

THE STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM GREENVILLE COUNTY
Court of Common Pleas

Alex Kinlaw, Jr., Circuit Court Judge

Common Pleas Case No. 2022-CP-23-01064

Appellate Case No. 2022-000731

RECEIVED

Dec 19 2022

SC Court of Appeals

In the Matter of: Estate of Florence Petrak Mensch

Sterling Raymond Mensch, III, individually, as former Personal Representative
of the Estate of Florence Petrak Mensch and in the former capacity as Agent
under a Power of Attorney for Florence Petrak Mensch, ... Appellant,

v.

Shauna M. Waddell, individually and as Personal Representative of the
Estate of Florence Petrak Mensch and John R. Mensch, ... Respondent.

**RECORD ON APPEAL
VOLUME III**

Tyler E. McLeod (SC Bar # 101309)
Knox L. Haynsworth, III (SC Bar # 010275)
106 Williams Street
Greenville, South Carolina 29601
Telephone: (864) 271-7424 ext. 105
tmcleod@bmemhlaw.com
knoxhaynsworth@bmemhlaw.com

Attorneys for Respondent

John-Paul Baum (SC Bar # 104938)
Devon M. Puriefoy (SC Bar # 102097)
TRULUCK THOMASON, LLC
3 Boyce Ave.
Greenville, SC 29601
(864) 331-1751
johnpaul@truluckthomason.com
devon@truluckthomason.com

Attorneys for Appellant

INDEX

VOLUME I

Orders

Summary Judgment Order of Probate Court, filed July 2021	1
Damages Order of Probate Court, file January 26, 2022	10
Order of Probate Court Denying Motion to Alter or Amend, filed February 17, 2022.....	24
Order of Circuit Court, filed April 28, 2022	25
Order of Circuit Court, filed May 17, 2022	28

Pleadings

Summons and Petition with Exhibit A, filed with Probate Court on May 15, 2019	36
Answer filed with Probate Court on June 24, 2019	59
First Amended Summons and Petition with Exhibits A - B, filed with Probate Court on May 12, 2020	65
Answer to Amended Petition filed with Probate Court on June 22, 2022	105

Motions

Respondents' Motion for Summary Judgment with Exhibit A, filed with Probate Court on February 17, 2021	117
Memorandum in Support of Motion for Summary Judgment filed with Probate Court on March 16, 2021	173
Documents Submitted to the Court on USB Drive with the Memorandum in Support:	
Exhibit A to Memorandum in Support	197
Exhibit B to Memorandum in Support.....	206

VOLUME II

Exhibit B to Memorandum in Support - Continued.....	494

VOLUME III

Exhibit B to Memorandum in Support - Continued.....	987

Exhibit C to Memorandum in Support.....	1157
Exhibit D to Memorandum in Support	1209

VOLUME IV

Exhibit D to Memorandum in Support - Continued	1480
Exhibit E to Memorandum in Support.....	1907

VOLUME V

Exhibit E to Memorandum in Support - Continued.....	1973
Exhibit F to Memorandum in Support.....	2241
Exhibit G to Memorandum in Support	2256

VOLUME VI

Exhibit G to Memorandum in Support - Continued	2466
Exhibit H to Memorandum in Support	2745
Exhibit I to Memorandum in Support.....	2750
Exhibit J to Memorandum in Support.....	2786
Exhibit A (marked)	2793
Research.....	2920
Mensch Discovery Documents - Set 1 (EX 1 P001 - EX 21 P069).....	2935

VOLUME VII

Mensch Discovery Documents - Set 1 (EX 1 P001 - EX 21 P069) - Continued.....	2959

VOLUME VIII

Mensch Discovery Documents - Set 1 (EX 1 P001 - EX 21 P069) - Continued.....	3452

VOLUME IX

Mensch Discovery Documents - Set 1 (EX 1 P001 - EX 21 P069) - Continued.....	3945

VOLUME X

Mensch Discovery Documents - Set 1 (EX 1 P001 - EX 21 P069) - Continued.....	4438

VOLUME XI

Mensch Discovery Documents - Set 1 (EX 1 P001 - EX 21 P069) - Continued.....	4931

VOLUME XII

Mensch Discovery Documents - Set 1 (EX 1 P001 - EX 21 P069) - Continued.....	5424
Mensch Discovery Documents - Set 2 (MENSCH00001 - MENSCH01087)	5898

VOLUME XIII

Mensch Discovery Documents - Set 2 (MENSCH00001 - MENSCH01087) – Continued.....	5917

VOLUME XIV

Mensch Discovery Documents - Set 2 (MENSCH00001 - MENSCH01087) – Continued.....	6410

VOLUME XV

Mensch Discovery Documents - Set 2 (MENSCH00001 - MENSCH01087) – Continued.....	6903
Motion for Attorney's Fees and Attorney Fees Affidavit in Probate Court with Exhibit A, filed August 5, 2021	6985
Amended Affidavit for Attorney Fees in Probate Court, filed September 15, 2021	6995
Memorandum in Opposition to Attorney's Fees in Probate Court, filed September 17, 2021 ..	7002
Motion to Alter or Amend in Probate Court, filed February 2, 2022	7008
Respondent's Notice of Motion and Motion to Dismiss Appeal filed with the Circuit Court on February 25, 2022	7011
Memorandum in Support of Motion to Dismiss Appeal filed by Respondents with Exhibits 1 - 3, filed with the Circuit Court on April 25, 2022.....	7013
Memorandum in Opposition to Motion to Dismiss filed by Appellant filed with the Circuit Court on April 25, 2022	7037

Transcripts

Probate Court Trial Transcript, dated August 17, 2021	7044
Colloquy between Court and Counsels.....	7047
John Markel – Examination by Mr. McLeod.....	7067

Probate Court Trial Transcript, dated August 18, 2021	7215
Colloquy between The Court and Counsel	7218
John Markel – Examination by Mr. Purifoy	7224
John Markel – Examination by Mr. McLeod	7278
Shauna Waddell – Examination by Mr. McLeod	7309
Shauna Waddell – Examination by Ms. Thomason	7364
Shauna Waddell – Examination by The Court	7383

VOLUME XVI

Probate Court Trial Transcript, dated September 16, 2021	7396
Colloquy between The Court and Counsel	7399
Mark Chastain – Examination by Ms. Thomason	7404
Mark Chastain – Examination by Mr. McLeod	7496
Probate Court Trial Transcript, dated September 17, 2021	7591
Colloquy between The Court and Counsel	7594
Mark Chastain – Examination by Mr. McLeod	7597
Mark Chastain – Examination by The Court	7660
Mark Chastain – Examination by Mr. McLeod	7661
Mark Chastain – Examination by Ms. Thomason	7664
Mark Chastain – Examination by Mr. McLeod	7682
Mark Chastain – Examination by The Court	7695
Mark Chastain – Examination by Mr. McLeod	7701
Mark Chastain – Examination by The Court	7702
Summation/Closing Argument by Mr. McLeod	7711
Summation/Closing Argument by Mr. Puriefey	7738
Summation/Closing Argument by Ms. Thomason	7771
Circuit Court Transcript of Hearing, dated April 27, 2022	7796

Exhibits

Petitioner's Exhibit 1 - Markel 2nd Amended Expert Report August 16, 2021	7828
Petitioner's Exhibit 2 - UBS, State Street, GE Mutual Fund Statements	7872
Petitioner's Exhibit 3 - Notebook of Bank of America Statements	7883

VOLUME XVII

Petitioner's Exhibit 3 - Notebook of Bank of America Statements - Continued	7889
Petitioner's Exhibit 4 - State Farm Insurance Checks.....	8350
Petitioner's Exhibit 6 - Copies of Checks	8353
Petitioner's Exhibit 7 - Bank of America Statements "7059"	8356

VOLUME XVIII

Petitioner's Exhibit 7 - Bank of America Statements "7059" - Continued	8382
Petitioner's Exhibit 17 - IRS Tax Notices	8389
Petitioner's Exhibit 19 - Supporting Paperwork to Appendix I	8392
Petitioner's Exhibit 20 - Respondent's Responses to Petitioner's First Set of Interrogatories ..	8398
Petitioner's Exhibit 21 - Rollover IRA General Electric Statements	8420
Petitioner's Exhibit 22 - Bank of America Account 7059 Statements	8427
Petitioner's Exhibit 23 - USB Account 33E4.....	8428
Petitioner's Exhibit 24 - State Street Global Advisors Account	8440
Petitioner's Exhibit 25 - Settlement Statement for Sale of Property	8444
Petitioner's Exhibit 26 - SunTrust Account Estate 6779.....	8448
Petitioner's Exhibit 27 - GE Pension Overpayment	8449
Petitioner's Exhibit 28 - Affidavit of Sterling Mensch	8450
Petitioner's Exhibit 29 - UBS Account Statement January 2018 to March 2018	8453
Petitioner's Exhibit 30 - Sterling Mensch Bank of America Statement.....	8459
Petitioner's Exhibit 31 - Notebook Bank of America Account Statements of Ms. Mensch	8466

VOLUME XIX

Petitioner's Exhibit 31 - Notebook Bank of America Account Statements of Ms. Mensch - Continued.....	8875

Respondent's Exhibit 1 - Bank Account Statements.....	9125
Respondent's Exhibit 2 - Chastain Expert Report (Marked as 1 – Described in transcript as 2)	9145
Respondent's Exhibit 3 - Data Sourced from Florence P. Mensch Expense Summary	9231
Respondent's Exhibit 4 - Bank Statements	9232
Respondent's Exhibit 5 - Elfund Fund Mutual Fund Statement 2016	9236
Respondent's Exhibit 6 - Park Sterling Bank Check Copies	9238
<u>Other Documents</u>	
Appellant’s Revised Proposed Order, dated December 21, 2021	9241
Appellant’s Notice of Appeal filed with Circuit Court on February 23, 2022	9251
Statement of Issues on Appeal, dated April 4, 2022	9267
Notice of Appeal to Court of Appeals filed May 27, 2022	9271
Certificate of Counsel	9301

Checks

Date	Check #	Amount
11/07/17	<u>5302</u>	-15,000.00
Total checks		-\$15,000.00
Total # of checks		1

Service fees

Date	Transaction description	Amount
12/05/17	Preferred Rewards-Check Image Fee Waiver of \$3	-0.00
Total service fees		-\$0.00

Note your Ending Balance already reflects the subtraction of Service Fees.



FLORENCE P MENSCH | Account # [REDACTED] 7059 | November 7, 2017 to December 5, 2017

Check images

Account number: 0007 3349 7059

Check number: 5302 | Amount: \$15,000.00

Bank of America Advantage®

FLORENCE P MENSCH 05-04 5302
STERLING R MENSCH III POA 07-449588 SC
8 HOKA SMITH BLVD APT D302 1273
GREENVILLE SC 29615-0385

Date 7-NOV-17

Pay to the order of OAKLEAF Village \$ 15,000.00
fifteen thousand & no/100 Dollars

Bank of America
MEMO Payee an. 184 DP

⑆053904483⑆ [REDACTED] 7059⑆5302

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

-  1.888.888.RWDS (1.888.888.7937)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings Preferred Rewards Gold

for December 6, 2017 to January 5, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on December 6, 2017	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on January 5, 2018	\$65.45

Here's a tip

Don't miss important account notifications — keep your contact information updated

It's quick and easy to keep your phone number, email and mailing address up to date. Just sign in to Online Banking and go to **Profile & Settings** or use the **Mobile Banking app**¹. You'll help make sure you receive all of your notices and help stay on top of your account.

Is your contact info up to date? Check now at bankofamerica.com.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
©2018 Bank of America Corporation

SSM-10-17-0114.B | AR735YYW

EX. 4 P 1285

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



Your savings account

FLORENCE P MENSCH | Account # [REDACTED] 2007 | December 6, 2017 to January 5, 2018

We have a new requirement for making cash deposits to our consumer accounts.

You will now need to be an owner or authorized user on the account to make a cash deposit to a personal checking or savings account with an associate in our financial centers. This change helps us reduce risks from cash transactions involving persons who are not authorized on an account.

Invest online with professional portfolio management by Merrill Lynch



Visit merrilledge.com/invest to pursue your goal with Merrill Edge® Guided Investing

Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, investment advisor, Member SIPC and a wholly owned subsidiary of Bank of America Corporation. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. ©2017 Bank of America Corporation

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

SSM-07-17-0554.B | ARPFXXMX

EX. 4 P 1287

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Adv Tiered Interest Chkg Preferred Rewards Gold

for December 6, 2017 to January 5, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXXXX 7059

Account summary

Beginning balance on December 6, 2017	\$7,665.63
Deposits and other additions	1,411.00
ATM and debit card subtractions	-0.00
Other subtractions	-400.00
Checks	-0.00
Service fees	-0.00
Ending balance on January 5, 2018	\$8,676.63

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.06.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

We have a new requirement for making cash deposits to our consumer accounts.

You will now need to be an owner or authorized user on the account to make a cash deposit to a personal checking or savings account with an associate in our financial centers. This change helps us reduce risks from cash transactions involving persons who are not authorized on an account.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you upgrade your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. Upgrade today by calling 888.888.RWDS (888.888.7937) or schedule an appointment to talk one-on-one with a specialist at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
01/02/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,410.94
01/05/18	Interest Earned	0.06
Total deposits and other additions		\$1,411.00

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
12/11/17	Online Banking payment to CRD 7061 Confirmation# 0599570307	-400.00
Total other subtractions		-\$400.00

Invest online with professional portfolio management by Merrill Lynch



Visit merrilledge.com/invest to pursue your goal with Merrill Edge® Guided Investing

Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, investment advisor, Member SIPC and a wholly owned subsidiary of Bank of America Corporation. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. ©2017 Bank of America Corporation

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

SSM-07-17-0554.B | ARPFXXMX

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

-  1.888.888.RWDS (1.888.888.7937)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings Preferred Rewards Gold

for January 6, 2018 to February 2, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on January 6, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on February 2, 2018	\$65.45



New year, new goal

Achieve your goals with the help of Better Money Habits.
Visit **BetterMoneyHabits.com** for financial tools and content to help you get started.

Better Money Habits®

Powered by **Bank of America** in partnership with **KHANACADEMY**

SSM-10-17-0646.C | AR6PMG4V

EX. 4 P 1303

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

-  1.888.888.RWDS (1.888.888.7937)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg Preferred Rewards Gold

for January 6, 2018 to February 2, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 7059

Account summary

Beginning balance on January 6, 2018	\$8,676.63
Deposits and other additions	1,935.98
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-8,900.00
Service fees	-0.00
Ending balance on February 2, 2018	\$1,712.61

Bank of America

**Preferred
Rewards**

Your Preferred Rewards status could change

You currently don't meet the program requirements to continue receiving the benefits and rewards for your tier.

