



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Commercial Account Statement

1 of 3

Beginning December 23, 2008 through January 26, 2009

US259 BR419

7 1

FINANCIAL RESOURCES MORTGAGE INC
SERVICING ACCOUNT
PO BOX 1158
MEREDITH NH 03253

Commercial Checking

SUMMARY

Balance Calculation

Table with 2 columns: Description, Amount. Rows include Previous Balance (9,019.89), Checks (10,448.69 -), Debits (5,000.00 -), Deposits & Credits (8,409.92 +), Current Balance (1,981.12 =)

FINANCIAL RESOURCES MORTGAGE I
SERVICING ACCOUNT
Business Green Checking
330403-758-8

Previous Balance

9,019.89

TRANSACTION DETAILS

Checks* There is a break in check sequence

Table with 6 columns: Check #, Amount, Date, Check #, Amount, Date. Lists checks 1079, 1081*, 1082, 1083, 1085*, 1086, 1087 with amounts and dates.

Total Checks
10,448.69

Debits

Other Debits

Table with 3 columns: Date, Amount, Description. Row: 12/24, 5,000.00, Online Transfer To Checking

Total Debits
5,000.00

Deposits & Credits

Table with 3 columns: Date, Amount, Description. Rows include Online Transfers and a Deposit on 01/09.

Total Deposits & Credits
8,409.92

Current Balance
1,981.12

Daily Balance

Table with 6 columns: Date, Balance, Date, Balance, Date, Balance. Shows daily balances from 12/23 to 12/31.

Exhibit to:



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Commercial Account Statement

2 OF 3

Beginning December 23, 2008 through January 26, 2009

Commercial Checking continued from previous page

NEWS FROM CITIZENS

--We're offering you a great way to start off the new year! You can earn \$50 cash back on a new Citizens Bank Business MasterCard or Business Rewards MasterCard when you make \$750 in purchases within two months of account opening. For more details and to apply, talk to your banker or visit a branch today. Hurry, this offer is available for a limited time only!

--We're here for all your borrowing needs. Mortgages and home equity lines of credit or loans for debt consolidation, education, and life events. We can help you manage your money as you start the New Year with a FIT borrowing checkup. See a banker today to discuss our convenient, hassle free, easy borrowing process. Citizens Bank is a lender you can trust. Visit your branch, call 1-800-340-LOAN or www.Citizensbank.com.

FINANCIAL RESOURCES MORTGAGE I
SERVICING ACCOUNT
Business Green Checking
330403-758-8

Exhibit to:

Appendix A Page A-8
Paragraph 1

1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

3 OF 3

Beginning December 23, 2008
through January 26, 2009

Images for account 330403-758-8

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1079
SERVICING ACCOUNT
PO BOX 1138
MERRIDEN, NH 03253
DATE 12/19/08
PAY TO THE ORDER OF PEOPLES CHOICE HEATING \$ 1,200.00
ONE THOUSAND TWO HUNDRED ^{00/100} DOLLARS & ^{00/100} CENTS
Citizens Bank
FOR INV. DATE 12/08/08 - INSTALL HEAT
⑈001079⑈ ⑈011401533⑈ ⑈3304037588⑈ ⑈0000058260⑈

1079 12/23/2008 \$1200.00

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1081
SERVICING ACCOUNT
PO BOX 1138
MERRIDEN, NH 03253
DATE 12/19/08
PAY TO THE ORDER OF STEHAN HOME CENTER \$ 582.60
FIVE HUNDRED EIGHTY TWO ^{60/100} DOLLARS & ^{00/100} CENTS
Citizens Bank
FOR INV. DATE 12/08/08 - INSTALL HEAT
⑈001081⑈ ⑈011401533⑈ ⑈3304037588⑈ ⑈0000058260⑈

1081 12/24/2008 \$582.60

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1082
SERVICING ACCOUNT
PO BOX 1138
MERRIDEN, NH 03253
DATE 01/05/09
PAY TO THE ORDER OF [REDACTED] \$ 6000.00
Six Thousand ^{00/100} DOLLARS & ^{00/100} CENTS
Citizens Bank
FOR INV. DATE 01/05/09
⑈001082⑈ ⑈011401533⑈ ⑈3304037588⑈ ⑈0000600000⑈

