



DAVID J LAUWE
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 EDISON NJ 08817-3779



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ACCOUNT SUMMARY FOR PERIOD JULY 21, 2012 - AUGUST 20, 2012

PAGE 1 OF 4

DEPOSIT AND CREDIT ACCOUNTS SUMMARY**Deposit Accounts**

<i>Account</i>	<i>Account Number</i>	<i>Balance</i>
Completely Free Checking	00004286005857	\$976.97
<i>Deposit Accounts Total</i>		\$976.97

Credit Accounts

<i>Account</i>	<i>Account Number</i>	<i>As of Date</i>	<i>Balance</i>
LINE OF CREDIT	00001012808391	08/20/12	\$1,069.53
<i>Credit Accounts Total</i>			\$1,069.53

Completely Free Checking 00004286005857

Previous Balance 07/20/12	\$829.59	Number of Days in Cycle	31
2 Deposits/Credits	\$3,100.00	Minimum Balance This Cycle	\$421.51
19 Checks/Debits	-\$2,952.62	Average Collected Balance	\$1,498.10
Service Charges	\$0.00		
Ending Balance 08/20/12	\$976.97		

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An Important Message to Our Clients

Please examine your statement promptly and report any inaccuracy as soon as possible

The following notice concerns your rights and responsibilities in case of errors or questions about certain electronic fund transfers on your account, specifically those transfers that are governed by the Capital One Bank Electronic Fund Transfers Agreement and Disclosure for Personal Accounts.

In case of errors or questions about your Electronic Transfers:

Call us at 1 (800) 655-2265, write us at Capital One, N.A., 3939 W. John Carpenter Frwy., Irving, TX 75063, Attn: Customer Service Center, or e-mail us using the Contact Us link in the Customer Service section of www.capitalonebank.com as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

The following section applies only to consumer accounts:

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, you must send us your complaint or question in writing within ten (10) business days. In order to facilitate our investigation of your claim, we may require that you submit a dispute form and a signed and notarized affidavit for ATM/Debit Card transactions made on your account that are alleged to be fraudulent. For disputed ACH transactions, we will require you to submit a signed statement of unauthorized activity. We will tell you the results of our investigation within ten (10) business days (twenty [20] business days for transactions processed on a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety [90] days for those transactions at merchant POS terminals, processed on a new account, or initiated outside the United States) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty [20] business days for transactions processed on a new 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 we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after completing our investigation. We will also charge your account for the amount in question if you previously received credit of the amount. You may ask for copies of documents that we used in our investigation. (These rights apply to transactions involving your Checking account, NOW account, Savings account, and Money Market account. You have different rights concerning errors that involve payments or advances on designated loan accounts.)

*The following section applies to Capital One Financial Advisors:

Investment advisory services are offered through Capital One Financial Advisors LLC, a state-registered investment advisory firm. Securities are offered through Capital One Investment Services, LLC, member FINRA/SIPC. Annuities and other types of insurance are offered through Capital One Agency LLC. All are non-banking affiliates of Capital One, N.A. This data is provided for informational purposes only and may not reflect actual balances. Please contact your representative directly or call 1-800-248-3919 for more information.



DAVID J LAUWE

ACCOUNT SUMMARY CONTINUED FOR PERIOD JULY 21, 2012 -AUGUST 20, 2012

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LINE OF CREDIT 00001012808391

Credit Line	\$2,000.00	Open Date	04/10/97
Available Credit	\$930.47	Annual Percentage Rate	16.00%
Current Balance 08/20/12	\$1,069.53	Next Payment Due 09/13/12	\$50.00
Last Payment Posted 08/08/12	\$160.00		

- ▶ This is not an invoice. Balances are for informational purposes only and not intended for payment and payoff use. Please see your periodic statement for payment amount and due date information

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FOLLOW THESE EASY STEPS TO BALANCE YOUR ACCOUNT

► Just answer the following questions to “balance your checkbook.”

<p>1. What is the amount shown on this statement for ENDING BALANCE? <i>Enter that amount on the line to your right.</i></p>	<p>\$ _____</p>
<p>2. Have you made any deposits that have not been credited on this statement? <i>Total up these deposits and enter the amount on the line to your right.</i></p>	<p>+ \$ _____</p>
<p>3. ADD TOGETHER Lines 1 and 2</p>	<p>= \$ _____</p>
<p>4. Are there any outstanding checks, payments, transfers or other withdrawals that are not reflected on this statement? <i>Use the table below to add them up and enter the total on the line to your right.</i></p>	<p>– \$ _____</p>
<p>5. SUBTRACT Line 4 from Line 3 <i>This should reflect your checkbook balance.</i></p>	<p>= \$ _____</p>

Outstanding Items	
Check #	Amount

Outstanding Items	
Check #	Amount
Total Enter in Line 4	

Thank you for banking with us.