We're here to help. Talk to a specialist today about how to meet the program requirements at 888.888.RWDS (888.888.7937) and press 2

©2017 Bank of America Corporation

SSM-02-17-0621.G1 | ARFFBR8Q

EX. 4 P 1305

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



Your checking account

FLORENCE P MENSCH | Account # [REDACTED] 7059 | January 6, 2018 to February 2, 2018

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.10.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you upgrade your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. Upgrade today by calling 888.888.RWDS (888.888.7937) or schedule an appointment to talk one-on-one with a specialist at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
01/22/18	Online Banking transfer from CHK 3259 Confirmation# 5555423838	500.00
02/01/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
02/02/18	Interest Earned	0.04
Total deposits and other additions		\$1,935.98

Checks

Date	Check #	Amount
01/22/18	<u>5356</u>	-8,900.00
Total checks		-\$8,900.00
Total # of checks		1

Service fees

Date	Transaction description	Amount
02/02/18	Preferred Rewards-Check Image Fee Waiver of \$3	-0.00
Total service fees		-\$0.00

Note your Ending Balance already reflects the subtraction of Service Fees.

This page intentionally left blank



FLORENCE P MENSCH | Account # [REDACTED] 7059 | January 6, 2018 to February 2, 2018

Check images

Account number: [REDACTED] 7059

Check number: 5356 | Amount: \$8,900.00

Bank of America Advantage

FLORENCE P MENSCH 05-04 5356
STERLING R MENSCH III POA 07-445/229 DC
3 MOKE SMITH BLVD APT D8C2 1575
GREENVILLE SC 29615-0389

Pay to the order of DAK CAMPVILLE \$ 8,900.00
Eight thousand nine hundred & no/100 Dollars

Bank of America
ACH NY 0380443

Memo

120539044831 7059 5356

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

- 1.888.888.RWDS (1.888.888.7937)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings Preferred Rewards Gold

for February 3, 2018 to March 7, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on February 3, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on March 7, 2018	\$65.45

Experience the arts for free

Get one free general admission when you show your Bank of America® card and a photo ID at more than 200 cultural institutions on the first full weekend of every month.

Visit bankofamerica.com/artsonus to learn more and find a participating location near you.



LIFE / BETTER CONNECTED™

SSM-11-17-0595.C | ARN78D44

EX. 4 P 1317

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Adv Tiered Interest Chkg Preferred Rewards Gold

for February 3, 2018 to March 7, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXXXX 7059

Account summary

Beginning balance on February 3, 2018	\$1,712.61
Deposits and other additions	1,435.96
ATM and debit card subtractions	-0.00
Other subtractions	-700.00
Checks	-0.00
Service fees	-0.00
Ending balance on March 7, 2018	\$2,448.57

Bank of America
**Preferred
Rewards**

Your Preferred Rewards status could change

You currently don't meet the program requirements to continue receiving the benefits and rewards for your tier. We're here to help. Talk to a specialist today about how to meet the program requirements at **888.888.RWDS (888.888.7937) and press 2**

SSM-11-17-0596.G1 | ARDRSJTL

EX. 4 P 1319

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



Your checking account

FLORENCE P MENSCH | Account # [REDACTED] 7059 | February 3, 2018 to March 7, 2018

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.12.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you upgrade your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. Upgrade today by calling 888.888.RWDS (888.888.7937) or schedule an appointment to talk one-on-one with a specialist at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
03/01/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
03/07/18	Interest Earned	0.02
Total deposits and other additions		\$1,435.96

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
02/26/18	Online Banking Transfer Conf# 2d2a6f654; Mensch	-700.00
Total other subtractions		-\$700.00

Here's
a tip

Sending money is quick and easy

Use Mobile or Online Banking to send or transfer money:

- Between your Bank of America® bank accounts
- To and from your accounts at other banks
- To someone else

For more information, including step-by-step videos, sign in to Online Banking and click on **Transfers**.

Fees apply to wires and certain transfers. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply. ©2018 Bank of America Corporation SSM-11-17-0572.B | ARCWLMSG

EX. 4 P 1321

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

- Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for March 8, 2018 to April 5, 2018

Account number: [REDACTED] 2007

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on March 8, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on April 5, 2018	\$65.45

Tell us what
you're thinking

Join the **Bank of America® Advisory Panel**. You'll help
us learn what we're doing right and what we can do better.

To learn more and join, enter code CADD at
bankofamerica.com/advisorypanel.

Inclusion on the Advisory Panel subject to qualifications.
©2017 Bank of America Corporation.

SSM-06-17-0634.A1 | AR687WH3

EX. 4 P 1329

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

-  Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for March 8, 2018 to April 5, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 7059

Account summary

Beginning balance on March 8, 2018	\$2,448.57
Deposits and other additions	1,435.96
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-25.00
Ending balance on April 5, 2018	\$3,859.53

Thank you for choosing Bank of America.

SSM-02-17-0616A1 | ARG777TT

EX. 4 P 1331

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.14.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you upgrade your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. Upgrade today by calling 888.888.RWDS (888.888.7937) or schedule an appointment to talk one-on-one with a specialist at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
04/02/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
04/05/18	Interest Earned	0.02
Total deposits and other additions		\$1,435.96

Service fees

Date	Transaction description	Amount
04/05/18	Advantage Monthly Maintenance Fee	-25.00
Total service fees		-\$25.00

Note your Ending Balance already reflects the subtraction of Service Fees.

Invest online with professional portfolio management by Merrill Lynch



Visit merrilledge.com/invest to pursue your goal with Merrill Edge® Guided Investing

Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, investment advisor, Member SIPC and a wholly owned subsidiary of Bank of America Corporation. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. ©2017 Bank of America Corporation

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

SSM-07-17-0554.B | ARPFXXLMX

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

- 1.888.888.RWDS (1.888.888.7937)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings Preferred Rewards Gold

for April 6, 2018 to May 7, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on April 6, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on May 7, 2018	\$65.45

Sharpen your home-buying chops

Visit **BetterMoneyHabits.com** and get the tips you need
to make smart decisions before and after you buy.

Better Money Habits®

Powered by Bank of America in partnership with KHANACADEMY



SSM-01-18-2873.C | AR59GWY6

EX. 4 P 1343

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

- 1.888.888.RWDS (1.888.888.7937)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
bankofamerica.com
Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg Preferred Rewards Gold

for April 6, 2018 to May 7, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 7059

Account summary

Beginning balance on April 6, 2018	\$3,859.53
Deposits and other additions	260,437.97
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-26,912.50
Service fees	-0.00
Ending balance on May 7, 2018	\$237,385.00

Sharpen your home-buying chops

Visit **BetterMoneyHabits.com** and get the tips you need
to make smart decisions before and after you buy.

Better Money Habits®

Powered by Bank of America in partnership with KHANACADEMY



SSM-01-18-2873.C | AR59GWY6

EX. 4 P 1345

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



Your checking account

FLORENCE P MENSCH | Account # [REDACTED] 7059 | April 6, 2018 to May 7, 2018

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$2.17.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Deposits and other additions

Date	Description	Amount
04/23/18	WIRE TYPE:WIRE IN DATE: 180423 TIME:1701 ET TRN:2018042300422770 SEQ:US01113KU0803927/003960 ORIG:FLORENCE MENSCH ID:1C61480 SND BK:UBS AG ID:0 26007993 PMT DET:00674820180423PW	259,000.00
05/01/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
05/07/18	Interest Earned	2.03
Total deposits and other additions		\$260,437.97

Checks

Date	Check #	Amount	Date	Check #	Amount
04/25/18	5352	-575.00	05/01/18	5359	-11,337.50
04/25/18	5358	-15,000.00			
			Total checks		-\$26,912.50
			Total # of checks		3

Service fees

Date	Transaction description	Amount
05/07/18	Preferred Rewards-Check Image Fee Waiver of \$3	-0.00
Total service fees		-\$0.00

Note your Ending Balance already reflects the subtraction of Service Fees.



Proud to support the brave women and men in our military

Trusted products and services through deployment and beyond. Bank of America is here for those who serve. Visit bankofamerica.com/military to learn more about our military customer benefits.

LIFE / BETTER CONNECTED®

SSM-01-18-2267.C | AR5845NB

EX. 4 P 1347

Page 3 of 6

This page intentionally left blank



FLORENCE P MENSCH | Account # [REDACTED] 7059 | April 6, 2018 to May 7, 2018

Check images

Account number: [REDACTED] 7059

Check number: 5357 | Amount: \$575.00

Bank of America Advantage

FLORENCE P MENSCH 08-04 5357
STERLING R MENSCH III POA 67-448758 SC
3 HOOKE SMITH BLVD APT D3022 1575
GREENVILLE SC 29615-6366

Date: April 24, 2018

Pay to the order of Jackie Taylor \$ 575.00
Five hundred - seventy - five and 00/100 Dollars

Bank of America
ACH NIT 03080488

Memo: Wages for Jackie Taylor

⑆053904483⑆ [REDACTED] 7059⑆5357

Check number: 5358 | Amount: \$15,000.00

Bank of America Advantage

FLORENCE P MENSCH 08-04 5358
STERLING R MENSCH III POA 67-448758 SC
3 HOOKE SMITH BLVD APT D3022 1575
GREENVILLE SC 29615-6366

Date: 25 APR 2018

Pay to the order of OAKLEAF VILLAGE \$ 15,000.00
Fifteen thousand and 00/100 Dollars

Bank of America
ACH NIT 03080488

Memo: ROAN SCORING

⑆053904483⑆ [REDACTED] 7059⑆5358

Check number: 5359 | Amount: \$11,337.50

Bank of America Advantage

FLORENCE P MENSCH 08-04 5359
STERLING R MENSCH III POA 67-448758 SC
3 HOOKE SMITH BLVD APT D3022 1575
GREENVILLE SC 29615-6366

Date: 27 April 2018

Pay to the order of Thomas MacAfee funeral home \$ 11,337.50
Eleven thousand - three hundred - thirty seven and 50/100 Dollars

Bank of America
ACH NIT 03080488

Memo: Funeral Expenses

⑆053904483⑆ [REDACTED] 7059⑆5359

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

-  1.888.888.RWDS (1.888.888.7937)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings Preferred Rewards Platinum Honors

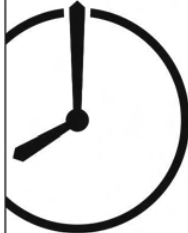
for July 7, 2018 to August 8, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on July 7, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on August 8, 2018	\$65.45



Time flies when you're having fun. So does your money.
Don't stress over the cost of a much-needed break. Get some tips to keep you on budget.
Come see us at **BetterMoneyHabits.com**.

Better Money Habits®
Powered by Bank of America  in partnership with  KHANACADEMY

SSM-05-18-0029.C | AR7QMW4C

EX. 4 P 1351

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

-  1.888.888.RWDS (1.888.888.7937)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings Preferred Rewards Platinum Honors

for May 8, 2018 to June 6, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on May 8, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on June 6, 2018	\$65.45



JOIN US IN SUPPORTING SPECIAL OLYMPICS
FOR A MORE INCLUSIVE WORLD AT BANKOFAMERICA.COM/PICKUPHOPE.



SSM-02-18-0676.C | ARLMKSTM

Page 1 of 2

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for May 8, 2018 to June 6, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXXXX 7059

Account summary

Beginning balance on May 8, 2018	\$237,385.00
Deposits and other additions	1,439.77
ATM and debit card subtractions	-0.00
Other subtractions	-7,385.00
Checks	-0.00
Service fees	-0.00
Ending balance on June 6, 2018	\$231,439.77

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



Your checking account

FLORENCE P MENSCH | Account # [REDACTED] 7059 | May 8, 2018 to June 6, 2018

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$6.00.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you upgrade your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. Upgrade today by calling 888.888.RWDS (888.888.7937) or schedule an appointment to talk one-on-one with a specialist at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
06/01/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
06/06/18	Interest Earned	3.83
Total deposits and other additions		\$1,439.77

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
05/18/18	Online Banking transfer to CHK 3259 Confirmation# 2464699895	-7,385.00
Total other subtractions		-\$7,385.00

Experience the arts for free

Get one free general admission when you show your Bank of America® card and a photo ID at more than 200 cultural institutions on the first full weekend of every month.

Visit bankofamerica.com/artsonus to learn more and find a participating location near you.



LIFE / BETTER CONNECTED™

SSM-11-17-0595.C | ARN78D44

EX. 4 P 1363

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Money Market Savings Preferred Rewards Platinum Honors

for June 7, 2018 to July 6, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXXXX 2007

Account summary

Beginning balance on June 7, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on July 6, 2018	\$65.45

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for June 7, 2018 to July 6, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXX 7059

Account summary

Beginning balance on June 7, 2018	\$231,439.77
Deposits and other additions	1,438.34
ATM and debit card subtractions	-0.00
Other subtractions	-11,706.71
Checks	-101,169.00
Service fees	-0.00
Ending balance on July 6, 2018	\$120,002.40

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



Your checking account

FLORENCE P MENSCH | Account # [REDACTED] 7059 | June 7, 2018 to July 6, 2018

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$8.40.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you upgrade your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. Upgrade today by calling 888.888.RWDS (888.888.7937) or schedule an appointment to talk one-on-one with a specialist at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
07/02/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
07/06/18	Interest Earned	2.40
Total deposits and other additions		\$1,438.34

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
06/19/18	Online Banking transfer to CHK 3259 Confirmation# 6542826054	-5,500.00
07/06/18	Online Banking transfer to CHK 3259 Confirmation# 5489350357	-6,206.71
Total other subtractions		-\$11,706.71

Bank of America
**Preferred
Rewards**
PLATINUM
HONORS

Congratulations! You've reached the Platinum Honors tier

Enjoy an even higher level of benefits and rewards. Make sure you get the most out of your benefits and rewards. Talk to a specialist at 888.888.RWDS (888.888.7937)

SSM-11-17-0596.F1 | ARDRSJTL

EX. 4 P 1375

Page 3 of 6

Checks

Date	Check #	Amount
06/13/18	<u>5360</u>	-69,175.00

Date	Check #	Amount
06/12/18	<u>5361</u>	-31,994.00

Total checks **-\$101,169.00**

Total # of checks **2**

Service fees

Date	Transaction description	Amount
07/06/18	Preferred Rewards-Check Image Fee Waiver of \$3	-0.00

Total service fees **-\$0.00**

Note your Ending Balance already reflects the subtraction of Service Fees.