1082 01/05/2009 \$6000.00

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1083
SERVICING ACCOUNT
PO BOX 1138
MERRIDEN, NH 03253
DATE 01/05/09
PAY TO THE ORDER OF [REDACTED] \$ 750.00
Seven Hundred Fifty ^{00/100} DOLLARS & ^{00/100} CENTS
Citizens Bank
FOR INV. DATE 01/05/09
⑈001083⑈ ⑈011401533⑈ ⑈3304037588⑈ ⑈0000058260⑈

1083 01/05/2009 \$750.00

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1085
SERVICING ACCOUNT
PO BOX 1138
MERRIDEN, NH 03253
DATE 01/15/09
PAY TO THE ORDER OF [REDACTED] \$ 1083.34
One Thousand Eighty Three ^{34/100} DOLLARS & ^{34/100} CENTS
Citizens Bank
FOR INV. DATE 01/15/09
⑈001085⑈ ⑈011401533⑈ ⑈3304037588⑈ ⑈0000108334⑈

1085 01/15/2009 \$1083.34

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1086
SERVICING ACCOUNT
PO BOX 1138
MERRIDEN, NH 03253
DATE 01/20/09
PAY TO THE ORDER OF [REDACTED] \$ 326.08
Three Hundred Twenty Six ^{08/100} DOLLARS & ^{08/100} CENTS
Citizens Bank
FOR INV. DATE 01/20/09
⑈001086⑈ ⑈011401533⑈ ⑈3304037588⑈ ⑈0000032608⑈

1086 01/20/2009 \$326.08

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1087
SERVICING ACCOUNT
PO BOX 1138
MERRIDEN, NH 03253
DATE 01/12/09
PAY TO THE ORDER OF [REDACTED] \$ 506.67
Five Hundred Six ^{67/100} DOLLARS & ^{67/100} CENTS
Citizens Bank
FOR INV. DATE 01/12/09
⑈001087⑈ ⑈011401533⑈ ⑈3304037588⑈ ⑈0000058260⑈

1087 01/12/2009 \$506.67

Exhibit to:



Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			⊕ \$ _____ Total of 2

3 Subtotal by adding 1 and 2 ⊖ \$ _____
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			⊖ \$ _____ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance ⊖ \$ _____
Total

Customer Service

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Deposit Accounts Are Non-Transferable

Personal deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown above as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Electronic Transfers

In Case of Errors or Questions About Your Electronic Transfers

In case of errors or questions about your electronic transfers, telephone us at the number shown on the front of your statement or write us at the address shown above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a 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 or problem appeared.

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Finance Charge Calculations for Overdraft Line of Credit Accounts Based on Average Daily Balance Computation Method

Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance for your account.

Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

Thank you for banking with Citizens Bank.

Citizens Bank is a division
a separate bank and not a

Exhibit to:

Appendix A Page A-8
Paragraph 1



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Commercial Account Statement

1 OF 2

Beginning November 26, 2008 through December 22, 2008

US259 BR419

6 1

FINANCIAL RESOURCES MORTGAGE INC
SERVICING ACCOUNT
PO BOX 1158
MEREDITH NH 03253

Commercial Checking

SUMMARY

Balance Calculation

Table with 2 columns: Description, Amount. Rows include Previous Balance (5,136.73), Checks (8,526.26 -), Debits (.00 -), Deposits & Credits (12,409.42 +), Current Balance (9,019.89 =)

FINANCIAL RESOURCES MORTGAGE I
SERVICING ACCOUNT
Business Green Checking
330403-758-8

Previous Balance

5,136.73

TRANSACTION DETAILS

Checks* There is a break in check sequence

Table with 6 columns: Check #, Amount, Date, Check #, Amount, Date. Rows include 1065 (71.84, 12/18), 1074* (1,083.34, 12/12), 1075 (326.08, 12/19), 1077* (5,295.00, 12/17), 1078 (1,000.00, 12/22), 1080* (750.00, 12/22)

Total Checks 8,526.26

Deposits & Credits

Table with 3 columns: Date, Amount, Description. Rows include 12/09 (1,409.42, Deposit), 12/15 (11,000.00, Deposit)

Total Deposits & Credits 12,409.42

Current Balance 9,019.89

Daily Balance

Table with 6 columns: Date, Balance, Date, Balance, Date, Balance. Rows include 12/09 (6,546.15, 12/17 (11,167.81, 12/19 (10,769.89), 12/12 (5,462.81, 12/18 (11,095.97, 12/22 (9,019.89), 12/15 (16,462.81)

NEWS FROM CITIZENS

--You don't have to tie up your business's money to get a better return. By opening a Business Money Market Account with your Business Checking Account, you can get a great rate, the flexibility of accessing your funds when you need them, and the security of FDIC insurance. To learn more, stop by your nearest branch, visit citizensbank.com, or call 1-800-4BUSINESS to schedule an appointment with a business banker. See a banker for details and deposit insurance coverage limitations.

