CAMBRIA BRANCH NO. 0053 2255 MAIN ST CAMBRIA, CA 93428 PHONE 805-927-4654

DATE OF THIS STATEMENT 03/09/92

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0053

ARTHUR BEAL 335 CAMBRIDGE CAMBRIA CA 93428-2704

YOUR REGULAR SAVINGS BALANCE CAN BACK YOU UP WHEN YOUR CHECKING BALANCE IS LOW.

SIGN UP FOR SAVINGS OVERDRAFT COVERAGE, AND HELP SAVE YOURSELF THE HASSLE OF BOUNCED CHECKS.

CALL THE PHONE NUMBER AT THE TOP OF THIS STATEMENT.

CHECKING	00537-0	5174 CUSTOM CHOICE CHECKING PLAN		TAX ID 262-84-7779 CUSTOMER SINCE 1990		
SUMMARY	PREVIOUS	S STATEMENT BALANCE ON 02-05-92		151.93		
	TOTAL OI	f 1 OTHER CREDIT FOR				
	TOTAL OF	2 CHECKS FOR				
	STATEMEN	NT BALANCE ON 03-09-92			488.88	
CHECKS/ OTHER DEBITS	CHECKS					
		CHECK DATE NUMBER POSTED AMOUNT	CHECK NUMBER	DATE POSTED	AMOUNT	
		508 02-13 10.00	509	02-19	10.05	
	OTHER DEBITS					
	. DATE POSTED	TRANSACTION DESCRIPTION			AMOUNT	
	03-09	SERVICE CHARGE			0.00	
DEPOSITS/ OTHER CREDITS	OTHER CE	REDITS				
	DATE POSTED	TRANSACTION DESCRIPTION			AMOUNT	
	03-03	SOC SEC US TREASURY 312 030392	552077350A SSA		357.00	

THIS WORKSHEET WILL HELP YOU IN BALANCING YOUR CHECKBOOK

You will need your checkbook record (register or check stubs) and your VERSATELLER® machine transaction record.

STEP 1

In your checkbook record, mark all the checks and other debits (withdrawals such as service charges, automatic or VERSATELLER machine transactions) shown on your statement. Below, list any checks or other debits that are recorded in your checkbook, but do not appear on your statement.

Note: An "*" denotes a break in the sequence of checks posted.

CHECK NUMBER/OTHER DEBITS	AMOUNT		
TOTAL			

STEP 2

Mark all deposits and other credits (additions such as interest payments, automatic or VERSATELLER machine transactions) shown on your statement. At right, list any deposits or other credits that are recorded in your checkbook, but do not appear on your statement.

DATE OF DEPOSIT/OTHER CREDITS	AMOUNT		
TOTAL			

STEP 3

Be sure your checkbook record is complete. It should include entries for all checks and other debits as well as all deposits and other credits that are shown on your statement.

To verify your statement balance, complete the arithmetic at right. Your statement balance (shown in the Summary section of the statement) is the balance as of the date of the statement.

Your current checkbook balance and your statement balance for this period should match. If these balances are different, check your addition and subtraction in your checkbook record and review each step in the balancing procedure.

If you find any errors, please notify your branch immediately. If you don't report any errors in 10 days, your account will be considered correct. All items are credited subject to final payment. THIS STATEMENT'S BALANCE

ADD DEPOSITS/OTHER CREDITS NOT YET CREDITED IN THIS STATEMENT

SUBTOTAL

SUBTRACT CHECKS/ OTHER DEBITS NOT LISTED IN THIS STATEMENT

YOUR CURRENT CHECKBOOK BALANCE

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TAX INFORMATION

The amount of interest credited to your account from the first of the year is shown on each statement. The total amount of interest credited for the whole year is shown on the last statement you receive for the year. If this amount is \$10 or more, it will be reported to the Internal Revenue Service and to the California State Franchise Tax Board. (Please note that if your account closes prior to year-end, you will receive a separate interest income statement.)

ACCOUNT TRANSFER SERVICE

If you change your address in California, most likely there will be a Bank of America branch most convenient for you and we will be glad to assist you in transferring your account. Or, you may visit your current branch and arrange to transfer your account to the branch you select at your new location.

For prompt delivery of your bank mail, please tell us your new address any time you move.

ELECTRONIC FUND TRANSFERS

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 can call us at the branch telephone number on the other side of this statement to find out whether or not the deposit has been made.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS Telephone your branch

or
Write your branch

Write your branch at the address or phone number shown on other side of this statement.

If you think your statement or transaction record is wrong or if you need more information about a transfer on the statement or record, contact us as soon as you can. We must hear from you no later than 60 days after the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.

(2) 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.

(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. If the error or question involves a VERSATEL Payment Service transaction or a foreign-initiated transfer, we will recredit your account if it takes more than 20 business days to investigate and correct.