLINE PMT140304 CKF683096862POS		\$450.00	\$26,548.33



Account Activity (Con... 6038)

Date	Description	Additions	Subtractions	Balance
03-05	FIA CSNA DIRECT DEP140304 LUIZ CHRISTO	\$12,000.00		\$17,087.19
03-05	CASHED CHECK 000000000403		\$5,589.00	\$11,498.19
03-05	CASH WITHDRAWAL SANTANDER F187 HOLDEN /MA US		\$60.00	\$11,438.19
03-05	CHK CARD PURCHASE PANERA BREAD #3 LEOMINSTER /MA US		\$3.97	\$11,434.22
03-05	Ending Balance			\$11,434.22

What You Need to Know about Overdrafts and Overdraft Fees

Overview

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account
2. We also offer an **overdraft protection plan** which allows you to link other accounts such as a savings account or an Easy Access Line of Credit to cover overdrafts in your checking account. This plan may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

This notice explains our **standard overdraft practices**.

What are the standard overdraft practices that come with my account?

Santander currently authorizes and pays overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Online Banking payments and transfers
- Recurring debit card transactions

Santander will not authorize and pay overdrafts on the following types of transactions, **UNLESS** you authorize us to do so:

- ATM withdrawals and transfers
- One-time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Santander pays an overdraft caused by my ATM or one-time debit transaction?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft. There is a limit of 6 fees per day we can charge you for overdrawing your account.
- An additional one-time fee of **\$35** will be charged on the 6th consecutive business day your account is overdrawn. This charge applies to checking accounts (other than any Premier Checking Accounts), savings and money market savings accounts.

What if I want Santander to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, the easiest way to do so is to enroll online in Santander Account Protector by visiting www.santanderbank.com/accountprotector. You can also call us at 1-877-768-4721, visit your nearest branch or opt- in at any Santander ATM.

Can I change my mind later?

If you tell us that we are permitted to pay any overdrafts caused by ATM or one-time debit transactions, you can always change your mind and tell us you no longer want us to do this. You can visit any branch or call us at 1-877-768-4721 and tell us you no longer want us to pay these types of overdrafts.



IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

CALL YOUR CUSTOMER SERVICE CENTER AT THE NUMBER SHOWN ON THE TOP OF YOUR STATEMENT OR WRITE TO THE BANK

FOR DEBIT CARD ISSUES:

Santander Bank
Attn: Card Disputes Team
MAI MB3 02 05
P.O. Box 831002
Boston, MA 02283-1002

FOR ALL OTHER ELECTRONIC TRANSFER ISSUES:

Santander Bank
Attn: Client Relations
10-421-CR1
P.O. Box 12646
Reading, PA 19612-2646

Please contact us if you think information about an electronic transfer on your statement or receipt is wrong or if you need additional information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error appeared.

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- Describe the electronic transfer error or the electronic transfer that you are unsure about and explain as clearly as you can why you believe there is an error or why you need further information.

If you tell us orally, we may require you to send your complaint or question in writing within 10 business days.

We will promptly investigate the matter and call or write to you with an answer within 10 business days. If we need more time, we may take up to 45 days to investigate your complaint or question. If we do, we will credit your account within this 10-day period for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may choose not to credit your account.

For errors involving new accounts, point of sale purchases or foreign transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results of our investigation within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT OTHER TRANSACTIONS ON YOUR STATEMENT

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You may contact your nearest branch or our Customer Contact Center at 877-768-2265. Customers with hearing impairments may call 800-428-9121 (TTY/TDD). We will investigate your dispute and tell you the results of that investigation.



LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 11/26/14

PAY TO THE ORDER OF: Lara Romo \$ 450.00

FOUR HUNDRED AND FIFTY

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 388 02/11/14 \$450.00

MADL 578021372 4/09/2014
LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 02/10/14

PAY TO THE ORDER OF: Maria Valero Diaz \$ 7,775.00

SEVEN THOUSAND SEVEN HUNDRED AND SEVENTY FIVE

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 395 02/10/14 \$7,775.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 2/11/14

PAY TO THE ORDER OF: Walden Town Clerk \$ 10.00

Ten

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 389 02/18/14 \$10.00

MADL 573101884
LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 02/18/14

PAY TO THE ORDER OF: Wife R. Christo \$ 7,900.00

SEVEN THOUSAND NINE HUNDRED

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 396 02/18/14 \$7,900.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 2/11/14

PAY TO THE ORDER OF: M.M.G.P./WSP \$ 15.00

Fifteen

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 390 03/03/14 \$15.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 2/15/2014

PAY TO THE ORDER OF: Wife Roberto Christo \$ 7,900.00

SEVEN THOUSAND NINE HUNDRED

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 397 02/20/14 \$7,900.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 2-4-2014

PAY TO THE ORDER OF: KARLA MATHIAS \$ 120.00

ONE HUNDRED TWENTY

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 391 02/10/14 \$120.00

MADL 57307178 7/18
LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 2-15-2014

PAY TO THE ORDER OF: Wife Roberto Christo \$ 7,900.00

SEVEN THOUSAND NINE HUNDRED

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 398 02/19/14 \$7,900.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 2-7-2014

PAY TO THE ORDER OF: Wife Roberto Christo \$ 8,000.00

EIGHT THOUSAND

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 392 02/07/14 \$8,000.00

MADL 573491718 X 7/18 MCC 0331 X 5/14
LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 2-24-2014

PAY TO THE ORDER OF: Wife Roberto Christo \$ 10,000.00

TEN THOUSAND

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 399 02/24/14 \$10,000.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 2-7-14

PAY TO THE ORDER OF: DRS HAVEN APRIAN \$ 108.00

ONE HUNDRED AND EIGHT

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 394 02/24/14 \$108.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
5 BRIDGE CIRCLE
HOLDEN, MA 01920

DATE: 2-29-2014

PAY TO THE ORDER OF: W. DALMAN GENERAL SERVICES \$ 7,300.00

SEVEN THOUSAND THREE HUNDRED

Sovereign Bank
PART OF THE SANTANDER GROUP

⑆011075150⑆ 0388

038 # 400 02/27/14 \$7,300.00



**Statement Period 03/06/14 TO 04/05/14
SANTANDER PREFERRED CHECKING**

For your convenience our Customer Contact Center is available from 7 am - 8 pm EST, 7 days a week.
Call us at 1-877-768-2265.
Hearing impaired may call 1-800-428-9121 (TTY/TDD).
www.santanderbank.com

**LUIZ R CHRISTO
KARLA DIAS CHRISTO
6 BRICE CIR
HOLDEN MA 01520-1880**

0000
7 0 05

Rollover and fund an IRA today. Thank yourself tomorrow.

Defer taxes. Simplify retirement savings. Start now.

Simplify your retirement investing by consolidating your assets into a single tax-advantaged account. Our Financial Consultants will design a custom financial strategy that meets your specific goals.

Neither Santander Securities LLC, nor its parent, affiliates, or divisions provide tax advice. Therefore, it is strongly recommended that you discuss these matters with your attorney or personal tax consultant before investing.

Securities and advisory services are offered through Santander Investment Services, a division of Santander Securities LLC. Santander Securities LLC is a registered broker/dealer, Member FINRA and SIPC and a registered investment advisor. Insurance is offered through Santander Securities LLC or its affiliates.

INVESTMENT PRODUCTS ARE		
NOT FDIC INSURED	NOT BANK GUARANTEED	ACCOUNT MAY LOSE VALUE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY		NOT A BANK DEPOSIT



Lock in a Competitive Rate with a Santander IRA CD

- Save for retirement
- Guaranteed rate of return
- FDIC insured*

Don't forget to open an IRA CD by April 15 to make your 2013 contribution and take advantage of a guaranteed rate of return and tax-deferred growth.

Visit your local branch

1.877.768.2265

santanderbank.com/cd

*Member FDIC. Please visit www.fdic.gov for details.

N4849 3/4 1409RAP





Say goodbye to ATM fees in Puerto Rico and Mexico.

Whether you're traveling for business or pleasure, you can now use Santander ATMs in Mexico and Puerto Rico at no cost to you.¹ As a Santander ATM or debit card customer, you have access to more than 5,200 Santander affiliated ATMs across Mexico, and 130 affiliated ATMs in Puerto Rico.