Exhibit to:

Appendix A Page A-8
Paragraph 1

1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

2 OF 2

Beginning November 26, 2008 through December 22, 2008

Images for account 330403-758-8

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1065
 SERVING ACCOUNT
 PO BOX 1198
 MERRIDITH, NH 03053
 DATE 12/18/08
 PAY TO THE ORDER OF Govt & Bus, Pica \$ 71.84
Govt & Bus, Pica
 Citizens Bank
 FOR [REDACTED]
 001065 00114015334 3304037588*

1065 12/18/2008 \$71.84

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1074
 SERVING ACCOUNT
 PO BOX 1198
 MERRIDITH, NH 03053
 DATE 12/18/08
 PAY TO THE ORDER OF [REDACTED] \$ 1073.31
One Thousand Eighty Three
 Citizens Bank
 FOR Govt & Bus, Pica
 001074 00114015334 3304037588* 0000108334

1074 12/12/2008 \$1083.34

00114015334 12/19/2008 00114015334 3304037588* 0000032608*
 THIS IS A LEGAL COPY OF YOUR CHECK. YOU MAY USE IT AS MANY TIMES AS YOU WANT. THE ORIGINAL CHECK WILL BE DESTROYED.
 FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1075
 SERVING ACCOUNT
 PO BOX 1198
 MERRIDITH, NH 03053
 DATE 12/19/08
 PAY TO THE ORDER OF [REDACTED] \$ 326.08
Three Hundred Twenty Six
 Citizens Bank
 FOR Govt & Bus, Pica
 001075 00114015334 3304037588* 0000032608*

1075 12/19/2008 \$326.08

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1077
 SERVING ACCOUNT
 PO BOX 1198
 MERRIDITH, NH 03053
 DATE 12/15/08
 PAY TO THE ORDER OF [REDACTED] \$ 5295.00
Five Thousand Two Hundred Ninety Five
 Citizens Bank
 FOR Govt & Bus, Pica
 001077 00114015334 3304037588*

1077 12/17/2008 \$5295.00

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1078
 SERVING ACCOUNT
 PO BOX 1198
 MERRIDITH, NH 03053
 DATE 12/19/08
 PAY TO THE ORDER OF [REDACTED] \$ 1,000.00
ONE THOUSAND DOLLARS
 Citizens Bank
 FOR Govt & Bus, Pica
 001078 00114015334 3304037588*

1078 12/22/2008 \$1000.00

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1080
 SERVING ACCOUNT
 PO BOX 1198
 MERRIDITH, NH 03053
 DATE 12/19/08
 PAY TO THE ORDER OF [REDACTED] \$ 750.00
SEVEN HUNDRED FIFTY
 Citizens Bank
 FOR Govt & Bus, Pica
 001080 00114015334 3304037588*

1080 12/22/2008 \$750.00

Exhibit to:



Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			+ \$ _____ Total of 2

3 Subtotal by adding 1 and 2 = \$ _____
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			- \$ _____ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance = \$ _____
Total

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If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

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P.O. Box 42001
Providence, RI 02940-2001

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Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

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In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Electronic Transfers

In Case of Errors or Questions About Your Electronic Transfers

In case of errors or questions about your electronic transfers, telephone us at the number shown on the front of your statement or write us at the address shown above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a 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 or problem appeared.

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Finance Charge Calculations for Overdraft Line of Credit Accounts Based on Average Daily Balance Computation Method

Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance for your account.

Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

Thank you for banking with Citizens Bank.

Citizens Bank is a division of PNC Citizens N.A. Citizens Bank of Pennsylvania is a separate bank and not

Exhibit to:



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Commercial Account Statement

1 of 3

Beginning October 24, 2008 through November 25, 2008

US259 BR419

7 1

FINANCIAL RESOURCES NATIONAL INC
SERVICING ACCOUNT
PO BOX 1158
MEREDITH NH 03253

Commercial Checking

SUMMARY

Balance Calculation

Table with 2 columns: Description, Amount. Rows include Previous Balance (1,151.73), Checks (81,424.42 -), Debits (.00 -), Deposits & Credits (85,409.42 +), Current Balance (5,136.73 =)

FINANCIAL RESOURCES NATIONAL I
SERVICING ACCOUNT
Business Green Checking
330403-758-8

Previous Balance
1,151.73

TRANSACTION DETAILS

Checks* There is a break in check sequence

Table with 6 columns: Check #, Amount, Date, Check #, Amount, Date. Lists checks 1066, 1067, 1068, 1070* and 1071, 1072, 1073.

