

H

Page 1 of 4
 Statement Period
 10/01/12 through 10/31/12
 E0 P PC 0C 91
 Enclosures 2

00090:

01172 001 SCM999 0

Customer Service Information

For additional information or service, you may call:

Or you may write to:



Deposit Accounts

Full Analysis Business Checking

Your Account at a Glance

Account Number	XXXX XXXX	Statement Beginning Balance	\$52,829.63
Statement Period	10/01/12 through 10/31/12	Amount of Deposits/Credits	\$87,914.63
Number of Deposits/Credits	10	Amount of Withdrawals/Debits	\$109,291.89
Number of Withdrawals/Debits	25	Statement Ending Balance	\$31,452.37
Number of Days in Cycle	31	Average Ledger Balance	\$40,961.11

Deposits and Credits

Date Posted	Customer Reference	Amount (\$)	Description	Bank Reference
10/02		1,200.00	Deposit	813006612973239
10/02		214.92	Deposit	813006612973242
10/05	0911909795	600.00	Arp Returned Check Refer To Maker Check # 0911909795 Paid Date 10/03/12	900910050000793

Page 2 of 4
Statement Period
10/01/12 through 10/31/12
E0 P PC 0C 91
Enclosures 2
Account Number

Deposits and Credits - Continued

Date Posted	Customer Reference	Amount (\$)	Description	Bank Reference
10/05	0911910325	600.00	Arp Returned Check Refer To Maker Check # 0911910325 Paid Date 10/03/12	900910050000794
10/11		2,150.25	Deposit	813006612510580
10/15		75,000.00	Wire Type:Book IN Date:121015 Time:1102 Et	903710150181920
10/15		4,941.83	Deposit	813006612027911
10/16	0219021082	986.01	Arp Returned Check Refer To Maker Check # 0219021082 Paid Date 10/12/12	900910160000960
10/16	0219028890	351.73	Arp Returned Check Refer To Maker Check # 0219028890 Paid Date 10/12/12	900910160000961
10/25		1,869.89	Deposit	813006612747210

**Withdrawals and Debits
Checks**

Check Number	Amount (\$)	Date Posted	Bank Reference	Check Number	Amount (\$)	Date Posted	Bank Reference
219136329	731.00	10/31	813004592759964	9997253765*	96.00	10/31	813006294051515

* Gap in sequential check numbers.

Other Debits

Date Posted	Customer Reference	Amount (\$)	Description	Bank Reference
10/01		14,876.75	Summarized Debit	
10/02		9,346.81	Summarized Debit	
10/03		1,902.29	Summarized Debit	
10/04		4,878.00	Summarized Debit	
10/05		600.00	Return Item Chargeback	941110054973240
10/05		1,332.32	Summarized Debit	
10/05		600.00	Return Item Chargeback	941110054973241
10/09		7,008.00	Summarized Debit	
10/10		1,494.13	Summarized Debit	
10/12		7,554.06	Summarized Debit	
10/15		5,747.27	Summarized Debit	
10/16		986.01	Return Item Chargeback	941110164510582
10/16		5,271.78	Summarized Debit	
10/16		351.73	Return Item Chargeback	941110164510581
10/17		2,886.84	Summarized Debit	
10/18		5,788.11	Summarized Debit	
10/22		1,799.13	Summarized Debit	
10/23		4,634.23	Summarized Debit	
10/24		5,555.76	Summarized Debit	
10/25		4,716.75	Summarized Debit	

H

Page 3 of 4
Statement Period
10/01/12 through 10/31/12
E0 P PC 0C 91
Enclosures 2
Account Number

00090.

**Withdrawals and Debits - Continued
Other Debits**

Date	Customer	Amount (\$)	Description	Bank Reference
10/26		2,880.43	Summarized Debit	
10/29		15,015.16	Summarized Debit	
10/30		3,239.33	Summarized Debit	

Daily Ledger Balances

Date	Balance (\$)	Date	Balance (\$)	Date	Balance (\$)
10/01	37,952.88	10/11	15,556.50	10/23	61,816.91
10/02	30,020.99	10/12	8,002.44	10/24	56,261.15
10/03	28,118.70	10/15	82,197.00	10/25	53,414.29
10/04	23,240.70	10/16	76,925.22	10/26	50,533.86
10/05	21,908.38	10/17	74,038.38	10/29	35,518.70
10/09	14,900.38	10/18	68,250.27	10/30	32,279.37
10/10	13,406.25	10/22	66,451.14	10/31	31,452.37

How To Balance

FIRST, start with your Account Register/Checkbook:

- 1. List your Account Register/Checkbook Balance here \$ _____
- 2. Subtract any service charges or other deductions not previously recorded that are listed on this statement \$ _____
- 3. Add any credits not previously recorded that are listed on this statement (for example interest) \$ _____
- 4. This is your NEW ACCOUNT REGISTER BALANCE \$ _____

NOW, with your Account Statement:

- 1. List your Statement Ending Balance here \$ _____
- 2. Add any deposits not shown on this statement \$ _____
-
-
-

SUBTOTAL \$ _____

- 3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check #	Amount	Date/Check #	Amount	Date/Check #	Amount

- 4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals \$ _____
- 5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal \$ _____
- This Balance should match your new Account Register Balance \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

IMPORTANT INFORMATION FOR BANK DEPOSIT ACCOUNTS

Change of Address. Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Deposit Agreement. When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule, which contain the current version of the terms and conditions of your account relationship, may be obtained at our banking centers.

Electronic Transfers: In case of errors or questions about your electronic transfers
If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting Other Problems. You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or unauthorized transactions within the time periods specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree not to make a claim against us for the problems or unauthorized transactions.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you