That's financial freedom on the move.

1 ATMs within the 50 United States, Puerto Rico or Mexico that are owned by Santander Bank or one of its divisions will not charge a fee. Santander may charge a fee for the use of a non-Santander ATM for withdrawal or balance inquiry. ATM owner may also charge a separate fee.
2 For international transactions completed outside the 50 United States, the District of Columbia and Puerto Rico using your Debit Card a 4% of transaction in US dollars will be applied.

1403PRMX N4883 3A4

SANTANDER PREFERRED CHECKING Statement Period 03/06/14 - 04/05/14

LUIZ R CHRISTO 1038
KARLA DIAS CHRISTO

Balances

Beginning Balance	\$11,434.22	Current Balance	\$17,392.89
Deposits/Credits	+\$32,473.52	Average Daily Balance	\$9,883.53
Withdrawals/Debits	-\$26,514.85		

Interest

Paid this Period *	\$0.07	Annual Percentage Yield Earned	0.01%
Earned this Period	\$0.08	Paid Last Year	\$0.42
Paid Year-To-Date	\$0.31		

* The interest earned and the interest paid may differ depending on when interest is credited to your account.

Checks Posted

Check #	Date Paid	Amount	Reference	Check #	Date Paid	Amount	Reference
401	03/12	\$120.00	0877334150	407*	04/01	\$400.00	0872460585
404*	03/13	\$1,230.00	0877944135	409*	03/28	\$80.67	0882906855
405	03/12	\$4,000.00	0841755910				

5 Check(s) Posted = \$5,830.67
 An asterisk (*) indicates a skip in sequential check numbers.

Account Activity

Date	Description	Additions	Subtractions	Balance
03-06	Beginning Balance			\$11,434.22
03-06	UMASS MEMORIAL H PAYROLL 030414 35079	\$2,512.22		\$13,946.44
03-06	CLEANSLATE CENTE PAYROLL 54165500002207X	\$1,676.61		\$15,623.05
03-06	NORTHWESTERN MU ISA PAYMNT140305 1044632-01		\$1,080.92	\$14,542.13
03-06	STANDARD INS CO PAYMENT 140301 00C9895330		\$243.17	\$14,298.96
03-06	ALLSTATE INS CO INS PREM MAR 14 000000925456942		\$61.03	\$14,237.93
03-06	CHARTER COMM ONLINE PMT140306 CKF683096862POS		\$54.99	\$14,182.94
03-07	MACYS ONLINE PMT140307 CKF683096862POS		\$250.00	\$13,932.94
03-07	CHK CARD PURCHASE Staples, Inc WORCESTER /MA US		\$24.43	\$13,908.51
03-11	CHK CARD PURCHASE MRKT BSKT 16 LEOMINSTER /MA US		\$90.02	\$13,818.49
03-11	CHK CARD PURCHASE W/ CASHBACK BJ'S WHOL 115 E Leominster /MA		\$84.35	\$13,734.14
03-12	CASHED CHECK 000000000405		\$4,000.00	\$9,734.14
03-12	TJ MAXX MC ONLINE PMT140312 CKF683096862POS		\$356.89	\$9,377.25
03-12	CHECK 000000000401		\$120.00	\$9,257.25
03-12	CASH WITHDRAWAL SANTANDER F187 HOLDEN /MA US		\$80.00	\$9,177.25



Account Activity (Continued) (Page 138)