Total Checks
81,424.42

Deposits & Credits

Table with 3 columns: Date, Amount, Description. Rows include 10/29, 11/07, 11/21 deposits.

Total Deposits & Credits
85,409.42

Current Balance
5,136.73

Daily Balance

Table with 6 columns: Date, Balance, Date, Balance, Date, Balance. Shows daily balances for 10/29, 11/03, 11/07.

NEWS FROM CITIZENS

--While gas prices continue to remain high, you can save money on gas when you use your Citizens Bank Business MasterCard! You can earn 6% cash back on gas purchases made through February 28, 2009 with a Citizens Bank Business Platinum MasterCard. Or, you can choose the Citizens Bank Business Rewards MasterCard and receive 3% cash back on gas purchases made through February 28, 2009, and in addition earn 1 reward point per \$1 in purchases which can be redeemed for great items such as: cash back, gift cards, brand name merchandise or travel. Please visit your local branch or speak with your banker about how you can apply for these great offers.

Member FDIC Equal Housing Lender

Exhibit to:

Appendix A Page A-8
Paragraph 1



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Commercial Account Statement

2 OF 3

Beginning October 24, 2008 through November 25, 2008

Commercial Checking continued from previous page

NEWS FROM CITIZENS (continued)

--We know how hard it can be to run your own business. That's why we're here to help. A dedicated Business Banker will work one-on-one with you to create a financial solution that fits your business. Whether you need more working capital, help with cash flow, managing your entire banking relationship or more, they'll act as your single point of contact to everything we have to offer. We're committed to helping you meet your financial goals with friendly, responsive service and new, innovative offerings. Ready to find the right fit for your business? Visit your nearest branch, go to citizensbank.com/business or call 1-800-4BUSINESS.

--Give Help. Give Hope. Be Inspired. Please join us in saluting our new Champions in Action at citizensbank.com/community.

FINANCIAL RESOURCES NATIONAL I
SERVICING ACCOUNT

Business Green Checking

330403-758-8

Exhibit to:

Appendix A Page A-8
Paragraph 1

1-800-862-6200

3 OF 3

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Beginning October 24, 2008 through November 25, 2008

Images for account 330403-758-8

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1066
SERVING ACCOUNT
PO BOX 1188
MERCERSBURG, PA 15804

DATE 10/29/08

PAY TO THE ORDER OF Citizens Bank \$ 4490.00
four thousand four hundred ninety and 00/100 DOLLARS & CENTS

Citizens Bank
New Hampshire

FOR [Redacted]

⑆001066⑆ ⑆011401533⑆ ⑆3304037588⑆

1066 10/29/2008 \$44910.00

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1067
SERVING ACCOUNT
PO BOX 1188
MERCERSBURG, PA 15804

DATE 11/3/08

PAY TO THE ORDER OF [Redacted] \$ 4500.00
four thousand five hundred and 00/100 DOLLARS & CENTS

Citizens Bank
New Hampshire

FOR [Redacted]

⑆001067⑆ ⑆011401533⑆ ⑆3304037588⑆

1067 11/03/2008 \$4500.00

⑆01140411⑆
⑆12/03/2008⑆
⑆152144182⑆

THIS IS A LEGAL COPY OF YOUR CHECK. YOU CAN USE IT ANY TIME ANY WAY YOU WANT. USE THE FRONT CHECK.

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1068
SERVING ACCOUNT
PO BOX 1188
MERCERSBURG, PA 15804

DATE 11/3/08

PAY TO THE ORDER OF [Redacted] \$ 400.00
four hundred and 00/100 DOLLARS & CENTS

Citizens Bank
New Hampshire

FOR [Redacted]

⑆001068⑆ ⑆011401533⑆ ⑆3304037588⑆ ⑆0000040000⑆

1068 11/03/2008 \$400.00

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1070
SERVING ACCOUNT
PO BOX 1188
MERCERSBURG, PA 15804

DATE 11/7/08

PAY TO THE ORDER OF [Redacted] \$ 10955.00
ten thousand nine hundred fifty five and 00/100 DOLLARS & CENTS

Citizens Bank
New Hampshire

FOR [Redacted]

⑆001070⑆ ⑆011401533⑆ ⑆3304037588⑆

1070 11/10/2008 \$10955.00

⑆01140411⑆
⑆12/03/2008⑆
⑆152144182⑆

THIS IS A LEGAL COPY OF YOUR CHECK. YOU CAN USE IT ANY TIME ANY WAY YOU WANT. USE THE FRONT CHECK.

