



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

493 Somerville Avenue, Somerville, MA 02143

Account Number: [REDACTED]  
Statement Date: Jan 01, 2013 thru Jan 31, 2013

002177



LINDA A. JENKINS  
STEPHEN A. REVILAK  
ALEXANDER D. BRESEE  
[REDACTED]  
CAMBRIDGE MA 02141-2117

Summary - All Accounts

Product	Account #	Ending Balance
Free Checking	[REDACTED]	\$766.94
Statement Savings	[REDACTED]	\$3.14

Free Checking - [REDACTED]

Date	Transaction Description	Withdrawal	Deposit	Balance
	<b>BEGINNING BALANCE</b>			<b>-\$46.62</b>
Jan 02	Deposit		1,000.00	953.38
Jan 02	Descriptive Deposit Reverse Ins - Funds fee as one time courtesy		28.00	981.38
Jan 04	POS Withdrawal (ELN) CLEAR - CLEAR 888-253-2794 WA	-49.99		931.39
Jan 11	Activity 01-10 POS Withdrawal - (ELN) INTUIT *QB ONLINE INTUIT *QB ONLINE 800-286-6800 CA	-42.45		888.94
Jan 14	Descriptive Deposit Reversal of - NSF fee.		28.00	916.94
Jan 28	POS Withdrawal (ELN) CLEAR - CLEAR 888-253-2794 WA	-150.00		766.94
	<b>ENDING BALANCE</b>			<b>\$766.94</b>

Balance Summary

Date	Balance	Date	Balance	Date	Balance	Date	Balance
1/02	981.38	1/11	888.94	1/14	916.94	1/28	766.94
1/04	931.39						

Account Summary

Previous Date	Beginning Balance	Deposits	Interest Paid	Withdrawals	Service Charge	Ending Balance
1/01/2013	-46.62	1,056.00	0.00	242.44	0.00	766.94

Statement Savings - [REDACTED]

Date	Transaction Description	Withdrawal	Deposit	Balance
	<b>BEGINNING BALANCE</b>			<b>\$3.14</b>
	No activity this period.			
	<b>ENDING BALANCE</b>			<b>\$3.14</b>



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Account Number: XXXXXXXXXX  
 Statement Date: Jan 01, 2013 thru Jan 31, 2013

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.
NUMBER	AMOUNT	NUMBER	AMOUNT			
TOTAL TO TOP OF NEXT COLUMN		TOTAL CHECKS OUTSTANDING		TOTAL DEPOSITS		

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

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

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

**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.



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: Jan 01, 2013 thru Jan 31, 2013

Account Summary

Previous Date	Beginning Balance	Deposits	Interest Paid	Withdrawals	Service Charge	Ending Balance
1/01/2013	3.14	0.00	0.00	0.00	0.00	3.14

Interest Summary

Average Daily Balance	Min. Balance for Period	Interest Period	Days in Period	Interest Earned	Annual % Yield Earned	Interest Paid YTD
\$3.14	\$3.14	01/01/2013-01/31/2013	31	\$0.00	0.00%	\$0.00

Interest Rate Summary

Date	Rate%	Date	Rate%	Date	Rate%	Date	Rate%
12/20	0.00%						

Summary of Deposit Accounts

Product	Account	Balance	Interest Rate %	YTD Interest	YTD Penalty	Maturity
Free Checking	[REDACTED]	\$766.94				
Statement Savings	[REDACTED]	\$3.14				



**Feeling buried in all your  
 paper statements?**

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