



Account #: 99999999

This statement: January 31, 2006
 Last statement: December 30, 2005

Contact us:
 213-673-7100

017
 JANE DOE
 123 HOME STREET
 LOS ANGELES, CA 123456

Santa Monica Branch
 1620 26th Street, North Tower
 Santa Monica, CA 90404

cnb.com

Interest Checking Account

Account Summary

Account number	99999999
Minimum balance	\$10,875.16
Average balance	\$25,227.16
Avg. collected balance	\$25,227.00
Average balance for APY	\$25,227.16
Annual percentage yield earned	0.12%
Interest earned	\$2.37
Interest-bearing days	32
Interest paid YTD	\$7.89

Account Activity

Beginning balance (12/30/2005)		\$38,265.01
Credits		
Deposits (1)	+45,000.00	
Electronic cr (0)	+0.00	
Other credits (1)	+2.37	
Total credits		+\$45,02.37
Debits		
Checks paid (12)	-3,755.01	
Electronic db (40)	-23,482.84	
Other debits (4)	-6.00	
Total Debits		-\$27,243.85
Ending balance (1/31/2006)		\$56,023.53

DEPOSITS

Date	Description	Reference	Credits
1/31	Deposit		45,000.00

OTHER CREDITS

Date	Description	Reference	Credits
1/31	Interest Credit		2.37

CHECKS PAID

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
00101	1-2	250.00	00105	1-12	400.00	00109	1-17	650.00	00118 *	1-30	437.25
00102	1-2	750.00	00106	1-13	259.01	00110	1-18	100.00	* Skip in check sequence		
00103	1-6	76.00	00107	1-13	150.00	00111	1-30	375.00			
00104	1-6	45.00	00108	1-17	500.00	00112	1-30	200.00			

ELECTRONIC DEBITS

Date	Description	Debits
1-2	BARNEY'S NEW YORK BEVERLY HILLS CA 01-01-06 11:32 AM	177.26
1-2	POS PCH CSH BACK TERMINAL 1230001 GELSON'S SUPER MARKET HOLLYWOOD, CA 01-02-06 1:31 PM	107.08
1-3	Preauthorized Debit VERIZON WIRELESS BILL PAYMT 000000	76.40
1-3	ATM 1700 CENTURY PARK EAST, LOS ANGELES 01-03-06 8:49 AM	141.50
1-4	Preauthorized Debit BMW FINANCIAL SVS 000000	750.00
1-5	Preauthorized Debit CITY NATIONAL MORTGAGE BILL PAYMT 000000	1,150.00
1-5	Preauthorized Debit CITY NATIONAL MORTGAGE BILL PAYMT 000000	6,500.00
1-5	Preauthorized Debit GARDENER BILL PAYMT 000000	150.00



JANE DOE
January 31, 2006

Page 2
Account #: 999999999

ELECTRONIC DEBITS (Continued)