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1071
SERVING ACCOUNT
PO BOX 1188
MERCERSBURG, PA 15804

DATE 11/13/08

PAY TO THE ORDER OF [Redacted] \$ 326.08
three hundred twenty six and 08/100 DOLLARS & CENTS

Citizens Bank
New Hampshire

FOR [Redacted]

⑆001071⑆ ⑆011401533⑆ ⑆3304037588⑆ ⑆0000032608⑆

1071 11/13/2008 \$326.08

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1072
SERVING ACCOUNT
PO BOX 1188
MERCERSBURG, PA 15804

DATE 11/7/08

PAY TO THE ORDER OF [Redacted] \$ 1083.34
one thousand eighty three and 34/100 DOLLARS & CENTS

H. C. & B. 61-06 WEST MILFORD

Citizens Bank
New Hampshire

FOR [Redacted]

⑆001072⑆ ⑆011401533⑆ ⑆3304037588⑆ ⑆0000108334⑆

1072 11/13/2008 \$1083.34

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC. 1073
SERVING ACCOUNT
PO BOX 1188
MERCERSBURG, PA 15804

DATE 11/24/08

PAY TO THE ORDER OF [Redacted] \$ 19250.00
one thousand nine hundred twenty five and 00/100 DOLLARS & CENTS

Citizens Bank
New Hampshire

FOR [Redacted]

⑆001073⑆ ⑆011401533⑆ ⑆3304037588⑆

1073 11/24/2008 \$19250.00

Exhibit to:



Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____ Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(+) \$ _____ Total of 2

3 Subtotal by adding 1 and 2 (=) \$ _____ Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(-) \$ _____ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance (=) \$ _____ Total

Customer Service

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Deposit Accounts Are Non-Transferable

Personal deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown above as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Electronic Transfers

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We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Finance Charge Calculations for Overdraft Line of Credit Accounts Based on Average Daily Balance Computation Method

Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance for your account.

Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

Thank you for banking with Citizens Bank.

Citizens Bank is a division of RBS Citizens, N.A. Citizens Bank of Pennsylvania is a separate bank and not part

Exhibit to:



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Commercial Account Statement

1 OF 3

Beginning September 24, 2008 through October 23, 2008

US259 BR419 3 1
FINANCIAL RESOURCES NATIONAL INC
SERVICING ACCOUNT
PO BOX 1158
MEREDITH NH 03253

Commercial Checking

SUMMARY

Balance Calculation

Table with 2 columns: Description, Amount. Rows: Previous Balance (1,051.73), Checks (16,409.42 -), Debits (.00 -), Deposits & Credits (16,509.42 +), Current Balance (1,151.73 =)

FINANCIAL RESOURCES NATIONAL I
SERVICING ACCOUNT
Business Green Checking
330403-758-8

Previous Balance

1,051.73

TRANSACTION DETAILS

Checks* There is a break in check sequence

Table with 6 columns: Check #, Amount, Date, Check #, Amount, Date. Rows: 1062 (15,000.00, 10/03), 1063 (1,083.34, 10/07), 1064 (326.08, 10/09)

Total Checks 16,409.42

Deposits & Credits

Table with 3 columns: Date, Amount, Description. Rows: 10/01 (15,100.00, Deposit), 10/03 (1,409.42, Deposit)

Total Deposits & Credits 16,509.42

Current Balance 1,151.73

Daily Balance

Table with 6 columns: Date, Balance, Date, Balance, Date, Balance. Rows: 10/01 (16,151.73), 10/03 (2,561.15), 10/09 (1,151.73)

NEWS FROM CITIZENS

--We have the Mortgage, Home Equity Loan or Line of Credit that will fit your needs. Consumers want a borrowing process that's easy and stress-free, from a simple application process to quick approvals and cash in hand. Only Citizens Bank provides flexible and hassle-free borrowing solutions tailored to fit your unique situation so you can get the money you need quickly and easily. See a banker today or apply online at citizensbank.com. Equal Housing Lender.