Date	Description	Additions	Subtractions	Balance
03-13	UMASS MEMORIAL H PAYROLL 031114 35079	\$5,852.99		\$15,030.24
03-13	CHECK 000000000404		\$1,230.00	\$13,800.24
03-13	ST MARYS ONLINE PMT140313 CKF683096862POS		\$1,000.00	\$12,800.24
03-14	BANK OF AMERICA ONLINE PMT140314 CKF683096862POS		\$2,620.00	\$10,180.24
03-14	CITIMORTGAGE ONLINE PMT140314 CKF683096862POS		\$1,600.00	\$8,580.24
03-14	EASTERN BANK ONLINE PMT140314 CKF683096862POS		\$800.00	\$7,780.24
03-14	HOLDEN LIGHT ONLINE PMT140314 CKF683096862POS		\$200.00	\$7,580.24
03-14	CASH WITHDRAWAL SANTANDER E314 HOLDEN /MA US		\$100.00	\$7,480.24
03-17	INTERNET TRANSFER TO ACCT #7989 - SANTANDER PREFERRED MONEY MARKET		\$300.00	\$7,180.24
03-17	2728 GRALLEDB INVESTMENT140314 000008191225133		\$100.00	\$4,380.24
03-18	CHK CARD PURCHASE BJ'S WHOL 115 E Leominster /MA US		\$85.06	\$4,295.18
03-18	CHK CARD PURCHASE BJ'S WHOL 115 E Leominster /MA US		\$85.06	\$4,209.92
03-20	UMASS MEMORIAL H PAYROLL 031814 35079	\$2,512.22		\$6,717.14
03-20	CLEANSLATE CENTE PAYROLL 54372100032283X	\$900.23		\$7,617.37
03-20	CASH WITHDRAWAL SANTANDER E314 HOLDEN /MA US		\$860.00	\$6,757.37
03-21	BANK OF AMERICA ONLINE PMT140321 CKF683096862POS		\$860.00	\$5,897.37
03-21	BANK OF AMERICA ONLINE PMT140321 CKF683096862POS		\$700.00	\$5,197.37
03-24	ATM CASH DEPOSIT F196 LEOMINSTER /MA	\$100.00		\$5,297.37
03-24	CASH WITHDRAWAL SANTANDER E314 LEOMINSTER /MA US		\$140.00	\$5,157.37
03-24	CHK CARD PURCHASE HOMEGOODS #0167 FRAMINGHAM /MA US		\$18.05	\$5,039.32
03-25	CHK CARD PURCHASE BJ'S WHOL 115 E Leominster /MA US		\$7.15	\$5,032.17
03-27	UMASS MEMORIAL H PAYROLL 032514 35079	\$2,512.22		\$7,544.09
03-27	CHK CARD PURCHASE PANERA BREAD #3 LEOMINSTER /MA US		\$17.08	\$7,527.01
03-28	CHECK 000000000409		\$80.67	\$7,446.34
03-31	INTERNET TRANSFER TO ACCT #7989 - SANTANDER PREFERRED MONEY MARKET		\$100.00	\$7,346.34
04-01	CHECK 000000000407		\$400.00	\$6,946.34
04-01	WICK CENTRAL CENTRAL 7040114 M00838870		\$105.00	\$6,841.34
04-02	Commissions Commission A1403306A610464	\$5,000.00		\$11,841.34
04-02	Commissions Commission A1403306A610464	\$2,994.50		\$14,835.84
04-03	INTERNET TRANSFER FROM ACCT *7989 - SANTANDER PREFERRED MONEY MARKET	\$5,000.00		\$19,835.84
04-03	UMASS MEMORIAL H PAYROLL 040114 35079	\$2,512.23		\$22,348.07
04-03	CLEANSLATE CENTE PAYROLL 54582100007906X	\$900.23		\$23,248.30
04-03	INTEREST CREDIT FROM 03/02/2014 TO 04/01/2014	\$0.07		\$23,248.37
04-03	CITIMORTGAGE ONLINE PMT140403		\$1,600.00	\$21,648.37
04-03	HOLDEN LIGHT ONLINE PMT140403		\$216.21	\$21,432.16
04-04	DISCOVER CARD ONLINE PMT140404		\$4,216.10	\$17,216.06
04-04	THE HOME DEPOT ONLINE PMT140404		\$450.00	\$16,766.06
04-04	STANDARD INS CO PAYMENT 140401 00C9895330		\$243.17	\$16,522.89
04-05	Ending Balance			\$17,392.89



What You Need to Know about Overdrafts and Overdraft Fees

Overview

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account
2. We also offer an **overdraft protection plan** which allows you to link other accounts such as a savings account or an Easy Access Line of Credit to cover overdrafts in your checking account. This plan may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

This notice explains our **standard overdraft practices**.

What are the standard overdraft practices that come with my account?

