



Free Checking

01 1010097234331 031 30 0 12

Electronic Delivery



KRISTIN M LAUTH
4082 TIMBER COVE LN
WESTON FL 33332

PB

Free Checking

11/19/2009 thru 12/18/2009

Account number: 1010097234331
Account owner(s): KRISTIN M LAUTH

Account Summary

Opening balance 11/19	\$692.78
Deposits and other credits	600.00 +
Other withdrawals and service fees	365.21 -
Closing balance 12/18	\$927.57

Deposits and Other Credits

Date	Amount	Description
11/23	300.00	TRNSFR 1010085536096 11/20 ONLINE TRNSFR CONFIRMATION # VY202187792
12/15	300.00	TRNSFR 1010085536096 12/15 ONLINE TRNSFR CONFIRMATION # VY207317284
Total	\$600.00	

Other Withdrawals and Service Fees

Date	Amount	Description
11/19	80.00	AUTOMATED DEBIT NELNET LOAN SRV JAX PAY CO. ID. 9000102003 091119 WEB MISC 28614669
12/08	80.00	AUTOMATED DEBIT NELNET LOAN SRV JAX PAY CO. ID. 9000102003 091208 WEB MISC 29026516
12/08	105.21	AUTOMATED DEBIT GREAT LAKES STD LN PMT CO. ID. 1391090394 091208 WEB MISC PX8600699560002
12/09	100.00	AUTOMATED DEBIT AES STDNT LOAN CO. ID. E231693362 091209 WEB MISC PA8383153481
Total	\$365.21	



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Effective February 1, 2010, the fee for using a non-Wachovia ATM or non-Wells Fargo ATM will be \$2.50 per withdrawal. At Work Crown Access Banking, Crown Access Banking, Crown Banking, Crown Classic Banking and Crown Select Banking include two free non-Wachovia **domestic** ATM withdrawals per statement period.

These products will **no longer** include two free non-Wachovia **international** ATM withdrawals per statement period.

Update to Debit Card Agreement, Account Number Updates: If you authorize a merchant to bill your Card number for recurring payments, and it changes due to updates or replacement of a damaged or lost/stolen Card, your new Card number may be sent to such merchants, including subscribers to the Visa Account Updater Service, unless there is reported fraud on the Card number that is being replaced. Always notify each merchant of your new Card number.

****IMPORTANT-**Effective February 28, 2010, you will no longer have the option to make deposits at a non-Wachovia ATM.

Think you can't save during the holidays? Try Wachovia's Way2Save savings program. We'll automatically transfer one dollar from your checking account to a high-yield savings account whenever you use your check card to make a purchase or pay a bill online. To enroll today, go to wachovia.com/way2save or ask your Wachovia representative.

Wachovia Bank, N.A. and Wachovia Bank of Delaware, N.A. are Members FDIC.



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Customer Service Information

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-922-4684	WACHOVIA BANK, NATIONAL ASSOCIATION NC8502
TDD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros	800-388-2234 800-326-8977	P O BOX 563966 CHARLOTTE NC 28256-3966
Bank By Mail (Deposits Only)		WACHOVIA BANK, NATIONAL ASSOCIATION VA3289 P O BOX 26090 RICHMOND VA 23260-6090
Consumer Loan Accounts	800-347-1131	WACHOVIA BANK, NATIONAL ASSOCIATION VA0343 P O BOX 13327 ROANOKE VA 24040-0343

To Balance Your Account

1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below. 2. Write in the closing balance shown on the front of account statement. _____ 3. Write in any deposits you have made since the date of this statement. _____ _____ _____ 4. Add together amounts listed above in steps 2 and 3. _____ 5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here. _____ 6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above. _____	List Outstanding Checks and Withdrawals			
	Ck. No.	Amount	Ck. No.	Amount
			Total	

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, NATIONAL ASSOCIATION, NC8502, P O BOX 563966, CHARLOTTE NC 28256-3966, 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 (if any).
 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 credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

WACHOVIA BANK, N.A. IS MEMBER FDIC