--RBS WorldPay offers you the opportunity to create your own gift card program. Receive 50% off your first gift card order when you sign up with us by December 31, 2008. We provide you with best-in-class customer service, a full range of payment processing products and services including credit, debit, check and gift card processing and 24/7 online account access and reporting. For more information, call 1-800-4BUSINESS, visit citizensbank.com, or stop by

Member FDIC Equal Housing Lender

Exhibit to:

Appendix A Page A-8
Paragraph 1



1-800-862-6200

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Commercial Account Statement

2 OF 3

Beginning September 24, 2008 through October 23, 2008

Commercial Checking continued from previous page

NEWS FROM CITIZENS (continued)

your local branch for details. Terms and conditions apply. --We know how hard it can be to run your own business. That's why we're here to help. A dedicated Business Banker will work one-on-one with you to create a financial solution that fits your business. Whether you need more working capital, help with cash flow, managing your entire banking relationship or more, they'll act as your single point of contact to everything we have to offer. We're committed to helping you meet your financial goals with friendly, responsive service and new, innovative offerings. Ready to find the right fit for your business? Visit your nearest branch, go to citizensbank.com/business or call 1-800-4BUSINESS.

FINANCIAL RESOURCES NATIONAL I
SERVICING ACCOUNT
Business Green Checking
330403-758-8

Exhibit to:

Appendix A Page A-8
Paragraph 1

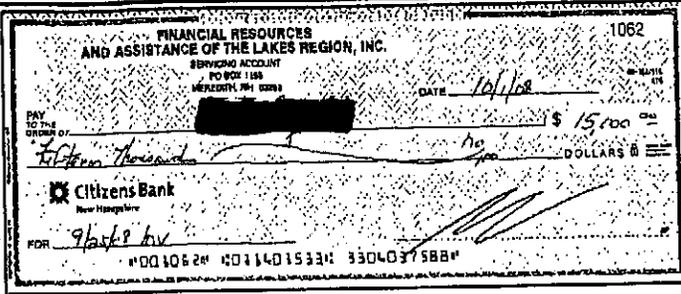
1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

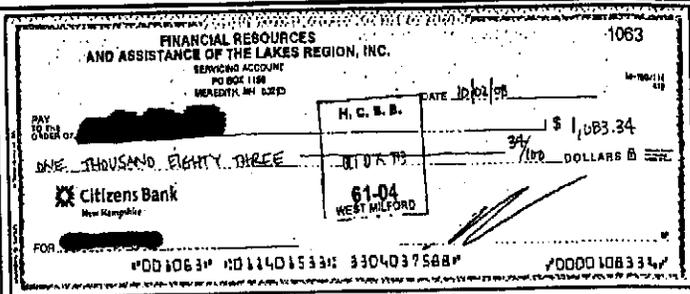
3 OF 3

Beginning September 24, 2008 through October 23, 2008

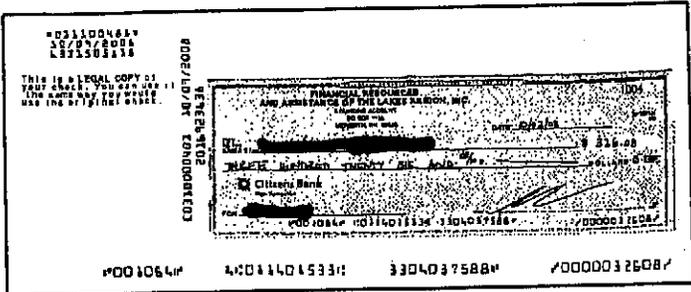
Images for account 330403-758-8



1062 10/03/2008 \$15000.00



1063 10/07/2008 \$1083.34



1064 10/09/2008 \$326.08

Exhibit to:

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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			+ \$ _____ Total of 2

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Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			- \$ _____ Total of 4

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Citizens Bank is a divisor
a separate bank and not

Exhibit to:



1-800-862-6200

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Commercial Account Statement

1 OF 3

Beginning August 23, 2008 through September 23, 2008

US259 BR419 1 1
FINANCIAL RESOURCES NATIONAL INC
SERVICING ACCOUNT
PO BOX 1158
MEREDITH NH 03253

Commercial Checking

SUMMARY

Balance Calculation

Table with 2 columns: Description, Amount. Rows: Previous Balance 272.76, Checks 18,948.27 -, Debits .00 -, Deposits & Credits 19,727.24 +, Current Balance 1,051.73 =

FINANCIAL RESOURCES NATIONAL I
SERVICING ACCOUNT
Business Green Checking
330403-758-8

Previous Balance

272.76

TRANSACTION DETAILS

Checks* There is a break in check sequence

Table with 6 columns: Check #, Amount, Date, Check #, Amount, Date. Row: 1060, 18,948.27, 09/03