DAVID J LAUWE

ACCOUNT DETAIL FOR PERIOD JULY 21, 2012 - AUGUST 20, 2012

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Completely Free Checking 00004286005857

<i>Date</i>	<i>Amount</i>	<i>Resulting Balance</i>	<i>Transaction Type</i>	<i>Description</i>	<i>Debit Card No.</i>
07/23	-\$127.12	\$702.47	Debit	ACH Withdrawal PUBLIC SERVICE PSEG	
07/24	-\$31.40	\$671.07	Debit	Purchase with ATM card PATHMARK #535 262109 072312 561 ROUTE 1	3794 EDISON NJ
07/26	-\$100.00	\$571.07	Debit	ATM withdrawal ATM WITHDRAWAL 00E458 072612 775 ROUTE 1 SOUTH NJ	EDISON
07/27	-\$22.44	\$548.63	Debit	Purchase with ATM card PATHMARK #535 262109 072712 561 ROUTE 1	3794 EDISON NJ
07/31	-\$27.12	\$521.51	Debit	Purchase with ATM card PATHMARK #535 262109 073012 561 ROUTE 1	3794 EDISON NJ
08/01	-\$100.00	\$421.51	Debit	ATM withdrawal ATM WITHDRAWAL 00E458 073112 775 ROUTE 1 SOUTH NJ	EDISON
08/03	\$2,900.00	\$3,321.51	Credit	ACH deposit CAPITAL1 TRANSFER 080312 DAVID J LAUWE	418266291
08/03	-\$36.45	\$3,285.06	Debit	Purchase with ATM card PATHMARK #535 262109 080312 561 ROUTE 1	3794 EDISON NJ
08/06	-\$32.86	\$3,252.20	Debit	Purchase with ATM card SHOPRITE OLD PO 001 080612 775 OLD POST RD NJ	3794 EDISON
08/07	-\$21.00	\$3,231.20	Check	Check 175	
08/08	-\$160.00	\$3,071.20	Debit	Online Banking loan payment TO 1012808391	
08/10	-\$166.25	\$2,904.95	Debit	ACH Withdrawal ENCOMPASS INS ONLINE PMT	

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DAVID J LAUWE

ACCOUNT DETAIL CONTINUED FOR PERIOD JULY 21, 2012 - AUGUST 20, 2012

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<i>Date</i>	<i>Amount</i>	<i>Resulting Balance</i>	<i>Transaction Type</i>	<i>Description</i>	<i>Debit Card No.</i>
08/10	-\$19.78	\$2,885.17	Debit	Purchase with ATM card PATHMARK #535 262109 081012 561 ROUTE 1	3794 EDISON NJ
08/13	-\$100.00	\$2,785.17	Debit	ATM withdrawal ATM WITHDRAWAL 00E458 081112 775 ROUTE 1 SOUTH NJ	EDISON
08/13	-\$799.16	\$1,986.01	Debit	ACH Withdrawal SANTANDER CONSUMER	
08/13	-\$55.00	\$1,931.01	Debit	ACH Withdrawal AMEX EPayment ACH PMT	
08/14	-\$834.00	\$1,097.01	Debit	ACH Withdrawal M A B A ONLINE PMT	
08/14	-\$260.00	\$837.01	Debit	ACH Withdrawal ASPEN AT EDISON ONLINE PMT	
08/14	-\$26.34	\$810.67	Debit	Purchase with ATM card PATHMARK #535 262109 081312 561 ROUTE 1	3794 EDISON NJ
08/17	-\$33.70	\$776.97	Debit	Purchase with ATM card PATHMARK #535 262109 081712 561 ROUTE 1	3794 EDISON NJ
08/20	\$200.00	\$976.97	Deposit	Customer deposit	

Checks* designates gap in check sequence

<i>Check No.</i>	<i>Date</i>	<i>Amount</i>	<i>Check No.</i>	<i>Date</i>	<i>Amount</i>	<i>Check No.</i>	<i>Date</i>	<i>Amount</i>
175	08/07	\$21.00						

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ACCOUNT SUMMARY FOR PERIOD JULY 21, 2012 - AUGUST 20, 2012

DEPOSIT AND CREDIT ACCOUNTS SUMMARY

Deposit Accounts

Account	Account Number	Balance
Preference 50 Gold	00004286006657	\$1,734.90
		<i>Deposit Accounts Total</i> \$1,734.90

Credit Accounts

Account	Account Number	As of Date	Balance
LINE OF CREDIT	00001012812918	08/20/12	\$0.00
			<i>Credit Accounts Total</i> \$0.00

Preference 50 Gold 00004286006657

Previous Balance 07/20/12	\$1,398.35	Number of Days in Cycle	31
3 Deposits/Credits	\$1,843.50	Minimum Balance This Cycle	\$211.40
2 Checks/Debits	-\$1,506.95	Average Collected Balance	\$1,217.34
Service Charges	\$0.00		
Ending Balance 08/20/12	\$1,734.90		

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ACCOUNT SUMMARY CONTINUED FOR PERIOD JULY 21, 2012 -AUGUST 20, 2012

PAGE 2 OF 3

LINE OF CREDIT 00001012812918

Credit Line	\$2,500.00	Open Date	04/02/97
Available Credit	\$2,500.00	Annual Percentage Rate	16.00%
Current Balance 08/20/12	\$0.00	Next Payment Due 09/12/12	\$0.00
Last Payment Posted 05/07/12	\$2,301.63		

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Outstanding Items	
Check #	Amount

Outstanding Items	
Check #	Amount
Total Enter in Line 4	

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Preference 50 Gold 00004286006657

<i>Date</i>	<i>Amount</i>	<i>Resulting Balance</i>	<i>Transaction Type</i>	<i>Description</i>	<i>Debit Card No.</i>
07/26	\$320.00	\$1,718.35	Deposit	Customer deposit	
08/06	-\$6.95	\$1,711.40	Debit	Coverage Plus	
08/09	-\$1,500.00	\$211.40	Debit	ACH Withdrawal	
08/15	\$875.50	\$1,086.90	Credit	UCS ONLINE PAYMENT ACH deposit	
08/20	\$648.00	\$1,734.90	Deposit	PAYPAL TRANSFER Customer deposit	

Thank you for banking with us .