



Questions?
Contact a Member
Service
Representative at
617-547-3144

493 Somerville Avenue, Somerville, MA 02143

000706



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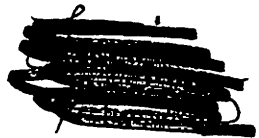
Account Number: [REDACTED]
Statement Date: Dec 01, 2012 thru Dec 31, 2012

Summary - All Accounts

Product	Account #	Ending Balance
Free Checking	[REDACTED]	-\$46.62
Statement Savings	[REDACTED]	\$3.14

Free Checking

Date	Transaction Description	Withdrawal	Deposit	Balance
	BEGINNING BALANCE			\$7,049.83
Dec 07	Activity 12-06 POS Withdrawal - (NYC) CITY CLERK CITY CLERK BOSTON MA	-40.00		7,009.83
Dec 07	Activity 12-06 POS Withdrawal - (NYC) CITY CLERK CITY CLERK BOSTON MA	-50.00		6,959.83
Dec 11	Activity 12-10 POS Withdrawal - (ELN) INTUIT *QB ONLINE INTUIT *QB ONLINE 800-286-6800 CA	-42.45		6,917.38
Dec 14	109 Check	-150.00		6,767.38
Dec 14	106 Check	-150.00		6,617.38
Dec 17	Withdrawal	-5,617.00		1,000.38
Dec 17	103 Check	-75.00		925.38
Dec 17	111 Check	-200.00		725.38
Dec 20	Overdraft Protection Deposit		12.62	738.00
Dec 21	Activity 12-20 POS Withdrawal - (ELN) 1204 EXTRA SPACE STOR 1204 EXTRA SPACE STOR 06174720020 MA	-738.00		0.00
Dec 24	112 Check	-100.00		-100.00
Dec 24	112 Check (Rejected)		100.00	0.00
Dec 24	Insufficient Funds Charge - -Returned CK # 112	-28.00		-28.00
Dec 24	Overdraft Protection Deposit		9.38	-18.62
Dec 31	112 Check	-100.00		-118.62
Dec 31	112 Check (Rejected)		100.00	-18.62
Dec 31	Insufficient Funds Charge - -Returned CK # 112	-28.00		-46.62
	ENDING BALANCE			-\$46.62





**ARE YOU A HIGH SCHOOL SENIOR
OR COLLEGE STUDENT?**

CPCU is offering four
\$1,000 scholarships for the
2013-2014 school year.

Pick up an application at a branch or download one at www.cpcu.org

Account Number: [REDACTED]

Statement Date: Dec 01, 2012 thru Dec 31, 2012

CHECKS OUTSTANDING				DEPOSITS NOT ON STATEMENT	BEFORE RECONCILING – DEDUCT ANY SERVICE CHARGES OR OTHER DEBIT CHARGES ON STATEMENT FROM YOUR CHECKBOOK BALANCE – ADD ANY INTEREST CREDITS OR OTHER CREDITS TO YOUR CHECKBOOK. LAST BALANCE ON STATEMENT _____ ADD DEPOSITS NOT ON STATEMENT + _____ TOTAL _____ DEDUCT TOTAL CHECKS OUTSTANDING - _____ YOUR CHECKBOOK SHOULD SHOW THIS BALANCE _____ PLEASE CHECK CAREFULLY AND REPORT ANY DIFFERENCES
NUMBER	AMOUNT	NUMBER	AMOUNT		
TOTAL TO TOP OF NEXT COLUMN		TOTAL CHECKS OUTSTANDING		TOTAL DEPOSITS	

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

The following pertains to accounts established for personal, family, or household purposes only.

Telephone us or write us at the number or address shown on the front of the statement, 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.

- 1. Tell us your name and account number.
- 2. Describe the error or 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.
- 3. 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 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.

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

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

IN YOUR LETTER GIVE US THE FOLLOWING INFORMATION

- 1. Your name and account number.
- 2. The dollar amount of the suspected error.
- 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item that 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 statement 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.

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 IF YOU NEED TO REPORT A CHANGE OF ADDRESS, PLEASE COMPLETE THE SECTION BELOW AND RETURN THIS SECTION TO US BY MAIL OR DELIVER TO OUR ADDRESS.

NAME
 (PLEASE PRINT)

STREET ADDRESS

CITY STATE ZIP CODE

AUTHORIZED SIGNATURE DATE

DAYTIME TELEPHONE () HOME TELEPHONE ()

THIS CHANGE APPLIES TO:

- CHECKING ACCOUNT SAVINGS ACCOUNT SAVINGS CERTIFICATE MORTGAGE LOAN INSTALLMENT LOAN OTHER



Account Number: [REDACTED]
 Statement Date: Dec 01, 2012 thru Dec 31, 2012

Overdraft/Returned Item Fees

Fee Type	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	56.00	56.00

Balance Summary

Date	Balance	Date	Balance	Date	Balance	Date	Balance
12/07	6,959.83	12/14	6,617.38	12/20	738.00	12/24	-18.62
12/11	6,917.38	12/17	725.38	12/21	0.00	12/31	-46.62

Checks Cleared

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
103	12/17	75.00	*106	12/14	150.00	*109	12/14	150.00	*111	12/17	200.00

* Indicates a skip in sequence Number of Items Enclosed: 4

Account Summary

Previous Date	Beginning Balance	Deposits	Interest Paid	Withdrawals	Service Charge	Ending Balance
12/01/2012	7,049.83	22.00	0.00	7,062.45	56.00	-46.62

Statement Savings

Date	Transaction Description	Withdrawal	Deposit	Balance
	BEGINNING BALANCE			\$20,513.83
Dec 17	Withdrawal	-20,488.83		25.00
Dec 20	Overdraft Protection Withdraw	-12.62		12.38
Dec 20	OD Protection Tran Fee	-3.00		9.38
Dec 24	Overdraft Protection Withdraw	-9.38		0.00
Dec 31	Credit Interest		3.14	3.14
	ENDING BALANCE			\$3.14

Account Summary

Previous Date	Beginning Balance	Deposits	Interest Paid	Withdrawals	Service Charge	Ending Balance
12/01/2012	20,513.83	0.00	3.14	20,510.83	3.00	3.14

Interest Summary

Average Daily Balance	Min. Balance for Period	Interest Period	Days in Period	Interest Earned	Annual % Yield Earned	Interest Paid YTD
\$10,591.41	\$0.00	12/01/2012-12/31/2012	31	\$3.14	0.35%	\$19.30

Interest Rate Summary

Date	Rate%	Date	Rate%	Date	Rate%	Date	Rate%
9/10	0.35%	12/20	0.00%				

Summary of Deposit Accounts

Product	Account	Balance	Interest Rate %	YTD Interest	YTD Penalty	Maturity
Free Checking	[REDACTED]	\$-46.62				
Statement Savings	[REDACTED]	\$3.14				