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DERRICK J HALE OR  
CARLTON B HALE  
40 WESTGATE DR  
EDISON NJ 08820-1154


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Call 800.900.9000 today to speak to a mortgage specialist.

DERRICK J HALE OR  
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Statement Period  
04-24-08 through 05-22-08  
B 15 E A E PA 15  
Number of checks enclosed: 0  
Account Number: 0094 6792 7767

## Do you still have money in a previous employer's 401(k) plan?

If you still have retirement savings with a former employer, or in multiple IRAs, consolidate those assets into a single Rollover IRA from Bank of America, N.A. It may help you simplify the tracking and management of your retirement savings and preserve tax-deferred growth benefits. To learn more, stop by a local banking center or visit [www.bankofamerica.com/myIRA](http://www.bankofamerica.com/myIRA).

## Deposit Accounts

### MyAccess Checking

DERRICK J HALE OR CARLTON B HALE

### Your Account at a Glance

Account Number	0094 6792 7767
Beginning Balance on 04-24-08	\$ 1,298.00
Deposits and Other Additions	+ 4,294.81
ATM and Debit Card Subtractions	- 3,664.55
Service Charges and Other Fees	- 12.00
Other Subtractions	- 1,682.34
<b>Ending Balance on 05-22-08</b>	<b>\$ 233.92</b>

### MyAccess Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-24	69.45-	1,228.55	CheckCard 0423 Sunoco Svc Station Woodbridge Twnj 24692168114000505163072
04-25	12.00-	1,216.55	CheckCard 0423 Speak Easy Long BEACH NY 24013398115021452243240
04-28	346.68+	1,563.23	Counter Credit
04-28	300.00+	1,863.23	NY Tlr transfer Banking Ctr Bellmore #0094033 NY Confirmation# 9402528140
04-28	50.18-	1,813.05	CheckCard 0426 Panda House Westfield MA 24509178118980014024006
04-28	50.00-	1,763.05	Doed Treas 310 Des:Fedpreauth ID:016664663910200 Indn:Hale Co ID:3101036999 Ppd
04-28	33.25-	1,729.80	CheckCard 0423 Minnesota'S Long BEACH NY 24301338116118000100421
04-28	30.04-	1,699.76	CheckCard 0425 Village Pizza Restaura Southwick MA 24765018118010000706882
04-28	25.00-	1,674.76	CheckCard 0426 New Jersey E-Zpass 888-Autotoll NJ 24610438118004080031599
04-28	16.99-	1,657.77	CheckCard 0425 Quick Stop Package Stor Southwick MA 24142018118900012200318
04-28	16.99-	1,640.78	CheckCard 0426 Quick Stop Package Stor Southwick MA 24142018118900012300175