Santander currently authorizes and pays overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Online Banking payments and transfers
- Recurring debit card transactions

Santander will not authorize and pay overdrafts on the following types of transactions, UNLESS you authorize us to do so:

- ATM withdrawals and transfers
- One-time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Santander pays an overdraft caused by my ATM or one-time debit transaction?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft. There is a limit of 6 fees per day we can charge you for overdrawing your account.
- An additional one-time fee of **\$35** will be charged on the 6th consecutive business day your account is overdrawn. This charge applies to checking accounts (other than any Premier Checking and Santander Select Checking Accounts), savings and money market savings accounts (other than any Santander Select Money Market Savings Accounts).

What if I want Santander to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, the easiest way to do so is to enroll online in Santander Account Protector by visiting www.santanderbank.com/accountprotector. You can also call us at 1-877-768-4721, visit your nearest branch or opt-in at any Santander ATM.

Can I change my mind later?

If you tell us that we are permitted to pay any overdrafts caused by ATM or one-time debit transactions, you can always change your mind and tell us you no longer want us to do this. You can visit any branch or call us at 1-877-768-4721 and tell us you no longer want us to pay these types of overdrafts.



IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
CALL YOUR CUSTOMER SERVICE CENTER AT THE NUMBER SHOWN ON THE TOP OF YOUR STATEMENT OR WRITE TO THE BANK

FOR DEBIT CARD ISSUES:

Santander Bank
Attn: Card Disputes Team
MAI MB3 02 05
P.O. Box 831002
Boston, MA 02283-1002

FOR ALL OTHER ELECTRONIC TRANSFER ISSUES:

Santander Bank
Attn: Client Relations
10-421-CR1
P.O. Box 12646
Reading, PA 19612-2646

Please contact us if you think information about an electronic transfer on your statement or receipt is wrong or if you need additional information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error appeared.

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- Describe the electronic transfer error or the electronic transfer that you are unsure about and explain as clearly as you can why you believe there is an error or why you need further information.

If you tell us orally, we may require you to send your complaint or question in writing within 10 business days.

We will promptly investigate the matter and call or write to you with an answer within 10 business days. If we need more time, we may take up to 45 days to investigate your complaint or question. If we do, we will credit your account within this 10-day period for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may choose not to credit your account.

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We will tell you the results of our investigation within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

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LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
1 BRUCE CIRCLE
HOLDEN, MA 01520

DATE 2-4-14

401

PAY TO THE ORDER OF KATHY MACDONALD \$ 120.00

ONE HUNDRED TWENTY

Sovereign Bank
PART OF THE SANTANDER GROUP

120110751
038P 0401

401 03/12/14 \$120.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
1 BRUCE CIRCLE
HOLDEN, MA 01520

DATE 3/13/14

407

PAY TO THE ORDER OF HBC \$ 400.00

FOUR HUNDRED DOLLARS

Sovereign Bank N.A.
PART OF THE SANTANDER GROUP

120110751501 70804956038 0407

407 04/01/14 \$400.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
1 BRUCE CIRCLE
HOLDEN, MA 01520

DATE 3/12/14

404

PAY TO THE ORDER OF TOWN HOLDEN \$ 1,230.00

ONE THOUSAND TWO HUNDRED THIRTY

Sovereign Bank N.A.
PART OF THE SANTANDER GROUP

120110751501 70804956038 0404

404 03/13/14 \$1,230.00

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
1 BRUCE CIRCLE
HOLDEN, MA 01520

DATE 2-27-14

408

PAY TO THE ORDER OF TOWN OF HOLDEN \$ 80.67

EIGHTY SIXTY SEVEN

Sovereign Bank N.A.
PART OF THE SANTANDER GROUP

120110751

409 03/28/14 \$80.67

LUIS ROBERTO CHRISTO
KARLA S. D. CHRISTO
1 BRUCE CIRCLE
HOLDEN, MA 01520

DATE 3/12/14

405

PAY TO THE ORDER OF LUIS ROBERTO CHRISTO \$ 4,000.00

FOUR THOUSAND

03/12/14 11118 001 0636

Sovereign Bank N.A.
PART OF THE SANTANDER GROUP

120110751

405 03/12/14 \$4,000.00