



Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

Page 1 of 5  
Statement Period  
01/01/07 through 01/31/07  
E00 P PB 0B

0067

Account Number 0094 7378 4301



00008772 01 AT 0.308 13 01280 001 SCH999 I1

ROWAN STREET CONDOMINIUM, INC  
OPERATIONS ACCOUNT  
6 FAIRWAY DR  
DANBURY CT 06811-3249

Our free Online Banking service allows you to check balances, track account activity, pay bills and more.  
With Online Banking you can also view up to 18 months of this statement online.  
Enroll at [www.bankofamerica.com/smallbusiness](http://www.bankofamerica.com/smallbusiness).

**Customer Service Information**  
**[www.bankofamerica.com](http://www.bankofamerica.com)**

For additional information or service, you may call:  
1.888.BUSINESS (1.888.287.4637)



Or you may write to:



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ROWAN STREET CONDOMINIUM, INC  
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Page 2 of 5  
Statement Period  
01/01/07 through 01/31/07  
E00 P PB 0B

Account Number 0094 7378 4301

### **Manage Your Personal and Business Accounts Online**

With Online Banking, you can get 24/7 account access from your home, office or on the road. Transfer funds between linked Bank of America accounts. View up-to-the-minute account information, including ATM deposits and withdrawals, direct deposits, loan payments and more. Enroll or sign in today at [www.bankofamerica.com](http://www.bankofamerica.com).

### **Bank of America Safe Deposit Box**

Want a way to store your important valuables away from home? Visit any Bank of America banking center to inquire about various safe deposit box sizes available to meet your needs.

### **Refer Your Friends, Earn Rewards**

When you recommend a Bank of America business checking account to a friend, you could each earn rewards. You can refer as many people as you like. They'll get a business account with everything they need and you can earn a great reward when they open a business account. Please visit your nearest Bank of America banking center for more information.

### **Get the Convenience and Flexibility You Need to Run Your Small Business**

No matter where you are today or where you want to go tomorrow, the business accounts and services you need are available to you at Bank of America. We look forward to working with you, now and in the future.

### **Make saving money easy by selecting a Bank of America High Yield CD or Risk Free CD**

Whether your objective is finding a great rate with the High Yield CD or liquidity with the Risk Free CD, we have a solution to help you reach your savings goals. Visit your nearest banking center or call 1.888.827.1812 and see why opening a CD with us is such a smart move.



ROWAN STREET CONDOMINIUM, INC  
OPERATIONS ACCOUNT

Page 3 of 5  
Statement Period  
01/01/07 through 01/31/07  
E00 P PB 0B

Account Number 0094 7378 4301

**Deposit Accounts**

**Business Economy Checking**

ROWAN STREET CONDOMINIUM, INC OPERATIONS ACCOUNT

**Your Account at a Glance**

Account Number	0094 7378 4301	Statement Beginning Balance	\$13,066.05
Statement Period	01/01/07 through 01/31/07	Amount of Deposits/Credits	\$150.00
Number of Deposits/Credits	1	Amount of Withdrawals/Debits	\$400.00
Number of Withdrawals/Debits	1	Statement Ending Balance	\$12,816.05
Number of Deposited Items	1	Average Ledger Balance	\$12,978.95
Number of Days in Cycle	31	Service Charge	\$0.00

**Deposits and Credits**

Date Posted	Amount (\$)	Description	Bank Reference
01/10	150.00	Counter Credit	813004770525950

**Withdrawals and Debits  
Checks**

Check Number	Amount (\$)	Date Posted	Bank Reference
185	400.00	01/17	813008770899330

**Daily Ledger Balances**

Date	Balance (\$)	Date	Balance (\$)	Date	Balance (\$)
01/01	13,066.05	01/10	13,216.05	01/17	12,816.05

### 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	Checks, ATM, Check Card, Electronic Withdrawals
Date/Check #      Amount	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.