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Statement Period  
04-24-08 through 05-22-08  
B 15 E A E PA 15 0197800  
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### MyAccess Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
04-28	15.93-	1,624.85	CheckCard 0426 Shell Oil 91002779498 Southwick MA 24316058118548858050804
04-29	51.45-	1,573.40	CheckCard 0427 Sunoco Svc Station Westfield MA 24692168119000062357922
04-30	1,824.06+	3,397.46	Weeks Marine Des:Payroll ID:S3M000000003581 Indn:Hale,Derrick J Co ID:1135475810 Ppd
04-30	1,070.00-	2,327.46	Beach Realty Corporation Bill Payment
04-30	75.00-	2,252.46	CheckCard 0428 Exxonmobil 97391114 Southwick MA 24164058120378011027930
04-30	59.59-	2,192.87	CheckCard 0428 Waldbaum'S #70658 Long BEACH NY 24427338119720008725970
04-30	37.99-	2,154.88	Gnc 5481 04/30 #000593394 Purchase 3549 B Long BEACH Oceanside NY
04-30	3.95-	2,150.93	CheckCard 0428 Long BEACH Bagel Inc Long BEACH NY 24013218120980012658432
05-02	82.00-	2,068.93	Cardtronics Cc 05/02 #000883562 Withdrwl 507 Bayway Ave Elizabeth NJ
05-02	14.00-	2,054.93	CheckCard 0430 Ralphs Tackle And Spor Island Park NY 24254778122458580500012
05-02	3.70-	2,051.23	CheckCard 0430 Dcoccus Oceanside NY 24750768122000345774019
05-02	2.00-	2,049.23	Cardtronics Cc 05/02 #000883562 Withdrwl 507 Bayway Ave Elizabeth NJ Fee
05-05	309.50-	1,739.73	CheckCard 0502 Delta Air 00673435888 San Antonio TX 24717058124581242742205
05-05	83.00-	1,656.73	E. J. P. R 05/03 #000924996 Withdrwl 943 W. BEACH Stre Long BEACH NY
05-05	7.47-	1,649.26	CheckCard 0503 7-Eleven 33566 Oceanside NY 24423638124285282921638
05-05	7.00-	1,642.26	CheckCard 0502 Travelocity.Com 800-256-9089 TX 24610438124004051448949
05-05	2.00-	1,640.26	E. J. P. R 05/03 #000924996 Withdrwl 943 W. BEACH Stre Long BEACH NY Fee
05-06	121.75-	1,518.51	Getty Stat 05/06 #000027043 Withdrwl 270 Wyannatch Ave North Babylon NY
05-06	75.00-	1,443.51	CheckCard 0504 Shell Oil 27542754109 Island Park NY 24316058126548333050361
05-06	32.34-	1,411.17	CheckCard 0505 Waldbaum'S #70658 Long BEACH NY 24427338126720008956436
05-06	19.21-	1,391.96	CheckCard 0504 Minnesota'S Long BEACH NY 24301338126118000100346
05-06	2.00-	1,389.96	Getty Stat 05/06 #000027043 Withdrwl 270 Wyannatch Ave North Babylon NY Fee
05-07	13.02-	1,376.94	CheckCard 0506 Island Park Car Wash Island Park NY 24323018127116364010458
05-09	75.00-	1,301.94	Exxonmobil 05/09 #000814739 Purchase Hutchinson River White Pl NY
05-09	51.36-	1,250.58	CheckCard 0508 Waldbaum'S #70658 Long BEACH NY 24427338129720009669787
05-09	29.98-	1,220.60	CheckCard 0506 Shell Rapid Lube Island Park NY 24316058129548894051607
05-09	8.36-	1,212.24	CheckCard 0507 West End Pizza And Rest Long BEACH NY 24559308129400000110239