FLORENCE P MENSCH | Account # [REDACTED] 7059 | June 7, 2018 to July 6, 2018

Check images

Account number: [REDACTED] 7059

Check number: 5360 | Amount: \$69,175.00

Check number: 5361 | Amount: \$31,994.00

FLORENCE P MENSCH 06-04 STERLING R MENSCH III POA 3 HOKE SMITH BLVD APT D302 GREENVILLE SC 29615-0360		5360 67446/039 SC 1975
Pay to the order of <u>Internal Revenue Service</u>		Date <u>May 02 2018</u>
Pay \$ <u>69,175.00</u>		
Sixty-nine thousand - one hundred - seventy-five dollars		
Bank of America		
ACH RIT 00004483		
Memo [REDACTED]		
⑆053904483⑆ [REDACTED] 7059⑆ 5360 ⑆0006917500⑆		

FLORENCE P MENSCH 06-04 STERLING R MENSCH III POA 3 HOKE SMITH BLVD APT D302 GREENVILLE SC 29615-0360		5361 67446/039 SC 1975
Pay to the order of <u>SC Department of Revenue</u>		Date <u>May 2 2018</u>
Pay \$ <u>31,994.00</u>		
Thirty-one thousand - nine hundred - ninety-four dollars		
Bank of America		
ACH RIT 00004483		
Memo [REDACTED]		
⑆053904483⑆ [REDACTED] 7059⑆ 5361 ⑆0006917500⑆		

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

bankofamerica.com

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



Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

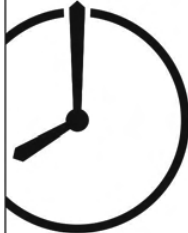
for July 7, 2018 to August 8, 2018

Account number: [REDACTED] 7059

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on July 7, 2018	\$120,002.40
Deposits and other additions	1,437.85
ATM and debit card subtractions	-0.00
Other subtractions	-25,002.40
Checks	-0.00
Service fees	-0.00
Ending balance on August 8, 2018	\$96,437.85



Time flies when you're having fun. So does your money.
Don't stress over the cost of a much-needed break. Get some tips to keep you on budget.
Come see us at **BetterMoneyHabits.com**.

Better Money Habits®
Powered by Bank of America In partnership with KHANACADEMY

SSM-05-18-0029.C | AR7QMW4C

EX. 4 P 1389

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$10.31.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you convert your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937) or come in to see us in person by scheduling an appointment online at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
08/01/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
08/08/18	Interest Earned	1.91
Total deposits and other additions		\$1,437.85

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
07/13/18	Online Banking transfer to CHK 3259 Confirmation# 5149092340	-3,002.40
07/16/18	Online Banking transfer to CHK 3259 Confirmation# 7275732328	-5,000.00
07/17/18	Online Banking transfer to CHK 3259 Confirmation# 6583632074	-2,000.00
07/23/18	Online Banking transfer to CHK 3259 Confirmation# 2318995281	-12,000.00
07/27/18	Online Banking transfer to CHK 3259 Confirmation# 2169515070	-3,000.00
Total other subtractions		-\$25,002.40



More informed. More empowered.

Introducing a new self-directed online investing experience from Merrill Edge.[®]
Visit merrilledge.com/Learn for more information.



Merrill Edge[®] is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, investment advisor, Member SIPC and a wholly owned subsidiary of Bank of America Corporation. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

Investment products are provided by MLPF&S and:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

SSM-05-18-0031.B | ARNVXQ99

This page intentionally left blank

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Changes for Bank of America Advantage® with Tiered Interest Checking accounts starting November 3, 2018:

- The fee for cashier's checks will no longer be waived for Bank of America Advantage with Tiered Interest Checking and for accounts that are linked to your Bank of America Advantage with Tiered Interest Checking account.
- A \$15 fee will apply for each cashier's check - unless you are enrolled in Preferred Rewards or receive a fee waiver through another program. To learn about Preferred Rewards, visit bankofamerica.com/preferred-rewards.

Please keep in mind we offer several convenient alternatives to cashier's checks:

- 1) Pay with Zelle® (Footnote 1) - securely send money to friends or family with just a mobile number or email, with no fee (Footnote 2). Learn more at bankofamerica.com/Zelle.
- 2) Online money transfers (Footnote 3) - pay individuals or businesses at financial institutions outside of Bank of America right from Online Banking using their routing and account numbers. Learn more at bankofamerica.com/OnlineMoneyTransfer.
- 3) Bill Pay - make payments through Online Banking with no fee. Learn more at bankofamerica.com/OnlineBillPay.

Footnotes are spelled out so the text can be translated by vision disability screen reader programs.

(Footnote 1) Transfers require enrollment in the service and must be made from an eligible Bank of America consumer deposit account to a domestic bank account or debit card. Recipients have 14 days to register to receive money or the transfer will be canceled. It may take 1 to 3 business days to complete the first transfer to an unregistered recipient. After that, future transfers between registered users will typically be completed within minutes. We will send you an email alert with delivery details immediately after you schedule the transfer. Dollar and frequency limits apply. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details, including cut-off and delivery times. Data connection required. Wireless carrier charges may apply.

Zelle is intended for sending money to family, friends, and people with whom you are familiar. We recommend that you not use Zelle to send money to persons that you do not know.

(Footnote 2) Regular account fees apply. Please see your account agreement for details.

(Footnote 3) Fees apply to wires and certain transfers. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Bank of America Advantage, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. Bank of America, N.A. Member FDIC. ©2018 Bank of America Corporation

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

bankofamerica.com

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



Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

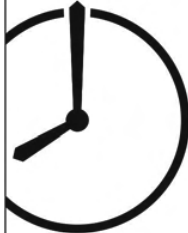
for July 7, 2018 to August 8, 2018

Account number: [REDACTED] 7059

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on July 7, 2018	\$120,002.40
Deposits and other additions	1,437.85
ATM and debit card subtractions	-0.00
Other subtractions	-25,002.40
Checks	-0.00
Service fees	-0.00
Ending balance on August 8, 2018	\$96,437.85



Time flies when you're having fun. So does your money.
Don't stress over the cost of a much-needed break. Get some tips to keep you on budget.
Come see us at **BetterMoneyHabits.com**.

Better Money Habits®
Powered by Bank of America In partnership with KHANACADEMY

SSM-05-18-0029.C | AR7QMW4C

EX. 4 P 1395

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$10.31.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you convert your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937) or come in to see us in person by scheduling an appointment online at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
08/01/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
08/08/18	Interest Earned	1.91
Total deposits and other additions		\$1,437.85

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
07/13/18	Online Banking transfer to CHK 3259 Confirmation# 5149092340	-3,002.40
07/16/18	Online Banking transfer to CHK 3259 Confirmation# 7275732328	-5,000.00
07/17/18	Online Banking transfer to CHK 3259 Confirmation# 6583632074	-2,000.00
07/23/18	Online Banking transfer to CHK 3259 Confirmation# 2318995281	-12,000.00
07/27/18	Online Banking transfer to CHK 3259 Confirmation# 2169515070	-3,000.00
Total other subtractions		-\$25,002.40



More informed. More empowered.

Introducing a new self-directed online investing experience from Merrill Edge.[®]
Visit merrilledge.com/Learn for more information.



Merrill Edge[®] is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, investment advisor, Member SIPC and a wholly owned subsidiary of Bank of America Corporation. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

Investment products are provided by MLPF&S and:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

SSM-05-18-0031.B | ARNVXQ99

This page intentionally left blank

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Changes for Bank of America Advantage® with Tiered Interest Checking accounts starting November 3, 2018:

- The fee for cashier's checks will no longer be waived for Bank of America Advantage with Tiered Interest Checking and for accounts that are linked to your Bank of America Advantage with Tiered Interest Checking account.
- A \$15 fee will apply for each cashier's check - unless you are enrolled in Preferred Rewards or receive a fee waiver through another program. To learn about Preferred Rewards, visit bankofamerica.com/preferred-rewards.

Please keep in mind we offer several convenient alternatives to cashier's checks:

- 1) Pay with Zelle® (Footnote 1) - securely send money to friends or family with just a mobile number or email, with no fee (Footnote 2). Learn more at bankofamerica.com/Zelle.
- 2) Online money transfers (Footnote 3) - pay individuals or businesses at financial institutions outside of Bank of America right from Online Banking using their routing and account numbers. Learn more at bankofamerica.com/OnlineMoneyTransfer.
- 3) Bill Pay - make payments through Online Banking with no fee. Learn more at bankofamerica.com/OnlineBillPay.

Footnotes are spelled out so the text can be translated by vision disability screen reader programs.

(Footnote 1) Transfers require enrollment in the service and must be made from an eligible Bank of America consumer deposit account to a domestic bank account or debit card. Recipients have 14 days to register to receive money or the transfer will be canceled. It may take 1 to 3 business days to complete the first transfer to an unregistered recipient. After that, future transfers between registered users will typically be completed within minutes. We will send you an email alert with delivery details immediately after you schedule the transfer. Dollar and frequency limits apply. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details, including cut-off and delivery times. Data connection required. Wireless carrier charges may apply.

Zelle is intended for sending money to family, friends, and people with whom you are familiar. We recommend that you not use Zelle to send money to persons that you do not know.

(Footnote 2) Regular account fees apply. Please see your account agreement for details.

(Footnote 3) Fees apply to wires and certain transfers. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Bank of America Advantage, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. Bank of America, N.A. Member FDIC. ©2018 Bank of America Corporation

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Money Market Savings Preferred Rewards Platinum Honors

for August 9, 2018 to September 5, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXXXX 2007

Account summary

Beginning balance on August 9, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on September 5, 2018	\$65.45



Proud to support the brave women and men in our military

Trusted products and services through deployment and beyond. Bank of America is here for those who serve. Visit bankofamerica.com/military to learn more about our military customer benefits.

LIFE / BETTER CONNECTED®

SSM-01-18-2267.C | AR5845NB

EX. 4 P 1411

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for August 9, 2018 to September 5, 2018

Account number: XXXXXXXXXX 7059

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on August 9, 2018	\$96,437.85
Deposits and other additions	1,437.24
ATM and debit card subtractions	-0.00
Other subtractions	-22,837.85
Checks	-0.00
Service fees	-0.00
Ending balance on September 5, 2018	\$75,037.24



Proud to support the brave women and men in our military

Trusted products and services through deployment and beyond. Bank of America is here for those who serve. Visit bankofamerica.com/military to learn more about our military customer benefits.

LIFE / BETTER CONNECTED®

SSM-01-18-2267.C | AR5845NB

EX. 4 P 1413

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



Your checking account

FLORENCE P MENSCH | Account # [REDACTED] 7059 | August 9, 2018 to September 5, 2018

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$11.61.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you convert your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937) or come in to see us in person by scheduling an appointment online at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
09/04/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
09/05/18	Interest Earned	1.30
Total deposits and other additions		\$1,437.24

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
08/16/18	Online Banking transfer to CHK 3259 Confirmation# 6143013938	-3,437.85
08/20/18	Online Banking transfer to CHK 3259 Confirmation# 7368477765	-3,000.00
08/20/18	Online Banking transfer to CHK 3259 Confirmation# 5378137805	-8,500.00
08/23/18	Online Banking transfer to CHK 3259 Confirmation# 5404982446	-500.00
08/27/18	Online Banking transfer to CHK 3259 Confirmation# 7329637918	-6,000.00
09/04/18	Online Banking payment to CRD 7061 Confirmation# 3708548230	-1,400.00
Total other subtractions		-\$22,837.85



Experience the arts for free

Get one free general admission when you show your Bank of America® card and a photo ID at more than 200 cultural institutions on the first full weekend of every month.

Visit bankofamerica.com/ArtsOnUs to learn more and find a participating location near you.



LIFE / BETTER CONNECTED®

SSM-06-18-0072.C | ARB4YMCM

EX. 4 P 1415

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

- 1.888.888.RWDS (1.888.888.7937)
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings Preferred Rewards Platinum Honors

for September 6, 2018 to October 5, 2018

Account number: [REDACTED] 2007

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on September 6, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on October 5, 2018	\$65.45

**BE
MORE
THAN
PINK**

Join our fight. Save lives.

Breast cancer kills more than 41,000 people each year in the U.S.
That's **#unacceptable**. Join us in cutting breast cancer deaths in half by 2026.

Learn more at Komen.org/JoinTheFight.



SSM-07-18-0021.B | ARGXB84C

EX. 4 P 1425

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

- 1.888.888.RWDS (1.888.888.7937)
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for September 6, 2018 to October 5, 2018

Account number: [REDACTED] 7059

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on September 6, 2018	\$75,037.24
Deposits and other additions	1,437.02
ATM and debit card subtractions	-0.00
Other subtractions	-16,473.18
Checks	-0.00
Service fees	-0.00
Ending balance on October 5, 2018	\$60,001.08

**BE
MORE
THAN
PINK**

Join our fight. Save lives.

Breast cancer kills more than 41,000 people each year in the U.S.
That's **#unacceptable**. Join us in cutting breast cancer deaths in half by 2026.

Learn more at Komen.org/JoinTheFight.



SSM-07-18-0021.B | ARGXB84C

EX. 4 P 1427

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



Your checking account

FLORENCE P MENSCH | Account # [REDACTED] 7059 | September 6, 2018 to October 5, 2018

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$12.69.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you convert your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937) or come in to see us in person by scheduling an appointment online at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
10/01/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
10/05/18	Interest Earned	1.08
Total deposits and other additions		\$1,437.02

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
09/07/18	Online Banking transfer to CHK 3259 Confirmation# 5333662359	-5,037.24
09/14/18	Online Banking transfer to CHK 3259 Confirmation# 2594144923	-4,000.00
09/25/18	Online Banking transfer to CHK 3259 Confirmation# 5291079740	-3,000.00
10/03/18	Online Banking transfer to CHK 3259 Confirmation# 5161949477	-4,435.94
Total other subtractions		-\$16,473.18

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.
Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

LIFE / BETTER CONNECTED®

Inclusion on the Advisory Panel subject to qualifications.

SSM-04-18-0052.A1 | ARHKGJ65

EX. 4 P 1429

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Money Market Savings Preferred Rewards Platinum Honors

for October 6, 2018 to November 5, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXXXX 2007

Account summary

Beginning balance on October 6, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on November 5, 2018	\$65.45



Proud to support the brave women and men in our military

Trusted products and services through deployment and beyond. Bank of America is here for those who serve. Visit bankofamerica.com/military to learn more about our military customer benefits.

LIFE / BETTER CONNECTED®

SSM-01-18-2267.C | AR5845NB

EX. 4 P 1441

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for October 6, 2018 to November 5, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXX 7059

Account summary

Beginning balance on October 6, 2018	\$60,001.08
Deposits and other additions	1,436.65
ATM and debit card subtractions	-0.00
Other subtractions	-15,001.08
Checks	-0.00
Service fees	-0.00
Ending balance on November 5, 2018	\$46,436.65

Bank of America
**Preferred
Rewards**

Important: Time to review your Preferred Rewards summary

Make sure your balances meet qualifying levels, so you can continue receiving benefits at your tier. Call **888.888.RWDS (888.888.7937)** today and press 2 to speak to a specialist about how you can stay in your program tier.