Deposits & Credits

Table with 3 columns: Date, Amount, Description. Row: 09/02, 19,727.24, Online Transfer From Checking 3304037677

Total Checks 18,948.27

Total Deposits & Credits 19,727.24

Current Balance 1,051.73

Daily Balance

Table with 6 columns: Date, Balance, Date, Balance, Date, Balance. Row: 09/02, 20,000.00, 09/03, 1,051.73

NEWS FROM CITIZENS

--IMPORTANT NOTICE/CHANGE IN TERMS

Effective November 1st, 2008, when you request a single copy of a check, document, or statement, we will waive the \$25 per hour / \$25 minimum Research/Reconciliation Fee. All other research or reconciliation requests will be subject to this fee.

--Ready for a smart and easy way to manage your business spending? A Citizens Bank Debit Card is a great way to make everyday purchases and track and manage your business spending. Also, with Business Debit Rewards, you can earn double points for everyday business expenses such as utilities, internet service, insurance and cell phone bills. For more information, call 1-800-4BUSINESS, visit citizensbank.com, or stop by your local branch. Terms and conditions apply.

--Make business deposits without leaving your office. With E-Z Deposit (Registered Trademark) from Citizens Bank, take advantage of a smart, easy, and efficient way to make business deposits. Using your PC, a secure internet connection, and a scanner, you can deposit checks right from your office, saving yourself trips to the bank.

Exhibit to:

Appendix A Page A-8
Paragraph 1



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Commercial Account Statement

2 OF 3

Beginning August 23, 2008 through September 23, 2008

Commercial Checking continued from previous page

NEWS FROM CITIZENS (continued)

We believe banking should fit your life, not the other way around. To set up an appointment, call 1-800-862-6200, go to citizensbank.com/ezdeps or call your nearest branch. E-Z Deposit offer available on select business checking accounts and for businesses established for at least one year, see a banker for details. All accounts and services subject to approval.

FINANCIAL RESOURCES NATIONAL I
SERVICING ACCOUNT

Business Green Checking

330403-758-8

Exhibit to:

Appendix A Page A-8
Paragraph 1



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Commercial Account Statement

3 OF 3

Beginning August 23, 2008 through September 23, 2008

Images for account 330403-758-8

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC.		1060
SERVICING ACCOUNT PO BOX 118 LAKESIDE, NH 02893		
DATE <u>9/2/08</u>		
PAY TO THE ORDER OF	\$ 18,948.27	
<u>Eighteen Thousand Nine Hundred Forty Eight & 27/100</u> DOLLARS & CENTS		
Citizens Bank The Vermonters		
FOR <u>[Signature]</u>		
⑈001060⑈ ⑆011401533⑆ 3304037588⑈		

1060

09/03/2008

\$18948.27

Exhibit to:

Appendix A Page A-8
Paragraph 1



Checking Account Balance Worksheet

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- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			⊕ \$ _____ Total of 2

3 Subtotal by adding 1 and 2 ⊖ \$ _____
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			⊖ \$ _____ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance ⊖ \$ _____
Total

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Exhibit to:

Appendix A Page A-8
Paragraph 1



1-800-862-6200

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Beginning July 24, 2008 through August 22, 2008

US002 BR419

FINANCIAL RESOURCES NATIONAL INC
SERVICING ACCOUNT
PO BOX 1158
MEREDITH NH 03253

Commercial Checking

SUMMARY

Balance Calculation

Previous Balance	272.76
Checks	.00 -
Debits	.00 -
Deposits & Credits	.00 +
Current Balance	272.76 =

FINANCIAL RESOURCES NATIONAL I
SERVICING ACCOUNT
Business Green Checking
330403-758-8

Previous Balance

272.76

TRANSACTION DETAILS

No activity this statement period

Current Balance

272.76

NEWS FROM CITIZENS

--Ready for a smart and easy way to manage your business spending? A Citizens Bank Debit Card is a great way to make everyday purchases and track and manage your business spending. Also, with Business Debit Rewards, you can earn double points for everyday business expenses such as utilities, internet service, insurance and cell phone bills. For more information, call 1-800-4BUSINESS, visit citizensbank.com, or stop by your local branch. Terms and conditions apply.

--Citizens Merchant Services is a smart and affordable way to increase cash flow! We offer you best-in-class customer service, a full range of payment processing products and services including credit, debit, check and gift card processing and 24/7 online account access and reporting. Also, with your Citizens Bank business checking account you'll receive next day settlement of funds from credit card transactions when you choose Citizens Bank Merchant Services as your payment processor. For more information, call 1-800-4BUSINESS, visit citizensbank.com, or stop by your local branch for details. Terms and conditions apply.