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### MyAccess Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
05-12	201.50-	1,010.74	Cardtronics Cc 05/09 #000564641 Withdrwl 88-90 Maple St Westfield MA
05-12	59.64-	951.10	CheckCard 0510 Proflowers.Com 888-373-7437 CA 24692168131000475708517
05-12	21.00-	930.10	CheckCard 0508 Park Avenue Smoke & Co Long BEACH NY 24071058130987199936629
05-12	2.00-	928.10	Cardtronics Cc 05/09 #000564641 Withdrwl 88-90 Maple St Westfield MA Fee
05-13	142.02-	786.08	NY Tlr cash withdrawal from Chk 7767 Banking Ctr Long BEACH #0094019 NY Confirmation# 0706374335
05-14	71.11-	714.97	CheckCard 0512 J & G Oil Corp. Q39 Linden NJ 24610438134004096518779
05-14	66.89-	648.08	CheckCard 0513 Vzwrllss*apocc Visn 800-922-0204 CA 24692168134000806778897
05-15	1,824.07+	2,472.15	Weeks Marine Des:Payroll ID:S3M000000003581 Indn:Hale,Derrick J Co ID:1135475810 Ppd
05-15	37.96-	2,434.19	CheckCard 0513 Waldbaum'S #70658 Long BEACH NY 24427338134720008955826
05-15	9.50-	2,424.69	Sou Lirr Tvm 05/15 #000831862 Purchase 146-01 Archer Ave 877-547-7876 NY
05-15	1.09-	2,423.60	CheckCard 0514 Dvd Express New York NY 24210738135200844903059
05-16	142.00-	2,281.60	Lawrel Liquors 05/15 #000056070 Withdrwl 4525 Lawrence Ave Chicago IL
05-16	120.91-	2,160.69	Chase Student Loan Servicing Llc Bill Payment
05-16	99.41-	2,061.28	Rochester Institute Of Tech. Bill Payment
05-16	9.04-	2,052.24	Dominick'S 183 05/15 #000855800 Purchase 201 South Waukega Lake Bluff IL
05-16	2.00-	2,050.24	Lawrel Liquors 05/15 #000056070 Withdrwl 4525 Lawrence Ave Chicago IL Fee
05-19	1,000.00-	1,050.24	BkofAmerica ATM 05/18 #000006791 To Sav Long BEACH Long BEACH NY
05-19	183.65-	866.59	CheckCard 0516 Red Carpet Inn North Chicagoil 24121568139501924090112
05-19	122.50-	744.09	5/3 Bank (Chic 05/16 #000009843 Withdrwl 3601 N Broadway Chicago IL
05-19	100.00-	644.09	Ing Direct Des:Withdrawal ID:000000058429376 Indn:Hale,Derrick J Co ID:1510394779 Ppd
05-19	70.86-	573.23	CheckCard 0515 Lawrel Liquors Chicago IL 24792628138200295200092
05-19	60.00-	513.23	BkofAmerica ATM 05/18 #000006792 Withdrwl Long BEACH Long BEACH NY
05-19	27.90-	485.33	CheckCard 0515 T2 Bonfire Jfk Jamaica NY 24445008137302152081719
05-19	27.30-	458.03	Hat World, Inc 05/17 #000516500 Purchase 500 W Madison C#0 Chicago IL
05-19	17.31-	440.72	CheckCard 0517 Capis Italian Ktch 348 Chicago IL 24761978139512735012639
05-19	11.20-	429.52	CheckCard 0515 Todd English Bar Jamaica NY 24445008137302152081636
05-19	10.99-	418.53	CheckCard 0517 Navy Exchange 090015 Great Lakes VA 24246518139693793916066

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04-24-08 through 05-22-08  
B 15 E A E PA 15 0197802  
Number of checks enclosed: 0  
Account Number: 0094 6792 7767

### MyAccess Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
05-19	5.50-	413.03	CheckCard 0518 Gino'S Of Long BEACH Long BEACH NY 24301338139118000100440
05-19	5.00-	408.03	CheckCard 0515 Jfk Tvm Jfk03 Jamaica C Brooklyn NY 24610438137004062653169
05-19	2.00-	406.03	5/3 Bank (Chic 05/16 #000009843 Withdrwl 3601 N Broadway Chicago IL Fee
05-20	100.00-	306.03	Ing Direct Des:Withdrawal ID:000000058429376 Indn:Hale,Derrick J Co ID:1510394779 Ppd
05-20	5.00-	301.03	CheckCard 0518 Jfk Tvm Jfk04 Jamaica C Brooklyn NY 24610438140004052388805
05-21	9.12-	291.91	CheckCard 0520 Wawa 852 00008524 New Castle DE 24164078141637000086766
05-21	4.44-	287.47	CheckCard 0520 Wendy'S #5379 Q25 Exmore VA 24445008142308228859577
05-22	37.76-	249.71	Waldbaums 05/21 #000964433 Purchase 85 East Park Ave Long BEACH NY
05-22	10.99-	238.72	Cns Rite Aid C 05/22 #000523827 Purchase 23 East Park Aven Long BEACH NY
05-22	4.50-	234.22	CheckCard 0520 The Barons Pub And Res Portsmouth VA 24254778142461408160890
05-22	0.30-	233.92	CheckCard 0521 Usps 3548330561 Long BEACH NY 24401408142001353246041

### Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,298.00	05-05	1,640.26	05-15	2,423.60
04-24	1,228.55	05-06	1,389.96	05-16	2,050.24
04-25	1,216.55	05-07	1,376.94	05-19	406.03
04-28	1,624.85	05-09	1,212.24	05-20	301.03
04-29	1,573.40	05-12	928.10	05-21	287.47
04-30	2,150.93	05-13	786.08	05-22	233.92
05-02	2,049.23	05-14	648.08		

### How To Balance Your Bank of America Account

**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 may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.