SSM-11-17-0596.H1 | ARDRSJTL

EX. 4 P 1443

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | October 6, 2018 to November 5, 2018

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$13.40.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you convert your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937) or come in to see us in person by scheduling an appointment online at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
11/01/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
11/05/18	Interest Earned	0.71
Total deposits and other additions		\$1,436.65

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
10/12/18	Online Banking transfer to CHK 3259 Confirmation# 2438040086	-3,400.00
10/15/18	Online Banking transfer to CHK 3259 Confirmation# 1361320906	-1,606.08
10/22/18	Online Banking transfer to CHK 3259 Confirmation# 2403621514	-4,995.00
10/23/18	Online Banking transfer to CHK 3259 Confirmation# 6331643434	-2,000.00
10/30/18	Online Banking transfer to CHK 3259 Confirmation# 6390350394	-3,000.00
Total other subtractions		-\$15,001.08




See how millennials are living on \$50k or less
Recently, we hosted an event for 50 millennials who are
living on the typical salary of a new college grad.
Read their stories and learn more about Better Money Habits at 50Under50K.com.

SSM-07-18-0575.C | ARTQ7WY6

EX. 4 P 1445

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

bankofamerica.com

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

Your Money Market Savings Preferred Rewards Platinum Honors

for November 6, 2018 to December 5, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on November 6, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on December 5, 2018	\$65.45

SHOP (RED) SAVE LIVES

For every dollar spent during (RED)'s Shopathon through December 31, Bank of America will donate the cost of a day's worth of lifesaving AIDS medication—up to \$1.5 million. Together we have the power to make a difference.

(SHOPATHON) RED

Bank of America Official Payment Provider

SHOP FOR (RED) PRODUCTS AT AMAZON.COM/RED

Through December 31, 2018, for every dollar spent during the (RED) Shopathon on amazon.com, Bank of America will donate \$.20 to the US Fund for the Global Fund to Fight AIDS, Tuberculosis and Malaria to support and fund prevention and treatment of HIV/AIDS, up to a total maximum donation of \$1,500,000. Not available outside the US, UK, France and Germany.

©2018 Bank of America Corporation

SSM-09-18-0050.C | ARH55MDK

EX. 4 P 1455

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

- 1.888.888.RWDS (1.888.888.7937)
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for November 6, 2018 to December 5, 2018

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 7059

Account summary

Beginning balance on November 6, 2018	\$46,436.65
Deposits and other additions	1,436.27
ATM and debit card subtractions	-0.00
Other subtractions	-11,436.65
Checks	-0.00
Service fees	-0.00
Ending balance on December 5, 2018	\$36,436.27

Bank of America
**Preferred
Rewards**

See all your benefits and rewards in one place

My Rewards lets you see your Preferred Rewards benefits plus any other rewards and benefits available to you.

Check out My Rewards at **bankofamerica.com/MyRewards**.

SSM-09-18-0049.C | ARYTLSDH

EX. 4 P 1457

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2018 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | November 6, 2018 to December 5, 2018

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$13.73.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you convert your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937) or come in to see us in person by scheduling an appointment online at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
12/03/18	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,435.94
12/05/18	Interest Earned	0.33
Total deposits and other additions		\$1,436.27

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
11/13/18	Online Banking transfer to CHK 3259 Confirmation# 6194871853	-1,436.65
11/13/18	Online Banking transfer to CHK 3259 Confirmation# 5203801182	-3,000.00
11/19/18	Online Banking transfer to CHK 3259 Confirmation# 3565198697	-2,000.00
11/21/18	Online Banking transfer to CHK 3259 Confirmation# 1384191918	-3,000.00
11/26/18	Online Banking transfer to CHK 3259 Confirmation# 6217106191	-2,000.00
Total other subtractions		-\$11,436.65



It all starts with you.

Your life. Your priorities. Our advice and guidance.

Learn more at ML.com/you

Merrill Lynch is the marketing name for Merrill Lynch Wealth Management, and Merrill Edge®, both of which are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"). Merrill Edge is available through MLPF&S, and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. Merrill Lynch makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation ("BofA Corp").

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

 **Merrill Lynch**
Bank of America Corporation

 **MERRILL
EDGE**


SSM-09-18-0048B | ARCP39H7

EX. 4 P 1459

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Money Market Savings Preferred Rewards Platinum Honors

for December 6, 2018 to January 7, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXXXX 2007

Account summary

Beginning balance on December 6, 2018	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on January 7, 2019	\$65.45



Happy New Year!

All the best to you and yours in 2019 and beyond.
Thank you for being a Bank of America® customer.

SSM-10-18-0264.C | ARWL4CK

EX. 4 P 1469

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

-  1.888.888.RWDS (1.888.888.7937)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for December 6, 2018 to January 7, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXX 7059

Account summary

Beginning balance on December 6, 2018	\$36,436.27
Deposits and other additions	1,433.97
ATM and debit card subtractions	-0.00
Other subtractions	-23,870.01
Checks	-0.00
Service fees	-0.00
Ending balance on January 7, 2019	\$14,000.23



Happy New Year!

All the best to you and yours in 2019 and beyond.
Thank you for being a Bank of America® customer.

SSM-10-18-0264.C | ARWL4CK

EX. 4 P 1471

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | December 6, 2018 to January 7, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.23.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you convert your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937) or come in to see us in person by scheduling an appointment online at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
01/02/19	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,433.74
01/07/19	Interest Earned	0.23
Total deposits and other additions		\$1,433.97

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
12/12/18	Online Banking transfer to CHK 3259 Confirmation# 5162944131	-6,436.27
12/18/18	Online Banking transfer to CHK 3259 Confirmation# 7515668105	-2,000.00
12/24/18	Online Banking transfer to CHK 3259 Confirmation# 3348874442	-5,000.00
12/27/18	Online Banking transfer to CHK 3259 Confirmation# 3494240333	-2,000.00
12/31/18	Online Banking transfer to CHK 3259 Confirmation# 3227186817	-5,000.00
01/07/19	Online Banking transfer to CHK 3259 Confirmation# 3280973234	-3,433.74
Total other subtractions		-\$23,870.01

Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to **Profile & Settings** or use the **Mobile Banking app**.¹

Is your contact info up to date? Check now at bankofamerica.com.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
Bank of America, N.A. Member FDIC.

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

-  1.888.888.RWDS (1.888.888.7937)
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings Preferred Rewards Platinum Honors

for January 8, 2019 to February 4, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on January 8, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on February 4, 2019	\$65.45

THE POWER TO
achieve greatness



Good luck, Special Olympics USA athletes

Join us in supporting the team as they prepare for the Special Olympics
World Games Abu Dhabi 2019!

bankofamerica.com/SupportingInclusion

SSM-10-18-0650.B | ARLMKSTM

EX. 4 P 1483

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for January 8, 2019 to February 4, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXX 7059

Account summary

Beginning balance on January 8, 2019	\$14,000.23
Deposits and other additions	1,436.27
ATM and debit card subtractions	-0.00
Other subtractions	-13,500.00
Checks	-0.00
Service fees	-0.00
Ending balance on February 4, 2019	\$1,936.50

Bank of America
**Preferred
Rewards**

Your Preferred Rewards status could change

You currently don't meet the program requirements to continue receiving the benefits and rewards for your tier. We're here to help. Talk to a specialist today about how to meet the program requirements at **888.888.RWDS (888.888.7937) and press 2**

SSM-09-18-0045.G1 | ARS59LBS

EX. 4 P 1485

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | January 8, 2019 to February 4, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.26.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you convert your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937) or come in to see us in person by scheduling an appointment online at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
02/01/19	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,436.24
02/04/19	Interest Earned	0.03
Total deposits and other additions		\$1,436.27

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
01/16/19	Online Banking transfer to CHK 3259 Confirmation# 1264268238	-13,500.00
Total other subtractions		-\$13,500.00



Experience the arts for free

Get one free general admission when you show your Bank of America® card and a photo ID at more than 200 cultural institutions on the first full weekend of every month.

Visit bankofamerica.com/ArtsOnUs to learn more and find a participating location near you.

LIFE / BETTER CONNECTED®

SSM-06-18-0072.C | ARB4YMCM

EX. 4 P 1487

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Money Market Savings Preferred Rewards Platinum Honors

for February 5, 2019 to March 6, 2019

Account number: [REDACTED] 2007

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on February 5, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on March 6, 2019	\$65.45

Our Mobile Banking app¹ and Online Banking are both certified by J.D. Power² for providing

“An Outstanding Customer Experience.”

Download the app today from your app store or visit bankofamerica.com.

¹ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

² J.D. Power 2019 Mobile App Certification ProgramSM and 2019 Website Certification ProgramSM recognition is based on successful completion of an audit and exceeding a customer experience benchmark through a survey of recent servicing interactions. For more information, visit jdpower.com/awards. SSM-11-18-0529.C | ARFVGMFT

EX. 4 P 1497

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Preferred Rewards

Customer service information

 1.888.888.RWDS (1.888.888.7937)

TDD/TTY users only: 1.800.288.4408

En Español: 1.800.688.6086

 bankofamerica.com

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

Your Adv Tiered Interest Chkg Preferred Rewards Platinum Honors

for February 5, 2019 to March 6, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXX 7059

Account summary

Beginning balance on February 5, 2019	\$1,936.50
Deposits and other additions	1,436.25
ATM and debit card subtractions	-0.00
Other subtractions	-1,836.50
Checks	-0.00
Service fees	-0.00
Ending balance on March 6, 2019	\$1,536.25

Bank of America
**Preferred
Rewards**

Your Preferred Rewards status could change

You currently don't meet the program requirements to continue receiving the benefits and rewards for your tier. We're here to help. Talk to a specialist today about how to meet the program requirements at **888.888.RWDS (888.888.7937) and press 2**

SSM-09-18-0045.G1 | ARS59LBS

EX. 4 P 1499

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | February 5, 2019 to March 6, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.27.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you convert your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937) or come in to see us in person by scheduling an appointment online at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
03/01/19	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,436.24
03/06/19	Interest Earned	0.01
Total deposits and other additions		\$1,436.25

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
02/13/19	Online Banking transfer to CHK 3259 Confirmation# 2506465950	-1,436.50
02/19/19	Online Banking transfer to CHK 3259 Confirmation# 7542421862	-400.00
Total other subtractions		-\$1,836.50

Are you on track for
the retirement you want?

Run the numbers at merrilledge.com/Learn.



Merrill Lynch is the marketing name for Merrill Lynch Wealth Management, and Merrill Edge®, both of which are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"). Merrill Edge is available through MLPF&S, and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. Merrill Lynch makes available products and services offered by MLPF&S and other subsidiaries of Bank of America Corporation ("BoFA Corp").

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products:

Are Not FDIC Insured **Are Not Bank Guaranteed** **May Lose Value**

SSM-11-18-0530.C | ARKLMMY8

EX. 4 P 1501

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for March 7, 2019 to April 5, 2019

Account number: [REDACTED] 2007

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on March 7, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on April 5, 2019	\$65.45

Here's
a tip

Sending money is quick and easy

Use Mobile or Online Banking to send or transfer money:

- Between your Bank of America® bank accounts
- To and from your accounts at other banks
- To someone else

For more information, including step-by-step videos, sign in to Online Banking and click on **Transfers**.

Fees apply to wires and certain transfers. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply.

SSM-10-18-0026.B | AR89C8XY

EX. 4 P 1513

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for March 7, 2019 to April 5, 2019

Account number: [REDACTED] 7059

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on March 7, 2019	\$1,536.25
Deposits and other additions	1,436.25
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-25.00
Ending balance on April 5, 2019	\$2,947.50

Here's
a tip

Sending money is quick and easy

Use Mobile or Online Banking to send or transfer money:

- Between your Bank of America® bank accounts
- To and from your accounts at other banks
- To someone else

For more information, including step-by-step videos, sign in to Online Banking and click on **Transfers**.

Fees apply to wires and certain transfers. See the Online Banking Service Agreement at bankofamerica.com/serviceagreement for details. Data connection required for online and mobile transfers. Wireless carrier fees may apply.

SSM-10-18-0026.B | AR89C8XY

EX. 4 P 1515

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | March 7, 2019 to April 5, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.28.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Put your savings account to work for you. As a Preferred Rewards client, you will earn extra interest when you convert your savings account to a Rewards Savings account. There is no cost to upgrade and you keep the same account number. For more information or to upgrade your account, please call us at 888.888.RWDS (888.888.7937) or come in to see us in person by scheduling an appointment online at bankofamerica.com/time.

Deposits and other additions

Date	Description	Amount
04/01/19	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,436.24
04/05/19	Interest Earned	0.01
Total deposits and other additions		\$1,436.25

Service fees

Date	Transaction description	Amount
04/05/19	Advantage Monthly Maintenance Fee	-25.00
Total service fees		-\$25.00

Note your Ending Balance already reflects the subtraction of Service Fees.

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.
Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128A1 | ARG377KX

EX. 4 P 1517

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for April 6, 2019 to May 7, 2019

Account number: [REDACTED] 2007

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on April 6, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on May 7, 2019	\$65.45

Experience the arts, science and more for free

Get one free general admission with Museums on Us.® Simply show your Bank of America® card and a photo ID at more than 225 cultural institutions on the first full weekend of every month.

Visit bankofamerica.com/ArtsOnUs to find a participating location near you.

SSM-01-19-2834.C | ARFMQTX6

EX. 4 P 1529

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for April 6, 2019 to May 7, 2019

Account number: XXXXXXXXXX 7059

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on April 6, 2019	\$2,947.50
Deposits and other additions	1,436.27
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-25.00
Ending balance on May 7, 2019	\$4,358.77

Experience the arts, science and more for free

Get one free general admission with Museums on Us.* Simply show your Bank of America® card and a photo ID at more than 225 cultural institutions on the first full weekend of every month.

Visit bankofamerica.com/ArtsOnUs to find a participating location near you.

SSM-01-19-2834.C | ARFMQTX6

EX. 4 P 1531

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | April 6, 2019 to May 7, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.31.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Deposits and other additions

Date	Description	Amount
05/01/19	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH ID:3146015763 PPD	1,436.24
05/07/19	Interest Earned	0.03
Total deposits and other additions		\$1,436.27

Service fees

Date	Transaction description	Amount
05/07/19	Advantage Monthly Maintenance Fee	-25.00
Total service fees		-\$25.00

Note your Ending Balance already reflects the subtraction of Service Fees.

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.
Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128A1 | ARG377KX

EX. 4 P 1533

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for May 8, 2019 to June 5, 2019

Account number: [REDACTED] 2007

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on May 8, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on June 5, 2019	\$65.45

Our Mobile Banking app¹ and Online Banking are both certified by J.D. Power² for providing

“An Outstanding Customer Experience.”

Download the app today from your app store or visit bankofamerica.com.

