



1-877-242-7837

Call Charter One's PhoneBank anytime for account information, current rates and answers to your questions.

US002 BR569

SCOTT A MORGAN
DAVID C KALINA
840 EAST 332ND STREET
EASTLAKE OH 44095

Checking Account Statement

1 OF 2

Beginning January 23, 2009
through February 20, 2009

Checking

SUMMARY

Balance Calculation

Previous Balance	6,933.78
Checks	.00 -
Withdrawals	480.00 -
Deposits & Additions	140.00 +
Current Balance	6,593.78 =

SCOTT A MORGAN
DAVID C KALINA
The Best Free Checking

Previous Balance
6,933.78

TRANSACTION DETAILS

Withdrawals

Other Withdrawals

Date	Amount	Description
01/26	480.00	Withdrawal

Total Withdrawals
480.00

Deposits & Additions

Date	Amount	Description
01/26	140.00	Deposit

Total Deposits & Additions
140.00

Current Balance
6,593.78

Daily Balance

Date	Balance	Date	Balance
01/26	6,593.78		

NEWS FROM CHARTER ONE

--Concerned about the high cost of heating your home this winter? With a Charter One Energy Efficiency loan you can borrow between \$1,000 to \$3,000 at the low rate of 3% APR with no fees or closing costs. Add insulation, install storm windows and doors or upgrade your home heating system. Talk to a banker today. A \$1,000 loan at 3% APR with a 3 year term will result in 36 payments of \$29.08. The Charter One Energy Efficiency Loan is just another way we're helping build stronger communities. (Loans subject to approval. Applicant must live in a low or moderate income census tract and not exceed income requirements.)

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--Give Help. Give Hope. Be Inspired. Please join us in saluting our new Champions in Action at charterone.com/community.

--Start protecting your identity today. Monitor any inquiries or changes made to your credit