Date	Description	Debits
1-6	Preauthorized Debit NEIMAN MARCUS BILL PAYMT 000000	150.35
1-6	Ck Card WALGREEN COMPANY SANTA MONICA, CA TRAN DATE 01-06-06	22.03
1-6	Ck Card CAMPANILE LOS ANGELES,CA TRAN DATE 01-07-06	99.00
1-8	Preauthorized Debit CINGULAR WIRELESS BILL PAYMT 000000	76.02
1-8	Preauthorized Debit SEARS BILL PAYMT 000000	337.55
1-8	Preauthorized Debit SOUTHERN CALIFOR BILL PAYMT 000000	189.02
1-9	Preauthorized Debit MBNA BILL PAYMT 000000	4,500.00
1-9	ATM 10887 WILSHIRE BOULEVARD, LOS ANGELES, CA 01-09-06 9:22 AM	101.50
1-9	Card TARGET LOS ANGELES CA 1-9-06 11:19 AM	78.22
1-10	Preauthorized Debit MERCEDES BENZ FINANCIAL BILL PAYMT 000000	1,100.00
1-10	Preauthorized Debit AMERICAN EXPRESS BILL PAYMT 000000	2.50
1-11	Card BARNES & NOBLE SANTA MONICA, CA	38.95
1-11	Preauthorized Debit STATE FARM BILL PAYMT 000000	1,800.25
1-11	Preauthorized Debit STATE FARM UNIVERSAL LIFE	177.26
1-13	Card GELSON'S SUPER MARKET CENTURY CITY,CA 01-11-06 1:45 PM	110.14
1-13	Ck Card LA DOLCE VITA 9785 SANTA MONICA BLVD BEVERLY HILLS, CA.	63.98
1-16	Card RALPHS CA 01-16-06 11:01 PM	177.34
1-16	Preauthorized Debit DAY CARE BILL PAYMT 000000	750.00
1-16	Ck Card DAY SPA STUDIO CITY, CA TRAN DATE 1-17-06	250.15
1-20	Preauthorized Debit CHEVRON BILL PAYMT 000000	183.85
1-20	Preauthorized Debit MACY'S BILL PAYMT 000000	1,165.00
1-21	Preauthorized Debit PLATINUM BUSINESS CARD BILL PAYMT 000000	950.00
1-21	Preauthorized Debit FITNESS CLUB BILL PAYMT 000000	75.00
1-23	Ck Card SUSHI LOS ANGELES, CA 01-23-06 1:32 PM	38.14
1-23	Ck Card KINKO'S LOS ANGELES, CA 01-23-06 4:33 PM	189.12
1-23	ATM 10887 WILSHIRE BOULEVARD, LOS ANGELES, CA 9:22 AM	201.50
1-23	Preauthorized Debit FINANCIAL SVS BILL PYMT 000000	1,457.02
1-25	Ck Card BEVERLY CENTER TRAN DATE 01-25-06	89.22
1-25	Ck Card P.F. CHANG'S IRVINE, CA TRAN DATE 01-25-06 01:46 PM	42.15
1-25	Ck Card UNITED AIRLINES - AIRFARE TO SAN FRANISCO TRAN 01-25-06 01:22 AM	259.00
1-27	Ck Card AIRPORT PARKING - JOHN WAYNE TRAN DATE 01-27-06 3:36 PM	61.00
1-27	Ck Card EXXON IRVINE, CA TRAN DATE 01-27-06 3:45 PM	56.08
1-28	ATM 10887 WILSHIRE BOULEVARD, LOS ANGELES, CA 8:22 AM	201.50

OTHER DEBITS

Date	Description	Reference	Debits
1-03	Service Charge Cirrus ATM		1.50
1-09	Service Charge Cirrus ATM		1.50
1-23	Service Charge Cirrus ATM		1.50
1-28	Service Charge Cirrus ATM		1.50

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount	Date	Amount
12-30	38,265.01	1- 8	27,217.80	1-16	17,667.51	1- 25	12,356.73
1- 2	36,980.67	1- 9	22,538.08	1-17	17,017.51	1- 28	57,038.15
1- 3	36,762.77	1-10	21,435.58	1-18	16,917.51	1- 30	56,463.15
1- 4	36,012.77	1-11	19,419.12	1-20	15,568.66	1- 30	56,023.53
1- 5	28,212.77	1-12	19,019.12	1-21	14,543.66		
1- 6	27,820.39	1-13	18,845.00	1-23	12,657.88		

Thank you for banking with Santa Monica Office



PLEASE EXAMINE THIS STATEMENT AND ENCLOSED ITEMS AT ONCE. IF NO ERROR IS REPORTED WITHIN 30 DAYS, THIS STATEMENT WILL BE CONSIDERED CORRECT. ALL ITEMS CREDITED SUBJECT TO FINAL PAYMENT.

IN CASE OF ERRORS OR QUESTIONS REGARDING ELECTRONIC TRANSFERS ON CHECKING OR SAVING ACCOUNTS

Contact us at the telephone number or address shown on the front of this statement 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. 2. The dollar amount of the suspected error. 3. 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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit 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.

If you have arranged to have direct deposits (e.g. Social Security) made to your consumer account at least once every sixty days from the same person or company, you can call us (the phone number is on the front of this statement) to find out whether the deposit has been made.

We suggest you retain this statement for your record.

Member FDIC