¹ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

² J.D. Power 2019 Mobile App Certification ProgramSM and 2019 Website Certification ProgramSM recognition is based on successful completion of an audit and exceeding a customer experience benchmark through a survey of recent servicing interactions. For more information, visit jdpower.com/awards. SSM-11-18-0529.C | ARFVGMFT

EX. 4 P 1543

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for May 8, 2019 to June 5, 2019

Account number: XXXXXXXXXX 7059

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on May 8, 2019	\$4,358.77
Deposits and other additions	1,436.28
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-25.00
Ending balance on June 5, 2019	\$5,770.05

Our Mobile Banking app¹ and Online Banking are both certified by J.D. Power² for providing

“An Outstanding Customer Experience.”

Download the app today from your app store or visit bankofamerica.com.

¹ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

² J.D. Power 2019 Mobile App Certification ProgramSM and 2019 Website Certification ProgramSM recognition is based on successful completion of an audit and exceeding a customer experience benchmark through a survey of recent servicing interactions. For more information, visit jdpower.com/awards. SSM-11-18-0529.C | ARFVGMFT

EX. 4 P 1545

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | May 8, 2019 to June 5, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.35.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Deposits and other additions

Date	Description	Amount
06/03/19	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,436.24
06/05/19	Interest Earned	0.04
Total deposits and other additions		\$1,436.28

Service fees

Date	Transaction description	Amount
06/05/19	Advantage Monthly Maintenance Fee	-25.00
Total service fees		-\$25.00

Note your Ending Balance already reflects the subtraction of Service Fees.

Invest in their future

Learn about ways to fund your child's education
at merrilledge.com/Learn.



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, Member SIPC, and a wholly-owned subsidiary of BoFA Corp.

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products:

Are Not FDIC Insured **Are Not Bank Guaranteed** **May Lose Value**

SSM-02-19-0619.B | ARVSWN3H

EX. 4 P 1547

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

-  Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for June 6, 2019 to July 8, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on June 6, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on July 8, 2019	\$65.45



Celebrate independence!

Here's to your success, prosperity and
financial independence in 2019 and beyond.

bankofamerica.com



SSM-04-19-0149.B | ARNN8NHK

EX. 4 P 1559

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for June 6, 2019 to July 8, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXX 7059

Account summary

Beginning balance on June 6, 2019	\$5,770.05
Deposits and other additions	1,436.30
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on July 8, 2019	\$7,206.35



Celebrate independence!

Here's to your success, prosperity and
financial independence in 2019 and beyond.

bankofamerica.com



SSM-04-19-0149.B | ARNN8NHK

EX. 4 P 1561

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | June 6, 2019 to July 8, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.41.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Deposits and other additions

Date	Description	Amount
07/01/19	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH ID:3146015763 PPD	1,436.24
07/08/19	Interest Earned	0.06
Total deposits and other additions		\$1,436.30



Fraud prevention:

We're here
to help

Help prevent fraud with these simple tips:

- **Update your contact information** so we can reach you if we suspect fraud.
- **Report suspicious activity** right away.
- **Read our Fraud Prevention Checklist** at bankofamerica.com/FraudChecklist for more ways to help prevent fraud and identify scams.

Learn more about fraud prevention on our Security Center at bankofamerica.com/security.

SSM-04-19-0076.C | ARYRQSYX

EX. 4 P 1563

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for July 9, 2019 to August 7, 2019

Account number: [REDACTED] 2007

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on July 9, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on August 7, 2019	\$65.45

COUNTRY MUSIC
A FILM BY KEN BURNS



THE POWER TO

tell America's story through music

We're proud to support *Country Music* — a new Ken Burns film that explores this uniquely American art form. Tune in or stream on PBS, starting Sunday, September 15 at 8/7 Central.

Learn more at bankofamerica.com/CountryMusic.



COUNTRY MUSIC
A FILM BY KEN BURNS

SSM-04-19-0161.B | ARM6TLMW

EX. 4 P 1575

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

- Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for July 9, 2019 to August 7, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 7059

Account summary

Beginning balance on July 9, 2019	\$7,206.35
Deposits and other additions	1,436.30
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on August 7, 2019	\$8,642.65

COUNTRY MUSIC
A FILM BY KEN BURNS



THE POWER TO

tell America's story through music

We're proud to support *Country Music* — a new Ken Burns film that explores this uniquely American art form. Tune in or stream on PBS, starting Sunday, September 15 at 8/7 Central.

Learn more at bankofamerica.com/CountryMusic.



COUNTRY MUSIC
A FILM BY KEN BURNS

SSM-04-19-0161.B | ARM6TLMW

EX. 4 P 1577

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | July 9, 2019 to August 7, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.47.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Deposits and other additions

Date	Description	Amount
08/01/19	GENERAL ELECTRIC DES:GE.PENSION ID:XXXXXXXXXX71100 INDN:MENSCH CO ID:3146015763 PPD	1,436.24
08/07/19	Interest Earned	0.06
Total deposits and other additions		\$1,436.30

Experience the arts, science and more for free

Get one free general admission with Museums on Us.* Simply show your Bank of America® card and a photo ID at more than 225 cultural institutions on the first full weekend of every month.

Visit bankofamerica.com/ArtsOnUs to find a participating location near you.

SSM-01-19-2834.C | ARFMQTX6

EX. 4 P 1579

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

-  Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for August 8, 2019 to September 5, 2019

Account number: [REDACTED] 2007

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on August 8, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on September 5, 2019	\$65.45

COUNTRY MUSIC
A FILM BY KEN BURNS



THE POWER TO

tell America's story through music

We're proud to support *Country Music* — a new Ken Burns film that explores this uniquely American art form. Tune in or stream on PBS, starting Sunday, September 15 at 8/7 Central.

Learn more at bankofamerica.com/CountryMusic.



COUNTRY MUSIC
A FILM BY KEN BURNS

SSM-04-19-0161.B | ARM6TLMW

EX. 4 P 1589

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

- Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for August 8, 2019 to September 5, 2019

Account number: [REDACTED] 7059

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on August 8, 2019	\$8,642.65
Deposits and other additions	1,436.31
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on September 5, 2019	\$10,078.96

COUNTRY MUSIC
A FILM BY KEN BURNS



THE POWER TO

tell America's story through music

We're proud to support *Country Music* — a new Ken Burns film that explores this uniquely American art form. Tune in or stream on PBS, starting Sunday, September 15 at 8/7 Central.

Learn more at bankofamerica.com/CountryMusic.



COUNTRY MUSIC
A FILM BY KEN BURNS

SSM-04-19-0161.B | ARM6TLMW

EX. 4 P 1591

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | August 8, 2019 to September 5, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.54.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Deposits and other additions

Date	Description	Amount
09/03/19	GENERAL ELECTRIC DES:GE.PENSION ID:252945622271100 INDN:MENSCH ID:3146015763 PPD	1,436.24
09/05/19	Interest Earned	0.07
Total deposits and other additions		\$1,436.31

THE POWER TO

get more of what you love

Discounts. Exclusive access. One-of-a-kind baseball experiences.
Just for customers. What would you like the power to do?*

Learn more at [MLB.com/BankofAmericaExtras](https://www.mlb.com/bankofamericaextras).



Major League Baseball trademarks and copyrights are used with permission of Major League Baseball Properties, Inc. Visit MLB.com. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. TM/©2019 MLB ©2019 Bank of America Corporation SSM-06-19-0051.C | ARTHDVYF

EX. 4 P 1593

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

-  Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for September 6, 2019 to October 7, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on September 6, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on October 7, 2019	\$65.45

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.
Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128A1 | ARG377KX

EX. 4 P 1603

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

-  Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for September 6, 2019 to October 7, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: XXXXXXXXXX 7059

Account summary

Beginning balance on September 6, 2019	\$10,078.96
Deposits and other additions	1,436.33
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on October 7, 2019	\$11,515.29

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.
Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128A1 | ARG377KX

EX. 4 P 1605

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | September 6, 2019 to October 7, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.63.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Deposits and other additions

Date	Description	Amount
10/01/19	GENERAL ELECTRIC DES:GE.PENSION ID:252968999671100 INDN:MENSCH CO ID:3146015763 PPD	1,436.24
10/07/19	Interest Earned	0.09
Total deposits and other additions		\$1,436.33

Pursue your goals with
professionally managed portfolios

Learn more about Merrill Guided Investing at merrilledge.com/Learn.



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, Member SIPC, and a wholly owned subsidiary of BoFA Corp. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

SSM-07-19-0181.B | ARYG4NKK

EX. 4 P 1607

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

- ☎ Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- 🌐 bankofamerica.com
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for October 8, 2019 to November 4, 2019

Account number: [REDACTED] 2007

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on October 8, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on November 4, 2019	\$65.45



Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to Profile & Settings or use the Mobile Banking app.¹

Is your contact info up to date? Check now at **bankofamerica.com**.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
Bank of America, N.A. Member FDIC.

SSM-07-19-0200.B | ARMRCXRG

EX. 4 P 1617

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

- ☎ Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- 🌐 bankofamerica.com
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for October 8, 2019 to November 4, 2019

Account number: [REDACTED] 7059

FLORENCE P MENSCH STERLING R MENSCH III

Account summary

Beginning balance on October 8, 2019	\$11,515.29
Deposits and other additions	1,436.33
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on November 4, 2019	\$12,951.62



Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to Profile & Settings or use the Mobile Banking app.¹

Is your contact info up to date? Check now at **bankofamerica.com**.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
Bank of America, N.A. Member FDIC.

SSM-07-19-0200.B | ARMRCXRQ

EX. 4 P 1619

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | October 8, 2019 to November 4, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.72.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Deposits and other additions

Date	Description	Amount
11/01/19	GENERAL ELECTRIC DES:GE.PENSION ID:252988649671100 INDN:MENSCH ID:3146015763 PPD	1,436.24
11/04/19	Interest Earned	0.09
Total deposits and other additions		\$1,436.33

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like.
Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications.

SSM-01-19-2128A1 | ARG377KX

EX. 4 P 1621

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

- ☎ Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- 🌐 bankofamerica.com
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for November 5, 2019 to December 5, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on November 5, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on December 5, 2019	\$65.45

THE POWER TO

keep up with what matters

Everyone has priorities — from welcoming a child or buying a home to traveling the world. Let us help you with financial tools, tips and information for every stage of life at **BetterMoneyHabits.com/WhatMatters**.

What would you like the power to do?®

Better Money Habits®

Powered by **BANK OF AMERICA** 

SSM-09-19-0055.B | ARL79RSV

EX. 4 P 1631

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

- ☎ Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- 🌐 bankofamerica.com
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for November 5, 2019 to December 5, 2019

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 7059

Account summary

Beginning balance on November 5, 2019	\$12,951.62
Deposits and other additions	1,436.35
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on December 5, 2019	\$14,387.97

THE POWER TO

keep up with what matters

Everyone has priorities — from welcoming a child or buying a home to traveling the world. Let us help you with financial tools, tips and information for every stage of life at **BetterMoneyHabits.com/WhatMatters**.

What would you like the power to do?®

Better Money Habits®

Powered by **BANK OF AMERICA**

SSM-09-19-0055.B | ARL79RSV

EX. 4 P 1633

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | November 5, 2019 to December 5, 2019

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.83.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Deposits and other additions

Date	Description	Amount
12/02/19	GENERAL ELECTRIC DES:GE.PENSION ID:253014392171100 INDN:MENSCH CO ID:3146015763 PPD	1,436.24
12/05/19	Interest Earned	0.11
Total deposits and other additions		\$1,436.35

Do you know how much you need to retire?

Find out at merrilledge.com/LearnMore.



Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BoFA Corp. Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

SSM-09-19-0046 B | ARFWLJD

EX. 4 P 1635

Page 3 of 4

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

- ☎ Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- 🌐 bankofamerica.com
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

for December 6, 2019 to January 7, 2020

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 2007

Account summary

Beginning balance on December 6, 2019	\$65.45
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Service fees	-0.00
Ending balance on January 7, 2020	\$65.45



Happy New Year!

All the best to you and yours in 2020 and beyond.
Thank you for being a Bank of America® customer.

SSM-09-19-0762.C | AR5BNLWL

EX. 4 P 1645

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



P.O. Box 15284
Wilmington, DE 19850

FLORENCE P MENSCH
STERLING R MENSCH III
3 HOKE SMITH BLVD APT D302
GREENVILLE, SC 29615-5356

Customer service information

- ☎ Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- 🌐 bankofamerica.com
- ✉ Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Adv Tiered Interest Chkg

for December 6, 2019 to January 7, 2020

FLORENCE P MENSCH STERLING R MENSCH III

Account number: [REDACTED] 7059

Account summary

Beginning balance on December 6, 2019	\$14,387.97
Deposits and other additions	1,438.04
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on January 7, 2020	\$15,826.01



Happy New Year!

All the best to you and yours in 2020 and beyond.
Thank you for being a Bank of America® customer.

SSM-09-19-0762.C | AR5BNLWL

EX. 4 P 1647

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

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 financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or 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 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 provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 and you agree to not 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 to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2020 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender



FLORENCE P MENSCH | Account # [REDACTED] 7059 | December 6, 2019 to January 7, 2020

Account summary - continued

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.13.

Your account has overdraft protection provided by deposit account number [REDACTED] 2007.

Deposits and other additions

Date	Description	Amount
01/02/20	GENERAL ELECTRIC DES:GE.PENSION ID:253059963771100 INDN:MENSCH CO ID:3146015763 PPD	1,437.91
01/07/20	Interest Earned	0.13
Total deposits and other additions		\$1,438.04



Help prevent fraud

Just a friendly reminder to make sure your contact information is up to date. It helps us reach you quickly if we detect suspicious activity. Simply sign in to Online Banking and go to Profile & Settings or use the Mobile Banking app.¹

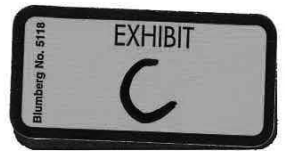
Is your contact info up to date? Check now at [bankofamerica.com](https://www.bankofamerica.com).

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.
Bank of America, N.A. Member FDIC.

SSM-07-19-0200.B | ARMRCXHQ

EX. 4 P 1649

Page 3 of 4



THE STATE OF SOUTH CAROLINA	)	IN THE PROBATE COURT
	)	
COUNTY OF GREENVILLE	)	C/A No.: 2018-ES-23-02854
	)	
IN THE MATTER OF:	)	
Estate of Florence Petrak Mensch	)	
	)	
Shauna M. Waddell (Individually and as	)	
Personal Representative of the Estate of	)	
Florence Petrak Mensch) and John R. Mensch,	)	
	)	
Petitioners,	)	AFFIDAVIT OF
	)	JOHN R. MARKEL, CPA
-vs-	)	February 12, 2021
	)	
Sterling Raymond Mensch, III (Individually and	)	
in the former Capacity of Personal	)	
Representative of the Estate of Florence Petrak	)	
Mensch, and in the former Capacity as Agent	)	
under a Power of Attorney for Florence Petrak	)	
Mensch),	)	
	)	
Respondent.	)	
	)	

On February 9, 2021, appeared before me John R. Markel who, being duly sworn, states his testimony as follows.