--Make business deposits without leaving your office. Introducing E-Z Deposit (Registered Trademark) from Citizens Bank. Take advantage of a smart, easy, and efficient way to make business deposits -- with E-Z Deposit. Using your PC, a secure internet connection, and a scanner, you can deposit checks right from your office, saving yourself trips to the bank. We believe banking should fit your life, not the other way around. To set up an appointment, call 1-800-862-6200, go to www.citizensbank.com/ezdepos or call your nearest branch.

E-Z Deposit offer available on select business checking accounts and for businesses established for at least one year, see a banker for details. All accounts and services subject to approval.

--Give Help. Give Hope. Be Inspired. Please join us in saluting our new Champions in Action at citizensbank.com/community

Exhibit to:



Checking Account Balance Worksheet

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• Subtracting any fees or other charges

1 Your current balance on this statement \$ _____ Current Balance

2 List deposits which do not appear on this statement

Table with 4 columns: Date, Amount, Date, Amount. Multiple rows for recording deposits.

+ \$ _____ Total of 2

3 Subtotal by adding 1 and 2 = \$ _____ Subtotal of 1 and 2

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Table with 4 columns: Date/Check No., Amount, Date/Check No., Amount. Multiple rows for recording outstanding items.

- \$ _____ Total of 4

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We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Finance Charge Calculations for Overdraft Line of Credit Accounts Based on Average Daily Balance Computation Method

Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance for your account.

Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

Thank you for banking with Citizens Bank.

Citizens Bank is a division of RBS Citizens, N.A. Citizens Bank of Pennsylvania is a separate bank and not

Exhibit to:



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

1 OF 1

Beginning June 24, 2008 through July 23, 2008

US002 BR419

FINANCIAL RESOURCES NATIONAL INC
SERVICING ACCOUNT
PO BOX 1158
MEREDITH NH 03253

Commercial Checking

SUMMARY

Balance Calculation

Table with 2 columns: Description and Amount. Rows include Previous Balance (272.76), Checks (.00 -), Debits (.00 -), Deposits & Credits (.00 +), and Current Balance (272.76 =).

FINANCIAL RESOURCES NATIONAL I
SERVICING ACCOUNT
Business Green Checking
330403-758-8

Previous Balance

272.76

TRANSACTION DETAILS

No activity this statement period

Current Balance



272.76

NEWS FROM CITIZENS

--IMPORTANT NOTICE/CHANGE IN TERMS

Effective September 1, 2008, we will add an Inactive Account Processing Fee to the Personal & Business Deposit Account Fees and Features Guide of your account. The fee of \$30 will apply to all accounts that have been inactive for 24 months or more, and is in addition to any applicable monthly dormant account fee. This fee is not imposed on New Jersey based accounts that have been charged the maximum dormant account fee.

--IMPORTANT NOTICE/CHANGE IN TERMS

Effective September 1, 2008, our handling fee for certain court orders and legal processing will be increased to \$90 for each item that we process against your account. This includes court orders, garnishments, attachments, tax levies, executions, and similar types of legal process.

--Make business deposits without leaving your office.

Introducing E-Z Deposit (Registered Trademark) from Citizens Bank. Take advantage of a smart, easy, and efficient way to make business deposits -- with E-Z Deposit. Using your PC, a secure internet connection, and a scanner, you can deposit checks right from your office, saving yourself trips to the bank. We believe banking should fit your life, not the other way around. To set up an appointment, call 1-800-862-6200, go to www.citizensbank.com/ezdepos or call your nearest branch.

E-Z Deposit offer available on select business checking accounts and for businesses established for at least one year, see a banker for details. All accounts and services subject to approval.

Exhibit to:

Appendix A Page A-8
Paragraph 1



Citizens Bank

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			⊕ \$ _____ Total of 2

3 Subtotal by adding 1 and 2 ⊖ \$ _____
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
			⊖ \$ _____ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance ⊖ \$ _____
Total

Customer Service

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
 Customer Service Center
 P.O. Box 42001
 Providence, RI 02940-2001

Deposit Accounts Are Non-Transferable

Personal deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown above as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Electronic Transfers

In Case of Errors or Questions About Your Electronic Transfers

In case of errors or questions about your electronic transfers, telephone us at the number shown on the front of your statement or write us at the address shown above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a 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 or problem appeared.

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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