1. My name is John Robert Markel, and I am owner and operator of Markel Valuation, PC, a public accounting firm specializing in forensic accounting and business valuation, located at 104 Moultrie St., Greenville, South Carolina. I have been licensed as a certified public accountant in South Carolina since 1978. My CPA certificate number is 1264.
2. In April 2020, I was engaged to provide investigative accounting services by Shauna M Waddell, Personal Representative of the estate of her mother, Florence Petrak Mensch. Mrs. Mensch died on April 28, 2018.
3. In connection with this Probate Court legal action, the Petitioners allege that Sterling Mensch III misappropriated significant assets from his mother (that is, Mrs. Mensch) before her death, and from Mrs. Mensch's estate after her death.
4. The purpose of my investigative accounting procedures in this engagement was to ascertain the detailed facts about the substance of the alleged misappropriations of Sterling Mensch III, as well as to quantify the aggregate dollar magnitude of his misappropriations. To that end, in February 2021, I submitted my Amended Expert Report, which quantified the dollar magnitude of the misappropriations of Sterling Mensch III. A copy of my amended expert report is annexed to this affidavit and is incorporated herein in its entirety.
5. In my opinion, based on the investigative accounting procedures I applied, and under the primary computational approach that I used, the Estate of Florence Petrak Mensch suffered real monetary losses totaling \$1,242,365 as a direct result of the actions of Sterling Mensch III. The associated prejudgment interest through March 1, 2021 would total \$430,238. The detailed procedures I applied in my primary approach to determine the \$1,242,365 in monetary losses and the \$430,238 in associated prejudgment interest are contained in paragraphs 14 through 19 of my Amended Expert Report. The results of applying my primary approach to quantifying the Estate's net losses from the misappropriations are summarized in the following table.

9. It is important to note that, aside from the highlighted bank statement line items, Sterling Mensch III has, to date, failed to provide receipts or other documentation that would support the legitimate characterization of the expenditure as benefiting Mrs. Mensch. In my experience, such third-party documentation (receipts, etc.) would typically be a minimal requirement to support the character and purpose of the expenditure. The bank statements disclose nothing about the character of the items purchased, just the date, vendor name, and the total dollar amount.
10. As an alternative approach to quantifying the Estate's net losses from the misappropriations, despite the lack of supporting documentation submitted to date by Sterling Mensch III, Mr. McLeod asked me to consider the underlying character of the various line items highlighted by Sterling Mensch III in his Bank of America account #3259.
11. To that end, I made several hypothetical assumptions about the supplemental data submitted by Sterling Mensch III: (a) that 53 separate cash disbursements (totaling \$90,130) to Park Sterling Bank made from the Bank of America account #3259 of Sterling Mensch III during the timeframe September 2013 through April 2018 be considered as "offsets" to the imputed rent for the 512 New Tarleton Way house; (b) that four separate cash disbursements (totaling \$6,215) to South State Bank made from the Bank of America account #3259 of Sterling Mensch III during the timeframe June 2018 through October 2018 be considered as "offsets" to the imputed rent for the 512 New Tarleton Way house; and (c) that three separate cash disbursements (totaling \$23,202) for Greenville County property tax made from the Bank of America account #3259 of Sterling Mensch III during the timeframe February 2014 through August 2018 be considered as "offsets" to the imputed rent for the 512 New Tarleton Way house. Detailed computations of the "offsets" and the associated "offsets" to pre-judgment interest are shown at Appendix M in my Amended Expert Report. The results of applying this alternative approach to quantifying the Estate's net losses from the misappropriations are summarized in the following table.

Row#	Timeframe	Description	Losses	Pre-judgment interest from original transaction date through 3/1/2021	Amended Expert Report paragraph #	Amended Expert Report Appendix reference
1	2013-2019	Aggregate unexplained cash transfers out of Mrs. Mensch's bank account for the benefit of Sterling Mensch III	\$822,538	\$286,805	14	E
2	2016-2018	Aggregate unexplained transfers out of Mrs. Mensch's bank account to pay credit card balances of Sterling Mensch III	\$2,551	\$567	15	F
3	2011-2018	Unnecessary income taxes resulting from liquidation of General Electric shares by Sterling Mensch III, in excess of that specified for minimum required IRA distributions	\$164,897	\$41,170	16	G
4	2013-2017	Avoidable penalties and interest that were assessed as a result of late payments by Sterling Mensch III of Mrs. Mensch's income tax liabilities	\$13,820	\$3,651	17	H
5	2012-2017	Excessive income taxes for Mrs. Mensch, resulting from the prior failure of Sterling Mensch III to properly itemize deductions for property tax and mortgage interest in each of the years 2011 through 2016	\$24,559	\$10,275	18	I
6	2009-2020	Accrued unpaid rent owed by Sterling Mensch III for his occupancy of 512 New Tarleton Way from January 2009 to August 2020	\$214,000	\$87,770	19	J
7		Subtotal	\$1,242,365	\$430,238		
8		Credit for disbursements made for property tax and disbursements made to Park Sterling Bank and to South State Bank, and for corresponding reductions in pre-judgment interest to the figures in row#6 preceding	(\$119,548)	(\$42,279)	26	M
9		Total losses and pre-judgment interest under the alternative approach to loss quantification	\$1,122,817	\$387,959		

12. The Estate's monetary losses computed and described in the preceding paragraphs do not include any amounts associated with punitive damages that might later be awarded by the Court.
13. The Estate's monetary losses computed and described in the preceding paragraphs do not include the dollar amount of penalties and interest that will be imposed by the Internal Revenue Service and the South Carolina Department of Revenue regarding the failure of Sterling Mensch III to file Mrs. Mensch's 2017 and 2018 income tax returns. Insufficient data was available at the date of this affidavit to accurately compute the penalties and interest; however, it is certain that such penalties and interest will eventually be imposed and will represent real losses to the Estate at the time of imposition.
14. The Estate's monetary losses computed and described in the preceding paragraphs do not include the monthly General Electric pension payments that continued for 21 months after Mrs. Mensch's death. The 21 post-death monthly pension payments were received into Mrs. Mensch's Bank of America

account between May 2018 and January 2020 and totaled \$30,158. The monthly pension payments were supposed to terminate upon Mrs. Mensch's death in April 2018. Because Sterling Mensch III failed to notify General Electric about Mrs. Mensch's date of death, the entire amount of \$30,158 must be repaid to General Electric, and thus is ultimately a liability of the Estate.

15. I reserve the right to amend this affidavit, should additional pertinent information come to light.

FURTHER AFFIANT SAYETH NOT



JOHN R. MARKEL

Sworn to and subscribed before me

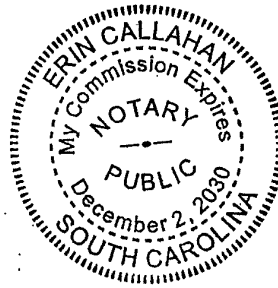
This twelfth day of February 2021



Notary Public for the State of South Carolina

My commission expires:

12/02/2030



THE STATE OF SOUTH CAROLINA	)	IN THE PROBATE COURT
	)	
COUNTY OF GREENVILLE	)	C/A No.: 2018-ES-23-02854
	)	
IN THE MATTER OF:	)	
Estate of Florence Petrak Mensch	)	
	)	
Shauna M. Waddell (Individually and as	)	
Personal Representative of the Estate of	)	
Florence Petrak Mensch) and John R. Mensch,	)	
	)	
Petitioners,	)	AMENDED
	)	EXPERT REPORT OF
	)	JOHN R. MARKEL, CPA
-vs-	)	FEBRUARY 12, 2021
	)	
Sterling Raymond Mensch, III (Individually and	)	
in the former Capacity of Personal	)	
Representative of the Estate of Florence Petrak	)	
Mensch, and in the former Capacity as Agent	)	
under a Power of Attorney for Florence Petrak	)	
Mensch),	)	
	)	
Respondent.	)	
	)	

OVERVIEW

1. In April 2020, I was engaged to provide investigative accounting services by Shauna M. Waddell, Personal Representative of the estate of her mother, Florence Petrak Mensch. Mrs. Mensch died on April 28, 2018.
2. My professional qualifications are detailed in Appendix A to this report. A summary of my appearances to provide expert testimony from 2015 to the present is annexed at Appendix B to this report. This report is submitted to the Court pursuant to the *South Carolina Court Rules*, Article VII, Rules 702-705.
3. In connection with this Probate Court legal action, the Petitioners allege that Sterling Mensch III misappropriated significant assets from his mother (that is, Mrs. Mensch) before her death, and from Mrs. Mensch's estate after her death.
4. The purpose of my investigative accounting procedures in this engagement was to ascertain the detailed facts about the substance of the alleged misappropriations of Sterling Mensch III, as well as to quantify the dollar magnitude of his misappropriations. To quantify that dollar magnitude, I used two approaches: (a) a primary approach, which included the misappropriations that could be quantified and (b) an alternative approach, which included the misappropriations that could be quantified, while applying offsetting credits for some expenditures allegedly made by Sterling Mensch III for Mrs. Mensch's benefit.
5. Based on the investigative accounting procedures I applied, the Estate of Florence Petrak Mensch suffered monetary losses that can be summarized as follows.
 - a. Under the primary computational approach that I used, the Estate suffered real monetary losses totaling \$1,242,365 as a direct result of the actions of Sterling Mensch III. The associated pre-judgment interest through March 1, 2021 would total \$430,238.
 - b. Under the alternative computational approach that I used, the Estate suffered real monetary losses totaling \$1,242,365 as a direct result of the actions of Sterling Mensch III. However, if offsetting credits were applied in the amount of \$119,548 to reflect some expenditures allegedly made by Sterling Mensch III for Mrs. Mensch's benefit, the net monetary losses would be reduced to \$1,122,817. The associated pre-judgment interest through March 1, 2021 under the alternative computational approach would total \$387,959.

INVESTIGATIVE PROCEDURES APPLIED

6. Throughout this report, shortened names and acronyms are used to indicate the following:
 - a. The “Subject Legal Action” refers to C/A No.:2018-ES-23-02854 in the Greenville County Probate Court. The Subject Legal Action is titled as: *In the Matter of: Estate of Florence Petrak Mensch; Shauna M. Waddell (Individually and as Personal Representative of the Estate of Florence Petrak Mensch) and John R. Mensch, Petitioners, vs. Sterling Raymond Mensch, III (Individually and in the former Capacity of Personal Representative of the Estate of Florence Petrak Mensch, and in the former Capacity as Agent under a Power of Attorney for Florence Petrak Mensch), Respondent.*
 - b. “Estate” refers to the Estate of Florence Petrak Mensch.
 - c. “Mrs. Mensch” refers to Florence Petrak Mensch.
 - d. “BOA” refers to the Bank of America.
 - e. “IRS” refers to the Internal Revenue Service.
 - f. “SCDR” refers to the South Carolina Department of Revenue.
 - g. “IRA” refers to Individual Retirement Account.
7. As background, it should be noted that Mrs. Mensch suffered from severe dementia, dating from the early 2000s until her death in April 2018. Under the terms of a durable power of attorney dated and recorded on May 18, 2010, Sterling Mensch III officially handled all of Mrs. Mensch’s financial affairs as her agent. Also under the terms of that May 2010 durable power of attorney, Sterling Mensch III was named as Personal Representative of Mrs. Mensch’s estate upon her death in April 2018.
8. To briefly summarize, by order of the Greenville County Probate Court, Sterling Mensch III was removed as the Estate’s Personal Representative on December 4, 2019. The order named Shauna Waddell (Mrs. Mensch’s daughter) as successor Personal Representative. In that order, as the reason for removing Sterling Mensch III as Personal Representative, the judge cited the willful failure of Sterling Mensch III (a) to provide a full accounting of the Estate’s assets, and (b) to provide a full accounting of receipts, disbursements, and transactions conducted by him as agent for Mrs. Mensch under the May 2010 durable power of attorney.

9. Prior to my engagement in this assignment, Petitioners Shauna Waddell and John Mensch had obtained, through the discovery process, certain third-party source documents concerning (a) the financial transactions of Mrs. Mensch prior to her death in April 2018, and (b) the financial transactions of her estate after her death. Those source documents are detailed in Appendix C to this report.
10. In the process of applying my investigative accounting procedures, I scrutinized those source documents. I also devised a plan to extract specific pieces of data from the source documents, and to summarize that data on spreadsheets in a specific format, so that the data could be analyzed efficiently and sufficiently. Under my direction, Shauna Waddell and John Mensch took on the clerical task of assembling and entering the data onto the formatted spreadsheets. Working together, we also devised a protocol for labeling each source document with a sequential Bates number, so that each source document listed on a particular formatted spreadsheet could ultimately be traced and verified.
11. After Shauna Waddell and John Mensch had completed the clerical task of assembling the data onto my format-specific spreadsheets, I began a preliminary analysis of the data. From the results of my preliminary analysis, I determined that the Estate's monetary losses resulting from the actions of Sterling Mensch III would naturally fall into six separate categories.
12. I then began to compute the monetary losses for each category, along with the associated pre-judgment interest. The summarized results of my primary approach to computing the Estate's monetary losses are shown in Appendix D to this report. The summarized results of my alternative approach to computing the Estate's net monetary losses are shown in Appendix K to this report.
13. The South Carolina statutory rate of pre-judgment interest is set each January on a year-by-year basis by order of the South Carolina Supreme Court. Simply stated, the rate is based on the earliest-published January prime rate plus four percentage points. For the timeframe January 1, 2009 through January 14, 2016, the statutory pre-judgment interest rate was constant at 7.25%. For the timeframe January 15, 2016 through the year 2021, the prime rate was more volatile, so the statutory rate varied somewhat in each of those years; however, the statutory rate did stay within a fairly narrow range of 7.25% to 9.50%. In order to significantly simplify my computational process and to meet deadlines, I used the 7.25% rate throughout the 2009-2021 timeframe that was relevant for this report. Obviously, this has resulted in some understatement of the aggregate pre-judgment interest figure that I have computed. If necessary, at the

final disposition of this case, the pre-judgment interest can be re-computed more precisely, using the statutory pre-judgment rates that were actually in force after January 14, 2016.

PRIMARY APPROACH TO COMPUTING THE ESTATE'S MONETARY LOSSES

14. Row #1 of Appendix D comprises aggregate unexplained cash transfers out of Mrs. Mensch's bank accounts for the benefit of Sterling Mensch III, occurring during the timeframe 2013 through 2019. There were 241 separate cash transfers out of Mrs. Mensch's two BOA accounts for Sterling Mensch III's benefit, totaling \$822,538. The details of each of those 241 outgoing cash transfers is shown in Appendix E to this report. On Appendix E, it should be noted that the frequently-appearing acronym "CHK 3259" refers to the BOA account # [REDACTED] 3259 that is registered in the name of Sterling Mensch III. As previously noted, monthly statements for BOA account # [REDACTED] 3259 during the timeframe 2013-2019 were made available to me upon accepting this assignment. On the receiving end of the cash transfers, my scrutiny of disbursements from BOA account # [REDACTED] 3259 revealed that routine, ongoing, personal expenditures of Sterling Mensch III were effectively funded by cash transfers out of Mrs. Mensch's BOA accounts. Appendix E also shows how the associated pre-judgment interest figure of \$286,805 was computed.
15. Row #2 of Appendix D comprises aggregate unexplained transfers out of Mrs. Mensch's bank accounts to pay credit card balances of Sterling Mensch III; the subject cash transfers occurred during the timeframe 2016 through 2018. There were five cash transfers out of Mrs. Mensch's two BOA accounts totaling \$2,551. The details of each of those five outgoing cash transfers is shown in Appendix F to this report. Appendix F also shows how the associated pre-judgment interest figure of \$567 was computed.
16. Row #3 of Appendix D comprises the unnecessary income taxes resulting from liquidation of General Electric shares by Sterling Mensch III, in excess of that specified for minimum required IRA distributions. Under Treasury Regulation §1.408-8, Mrs. Mensch, like all other taxpayers over the age of 70½, was obligated to make a "required minimum distribution" of the aggregate beginning-of-year balances in all of her IRAs. (Note: Mrs. Mensch reached age 70½ in 2003.) The amount of the "required minimum distribution" would be based on a formula tied to her actuarial remaining life expectancy. However, in the years 2011, 2012, 2015, 2016, and 2018, Sterling Mensch III liquidated many more General Electric shares than were needed for Mrs. Mensch's "required minimum distribution" in those years. It should

also be noted that other liquid assets in Mrs. Mensch's portfolio could have been used to satisfy the specified "required minimum distribution." As an unfortunate consequence, Mrs. Mensch incurred state and federal income taxes during those years for which she otherwise would not have been obligated, but for the actions of Sterling Mensch III in liquidating the blocks of General Electric common stock (and siphoning off the proceeds for his own benefit). Appendix G of this report shows how I derived Mrs. Mensch's "excess" (and avoidable) income taxes of \$164,897 along with the associated pre-judgment interest of \$41,170.

17. Row #4 of Appendix D comprises avoidable penalties and interest that were assessed as a result of late payments by Sterling Mensch III of Mrs. Mensch's income tax liabilities. During the 2010-2018 timeframe, as agent under the May 2010 durable power of attorney, Sterling Mensch III was responsible for filing Mrs. Mensch's state and federal income tax returns and for ensuring that her tax liabilities were timely paid. However, as shown on Appendix H of this report, penalties and interest were assessed on 17 occasions by the IRS and the SCDR, as a result of the failure of Sterling Mensch III to timely remit payment of Mrs. Mensch's tax liabilities. Those avoidable penalties and interest totaled \$13,820, and the associated pre-judgment interest would be \$3,651.
18. Row #5 of Appendix D comprises excessive income taxes incurred by Mrs. Mensch, resulting from the prior failure of Sterling Mensch III to properly itemize Mrs. Mensch's deductions for property tax and mortgage interest in each of the years 2011 through 2016. During the 2010-2018 timeframe, as agent under the May 2010 durable power of attorney, Sterling Mensch III was responsible for filing Mrs. Mensch's state and federal income tax returns and for ensuring that her tax liabilities were timely paid. However, in Mrs. Mensch's state and federal income tax returns for each of the years 2011 through 2016, Sterling Mensch III failed to include itemized deductions for mortgage interest and property tax. Based on my scrutiny of Mrs. Mensch's state and federal tax returns for those years, she was clearly entitled to claim those itemized deductions, and thereby proportionately reduce her tax liability for each respective year. In other words, her tax liability would have been decreased proportionately in each of those years, but for the failure of Sterling Mensch III to ensure that those itemized deductions were properly claimed. Appendix I of this report summarizes the effect of the omitted itemized deductions and Mrs. Mensch's resulting aggregate tax overpayment of \$24,559. The pre-judgment interest associated with that tax overpayment would be \$10,275.

19. Row #6 of Appendix D comprises accrued unpaid rent by Sterling Mensch III for his occupancy of Mrs. Mensch's house at 512 New Tarleton Way from January 2009 to August 2020. It was represented to me by Shauna Waddell that Sterling Mensch III lived in Mrs. Mensch's house from sometime in 2008 until August 2020. During the timeframe 2008 until her death in April 2018, Mrs. Mensch (because of her dementia) was confined to "memory care" units, which provided her with lodging, meals, and personal care. Based on the BOA bank account records provided to me of both Mrs. Mensch and Sterling Mensch III, no rent was paid by Sterling Mensch III to Mrs. Mensch during the 2013-2019 timeframe. Moreover, Mrs. Mensch's tax returns for each of the years made available to me (that is, the years 2011 through 2016) show no rental income. Therefore, for the purpose of this exercise, I assumed that Sterling Mensch III paid no rent to occupy the house at 512 New Tarleton Way in any of the years 2009 through 2019, nor for the timeframe January through August 2020. I also determined, by reference to published rental rates of similar properties in the area, as well as to the market value of the property (per the Greenville County property tax records), that a current (2020) monthly rental rate of \$2,000 for the house would be reasonable. Working backward, I then assigned a monthly rental rate to each of the years in question, as follows: 2020 (\$2,000); 2019 (\$2,000); 2018 (\$1,900); 2017 (\$1,800); 2016 (\$1,700); 2015 (\$1,600); 2014 (\$1,500); 2013 (\$1,400); 2012 (\$1,300); 2011 (\$1,200); 2010 (\$1,100); and 2009 (\$1,000). As shown in Appendix J to this report, I then computed the accrued unpaid rent owed by Sterling Mensch III for the timeframe of January 2009 through August 2020 to be \$214,000. Also, as shown in Appendix J, the associated pre-judgment interest on the accrued unpaid rent was computed to be \$87,770.

ALTERNATIVE APPROACH TO COMPUTING THE ESTATE'S MONETARY LOSSES

20. On January 13, 2021, I was contacted by Tyler McLeod, legal counsel for the Petitioners in this case. Mr. McLeod informed me that, in response to court orders, Sterling Mensch III had recently produced a notebook containing copies of bank statements for his Bank of America account number 3259. The bank statements covered the timeframe August 2013 through October 2018. Mr. McLeod provided me with digital copies of the notebook contents, and asked me to scrutinize them.
21. Upon reviewing the notebook contents, I noted that on his bank statements for the August 2013 through October 2018 timeframe, Sterling Mensch III had highlighted certain cash disbursement line items. Sterling Mensch III alleges that those highlighted line items represent disbursements that were made from

his bank account for the benefit of his mother, Florence Mensch. He alleges that the highlighted line items fall into two general categories: (a) disbursements made for the physical care of Mrs. Mensch; and (b) disbursements made to maintain Mrs. Mensch's real estate located at 512 New Tarleton Way in Greer, South Carolina. In highlighting the bank statement line items, Sterling Mensch III used a color-coding system. He alleges that line items highlighted in purple represent disbursements made for the physical care of Mrs. Mensch, while line items highlighted in yellow represent real estate-related disbursements.

22. I summarized the highlighted line items in an Excel spreadsheet, a copy of which is annexed at Appendix L. I found that there were 358 highlighted line items, representing total disbursements of \$189,040.89. There were 146 line items highlighted in purple (physical care of Mrs. Mensch) that represented disbursements of \$18,116.80. There were 212 line items highlighted in yellow (real estate-related disbursements) that represented disbursements of \$170,924.09.
23. It is important to note that, aside from the highlighted bank statement line items, Sterling Mensch III has, to date, failed to provide receipts or other documentation that would support the legitimate characterization of the expenditure as benefiting Mrs. Mensch. In my experience, such third-party documentation (receipts, etc.) would typically be a minimal requirement to support the character and purpose of the expenditure. For example, of the 146 purple highlighted line items, 110 line items, representing \$5,686.32 in disbursements, were purchases from major retailers such as Walmart, CVS, and Publix. The bank statements disclose nothing about the character of the items purchased, just the date, vendor name, and total dollar amount.
24. Therefore, it is my opinion that, as the primary approach to quantifying the Estate's net losses from the misappropriations, **none** of line items highlighted by Sterling Mensch III should be considered for reducing (or offsetting) the Estate's net losses. Accordingly, to repeat my conclusion stated in paragraph # 5a preceding, the Estate of Florence Petrak Mensch suffered real monetary losses totaling \$1,242,365 as a direct result of the actions of Sterling Mensch III. Also in my opinion, pre-judgment interest associated with the losses of \$1,242,365 (computed from the various dates of original misappropriation through March 1, 2021) would total \$430,238.
25. As an alternative approach to quantifying the Estate's net losses from the misappropriations, despite the lack of supporting documentation submitted to date by Sterling Mensch III, Mr. McLeod asked me to

consider the underlying character of the various line items highlighted by Sterling Mensch III in his Bank of America account #3259.

26. To that end, I made several hypothetical assumptions about the supplemental data submitted by Sterling Mensch III: (a) that 53 separate cash disbursements (totaling \$90,130) to Park Sterling Bank made from the Bank of America account #3259 of Sterling Mensch III during the timeframe September 2013 through April 2018 be considered as “offsets” to the imputed rent for the 512 New Tarleton Way house; (b) that four separate cash disbursements (totaling \$6,215) to South State Bank made from the Bank of America account #3259 of Sterling Mensch III during the timeframe June 2018 through October 2018 be considered as “offsets” to the imputed rent for the 512 New Tarleton Way house; and (c) that three separate cash disbursements (totaling \$23,202) for Greenville County property tax made from the Bank of America account #3259 of Sterling Mensch III during the timeframe February 2014 through August 2018 be considered as “offsets” to the imputed rent for the 512 New Tarleton Way house. Computations of the “offsets” and the associated “offsets” to pre-judgment interest are shown at Appendix M. Under the alternative approach to quantifying the Estate’s net losses from the misappropriations, my findings for losses and pre-judgment interest are summarized in Appendix K.

OTHER SIGNIFICANT ISSUES

27. The Estate’s monetary losses computed and described in the preceding paragraphs numbered 14 through 26 do not include any amounts associated with punitive damages that might later be awarded by the Court.
28. The Estate’s monetary losses computed and described in the preceding paragraphs numbered 14 through 26 do not include the dollar amount of penalties and interest that will be imposed by the Internal Revenue Service and the South Carolina Department of Revenue regarding the failure of Sterling Mensch III to file Mrs. Mensch’s 2017 and 2018 income tax returns. Insufficient data was available at the time of writing this report to accurately compute the penalties and interest; however, it is certain that such penalties and interest will eventually be imposed and will represent real losses to the Estate at the time of imposition.
29. The Estate’s monetary losses computed and described in the preceding paragraphs numbered 14 through 26 do not include the monthly General Electric pension payments that continued for 21 months after Mrs. Mensch’s death. The 21 post-death monthly pension payments were received into Mrs. Mensch’s Bank

of America account between May 2018 and January 2020 and totaled \$30,158. The monthly pension payments were supposed to terminate upon Mrs. Mensch's death in April 2018. Because Sterling Mensch III failed to notify General Electric about Mrs. Mensch's date of death, the entire amount of \$30,158 must be repaid to General Electric, and thus is ultimately a liability of the Estate.

SUMMARY OF EXPERT OPINIONS

30. In my opinion, based on the investigative accounting procedures I applied, and under the primary computational approach that I used, the Estate of Florence Petrak Mensch suffered real monetary losses totaling \$1,242,365 as a direct result of the actions of Sterling Mensch III. The associated pre-judgment interest through March 1, 2021 would total \$430,238. Those losses are summarized by category in Appendix D to this report.

31. In my opinion, based on the investigative accounting procedures I applied, and under the alternative computational approach that I used, the Estate of Florence Petrak Mensch suffered real monetary losses totaling \$1,242,365 as a direct result of the actions of Sterling Mensch III. However, if offsetting credits were applied in the amount of \$119,548 to reflect some expenditures allegedly made by Sterling Mensch III for Mrs. Mensch's benefit, the net monetary losses would be reduced to \$1,122,817. The associated pre-judgment interest through March 1, 2021 under the alternative computational approach would total \$387,959. Those losses are summarized by category in Appendix K to this report.

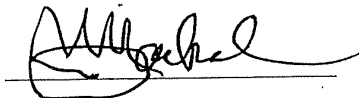
OTHER ASSUMPTIONS AND LIMITING CONDITIONS

32. I was compensated for the first phase of this assignment by a flat fee of \$3,000. For the second phase of this assignment I was compensated by a flat fee of \$8,300. For the third phase of this assignment, I am being compensated at my regular hourly rate of \$250. None of my compensation was contingent on the outcome of the Subject Legal Action.

33. Other services pertaining to this matter would include analysis of additional information submitted by Petitioners or by Respondent, preparation of possible demonstrative exhibits, preparation to testify at deposition or trial, and attendance at mediation proceedings, depositions, hearings, and trial. If, in the future, I am required to perform any such services, my understanding is that I am to be compensated at my regular hourly rate of \$250.

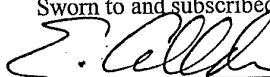
34. I reserve the right to make changes to this report, should additional pertinent information come to light.

35. I reserve the right to offer rebuttal opinions if the Respondent in the Subject Legal Action should offer additional evidence.



JOHN R. MARKEL

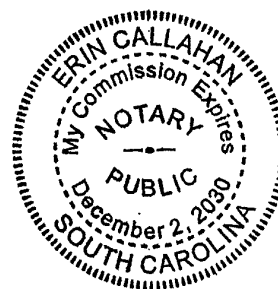
Sworn to and subscribed before me this twelfth day of February 2021



Notary Public for the State of South Carolina

My commission expires:

12/02/2030



Appendix A - Professional Qualifications

John R. Markel

Markel Valuation, P.C.

Contact Information

(864) 277-9921 office

(864) 201-5684 mobile

jmarkel@markelvaluation.com

104 Moultrie Street, Greenville, SC 29605

Education

1969 Bachelor of Arts, Duke University.

1973 Master of Accountancy, University of South Carolina.

Professional Designations

CPA, Certified Public Accountant licensed in South Carolina and North Carolina.

ASA, Accredited Senior Appraiser™ (in the *business valuation* specialty) from the American Society of Appraisers.

ABV, Accredited in Business Valuation™ from the American Institute of Certified Public Accountants.

ABAR, Accredited in Business Appraisal Review™ from the National Association of Certified Valuers and Analysts.

MAFF, Master Analyst in Financial Forensics™ from the National Association of Certified Valuers and Analysts.

CFF, Certified in Financial Forensics™ from the American Institute of Certified Public Accountants.

CGMA, Chartered Global Management Accountant™ from the American Institute of Certified Public Accountants.

Work and Academic History

2003 - 2021, managing director of Markel Valuation, P.C.

1995 - 2003, shareholder-in-charge of the forensic and valuation services division of Elliott Davis, LLC

1985 - 1995, audit shareholder at Elliott Davis, LLC.

1977 - 1985, senior auditor and audit manager at Elliott Davis, LLC, Greenville South Carolina.

1975 - 1977, staff accountant at Koonce, Wooten & Haywood CPAs, Raleigh, North Carolina.

1974 - 1975, staff accountant at Deloitte Haskins & Sells, Raleigh, North Carolina.

1973 - 1974, graduate student, School of Business, University of South Carolina, Columbia.

1969 - 1973, active duty, United States Air Force, Texas, Mississippi, South Carolina, and Thailand.

1965 - 1969, undergraduate student, Duke University, Durham, North Carolina.

1963 - 1965, LaSalle High School, Niagara Falls, New York.

1961 - 1963, Antelope Valley High School, Lancaster, California.

Appendix B – Summary of Prior Expert Testimony

JOHN R. MARKEL
SUMMARY OF SWORN EXPERT TESTIMONY JANUARY 2015 THROUGH FEBRUARY 2021
DEPOSITION, ADR, AND TRIAL

Name of Case	Legal Issue/Economic Issue	Retaining Attorney	Jurisdiction	Testimony
Beattie B. Ashmore, in his capacity as court-appointed receiver for Ronnie Gene Wilson and Atlantic Bullion & Coin, Inc., v. William R. Fowler and Colleen Fowler (2015)	Fraudulent transfer and unjust enrichment related to Ponzi scheme proceeds/investigative accounting	L. Walter Tollison, III and Lauren S. Price of The Tollison Law Firm, P.A., Greenville, SC	US District Court (SC District)	Deposition
Ragsdale v. Ragsdale (2016)	Division of marital property in divorce/business valuation	Kenneth C. Porter of Porter & Rosenfeld, Attorneys at Law, Greenville, SC	SC Family Court, 13 th Circuit	Trial
Beattie B. Ashmore, in his capacity as court-appointed receiver for Ronnie Gene Wilson and Atlantic Bullion & Coin, Inc., v. Brigitte Owens (2017)	Fraudulent transfer and unjust enrichment related to Ponzi scheme proceeds/investigative accounting	L. Walter Tollison, III and Lauren S. Price of The Tollison Law Firm, P.A., Greenville, SC	US District Court (SC District)	Deposition
Janet B. Haigler, Chapter 7 Trustee, v. Michael A. Dozier, <i>et al.</i> (2020)	Recovery of losses by bankruptcy trustee that allegedly resulted from improper marketing and sale of securities/investigative accounting	Richard R. Gleissner of the Gleissner Law Firm, L.L.C., Columbia, SC	US District Court (SC District)	Deposition

Appendix C- Sources Consulted

Proprietary source documents consulted:

Bank of America, checking account # [REDACTED]-3259; in the name of Sterling R. Mensch III POD [payable on death] Macy Shea Mensch; bank statements for the timeframe December 2012-January 2020.

Bank of America, checking account # [REDACTED]-7059; in the name of Florence P. Mensch and Sterling R. Mensch III; bank statements for the timeframe December 2012-January 2020.

Bank of America, money market savings account # [REDACTED]-2007; in the name of Florence P. Mensch and Sterling R. Mensch III; bank statements for the timeframe December 2012-January 2020.

Bank of America, BankAmericard account # [REDACTED]-9935; in the name of Sterling R. Mensch; monthly credit card statements for the timeframe March 2016-January 2017.

Bank of America, BankAmericard account # [REDACTED]-7061; in the name of Sterling R. Mensch; monthly credit card statements for the timeframe February 2017-December 2019.

Digital file containing 13 pages of photocopies of deposit tickets, representing deposits to Bank of America account # [REDACTED]-3259 and deposits to Bank of America account # [REDACTED]-7059.

Digital file containing 67 pages of photocopies of checks written by various payors, showing Sterling Mensch III as payee for the timeframe 2013-2019.

Digital file containing one page, describing color-coding protocol used by Sterling Mensch III in marketing copies of his Bank of America checking account # [REDACTED]-3259 statements for the years 2013-2018.

Digital file containing 38 pages, containing photocopies of 2013 bank statements of Bank of America checking account # [REDACTED]-3259 in the name of Sterling Mensch III, with highlighted line items representing payments allegedly made that year for the benefit of Florence Mensch.

Digital file containing 82 pages, containing photocopies of 2014 bank statements of Bank of America checking account # [REDACTED]-3259 in the name of Sterling Mensch III, with highlighted line items representing payments allegedly made that year for the benefit of Florence Mensch.

Digital file containing 80 pages, containing photocopies of 2015 bank statements of Bank of America checking account # [REDACTED]-3259 in the name of Sterling Mensch III, with highlighted line items representing payments allegedly made that year for the benefit of Florence Mensch.

Digital file containing 92 pages, containing photocopies of 2016 bank statements of Bank of America checking account # [REDACTED]-3259 in the name of Sterling Mensch III, with highlighted line items representing payments allegedly made that year for the benefit of Florence Mensch.

Digital file containing 83 pages, containing photocopies of 2017 bank statements of Bank of America checking account # [REDACTED]-3259 in the name of Sterling Mensch III, with highlighted line items representing payments allegedly made that year for the benefit of Florence Mensch.

Digital file containing 79 pages, containing photocopies of 2018 bank statements of Bank of America checking account # [REDACTED]-3259 in the name of Sterling Mensch III, with highlighted line items representing payments allegedly made that year for the benefit of Florence Mensch.

First Amended Petition in the Subject Legal Action, dated May 12, 2020

Florence P. Mensch, United States individual income tax returns for each of the years 2011, 2012, 2013, 2014, 2015, and 2016.

Florence P. Mensch, South Carolina individual income tax returns for each of the years 2011, 2012, 2013, 2014, 2015, and 2016.

GE Mutual Funds, account # [REDACTED]-2563, account # [REDACTED]-2571, account # [REDACTED]-2589, and account # [REDACTED]-2597; in the name of Florence Mensch; yearly investment statements for each of the years 2009 through 2015.

Respondent's First Set of Interrogatories in the Subject Legal Action, dated September 11, 2020.

State Street Global Advisors, account # [REDACTED] 2563, account # [REDACTED] 2571, and account # [REDACTED] 2589; in the name of Florence Mensch; yearly investment statements for each of the years 2016 through 2018, and for the three months ended March 29, 2019.

UBS Financial Services Inc., account # [REDACTED] 30 JG; in the name of Florence Mensch; statements of account activity covering each of the months during the timeframe June 2016 through March 2020, except that statements of account activity for July 2016, October 2016, October 2017, and April 2018 were not provided.

Sources consulted that were available in the public domain:

- Crain, Michael A., *et al. Essentials of Forensic Accounting, Second Edition*. Durham, North Carolina: Association of International Certified Professional Accountants, 2019, pp. 228-232; 254-256.
- Dobbs, Dan B. *Dobbs Law of Remedies, Second Edition, Volume 1*. St. Paul: West Publishing Co. 1993, pp. 4-5; 333-339; 566-567.
- Duffus, David; Scott Boucher; Jeffrey Klein; and Cynthia Tregillis. *Attaining Reasonable Certainty in Economic Damages Calculations (Forensic & Valuation Services Practice Aid)*. Durham, North Carolina: Association of International Certified Professional Accountants, 2019, pp. 59-63; 90-95.
- Forensic and Valuation Services Executive Committee. *Statement on Standards for Forensic Services*. Durham, North Carolina: Association of International Certified Professional Accountants, 2019.
- Frank, Peter B. *et al.* "The Role of the Financial Expert in Litigation Services," in Weil, Roman L., *et al.*, editor, *Litigation Services Handbook, Fourth Edition*. Hoboken, New Jersey: John Wiley & Sons, Inc., 2001, pp.1.1-1.31.
- Golden, Thomas W.; Stephen L. Skalak; and Mona M. Clayton. *A Guide to Forensic Accounting Investigation*. Hoboken, New Jersey: John Wiley & Sons & Sons, Inc., 2006, pp.297-303.
- Knoll, Michael S. and Jeffrey M. Colón. "Prejudgment Interest," in Weil, Roman L., *et al.*, editor, *Litigation Services Handbook, Fourth Edition*. Hoboken, New Jersey: John Wiley & Sons & Sons, Inc., 2006, pp.9.1-9.17.
- Management Consulting Services Executive Committee. *Statement on Standards for Consulting Services*. New York: American Institute of Certified Public Accountants, 2015.
- South Carolina Code of Laws*, § 34-31-20(B) (2020) (Legal rate of interest) *South Carolina Legislature 2020*. [Online] Available: scstatehouse.gov/code/title/34.php. (Accessed October 2020).
- South Carolina Court Rules*, Article VII, Rules 702-705.
- The Supreme Court of South Carolina. *Order 2021-01-04-01*. (Re: interest rate on money decrees and judgments). (January 4, 2021).
- The Supreme Court of South Carolina. *Order 2020-01-06-01*. (Re: interest rate on money decrees and judgments). (January 6, 2020).
- The Supreme Court of South Carolina. *Order 2019-01-04-01*. (Re: interest rate on money decrees and judgments). (January 4, 2019).
- The Supreme Court of South Carolina. *Order 2018-01-04-02*. (Re: interest rate on money decrees and judgments). (January 4, 2018).
- The Supreme Court of South Carolina. *Order 2017-01-04-01*. (Re: interest rate on money decrees and judgments). (January 4, 2017).
- The Supreme Court of South Carolina. *Order 2016-01-04-01*. (Re: interest rate on money decrees and judgments). (January 4, 2016).
- The Supreme Court of South Carolina. *Order 2015-01-02-01*. (Re: interest rate on money decrees and judgments). (January 2, 2015).
- The Supreme Court of South Carolina. *Order 2014-01-03-01*. (Re: interest rate on money decrees and judgments). (January 3, 2014).
- The Supreme Court of South Carolina. *Order 2013-01-03-01*. (Re: interest rate on money decrees and judgments). (January 3, 2013).

The Supreme Court of South Carolina. *Order 2012-01-04-01*. (Re: interest rate on money decrees and judgments). (January 4, 2012).

The Supreme Court of South Carolina. *Order 2011-01-06-01*. (Re: interest rate on money decrees and judgments). (January 6, 2011).

The Supreme Court of South Carolina. *Order 2010-01-04-01*. (Re: interest rate on money decrees and judgments). (January 4, 2010).

The Supreme Court of South Carolina. *Order 2009-01-05-01*. (Re: interest rate on money decrees and judgments). (January 5, 2009).

Thompson, Robert S., *et al. Remedies: Damages, Equity and Restitution, Third Edition*. Newark, New Jersey: LexisNexis, 2003, pp. 14; 524-525.

U.S. Master Tax Guide 2019. Riverwoods, Illinois: CCH Incorporated, 2018, ¶2163.

APPENDIX D –Summary of Losses under the Primary Computational Approach

Row#	Timeframe	Description	Losses	Pre-judgment interest from original transaction date through 3/1/2021	Report paragraph #	Appendix reference
1	2013-2019	Aggregate unexplained cash transfers out of Mrs. Mensch's bank account for the benefit of Sterling Mensch III	\$822,538	\$286,805	14	E
2	2016-2018	Aggregate unexplained transfers out of Mrs. Mensch's bank account to pay credit card balances of Sterling Mensch III	\$2,551	\$567	15	F
3	2011-2018	Unnecessary income taxes resulting from liquidation of General Electric shares by Sterling Mensch III, in excess of that specified for minimum required IRA distributions	\$164,897	\$41,170	16	G
4	2013-2017	Avoidable penalties and interest that were assessed as a result of late payments by Sterling Mensch III of Mrs. Mensch's income tax liabilities	\$13,820	\$3,651	17	H
5	2012-2017	Excessive income taxes for Mrs. Mensch, resulting from the prior failure of Sterling Mensch III to properly itemize deductions for property tax and mortgage interest in each of the years 2011 through 2016	\$24,559	\$10,275	18	I
6	2009-2020	Accrued unpaid rent owed by Sterling Mensch III for his occupancy of 512 New Tarleton Way from January 2009 to August 2020	\$214,000	\$87,770	19	J
7		Total	\$1,242,365	\$430,238		

APPENDIX E—Unexplained outgoing cash transfers for the benefit of Sterling Mensch III, 2013-2019

Line #	BOA Account Name	BOA Account #	Date of Entry	Amount of Debit	Description	Bates #	Elapsed Days to 3/1/2021	Pre-judgment Interest
1	Florence Mensch	7059	2/25/2013	\$300.00	SC Teller withdrawal	EX 4 P 0024	2,926	\$174.36
2	Florence Mensch	7059	2/26/2013	\$349.54	Check #5215 written to "Chase"	EX 4 P 0024	2,925	\$203.08
3	Florence Mensch	7059	6/10/2013	\$2,580.00	SC Teller withdrawal	EX 4 P 0028	2,821	\$1,445.66
4	Florence Mensch	7059	7/5/2013	\$200.00	SC Teller withdrawal	EX 4 P 0028	2,796	\$111.07
5	Florence Mensch	7059	3/28/2013	\$300.00	Check #5223 to Cash	EX 4 P 0045 and EX 3 P 118	2,895	\$172.51
6	Florence Mensch	7059	4/2/2013	\$2,722.00	Check #5224 to Sterling Mensch	EX 4 P 0045 and EX 3 P 119	2,890	\$1,562.54
7	Florence Mensch	7059	3/20/2013	\$1,767.89	Check #5220 written to "Chase"	EX 4 P 0045	2,903	\$1,019.41
8	Florence Mensch	7059	4/17/2013	\$1,351.68	Check #5226 Park Sterling Bank	EX 4 P 0065 and EX 3 P 122	2,875	\$771.89
9	Florence Mensch	7059	4/15/2013	\$150.00	Check #5228 written to Cash	EX 4 P 0065 and EX 3 P 121	2,877	\$85.72
10	Florence Mensch	7059	4/15/2013	\$100.00	SC Teller withdrawal	EX 4 P 0065	2,877	\$57.15
11	Florence Mensch	7059	5/29/2013	\$1,486.84	Check #5238 Park Sterling Bank	EX 4 P 0082	2,833	\$836.67
12	Florence Mensch	7059	5/28/2013	\$3,294.00	Check #5243 SR Mensch III (Sterling)	EX 4 P 0082 and EX 3 P 128	2,834	\$1,854.25
13	Florence Mensch	7059	5/9/2013	\$1,406.56	Check #5232 written to "Chase"	EX 4 P 0083	2,853	\$797.09
14	Florence Mensch	7059	5/15/2013	\$200.00	SC Teller withdrawal	EX 4 P 0083	2,847	\$113.10
15	Florence Mensch	7059	5/28/2013	\$300.00	SC Teller withdrawal	EX 4 P 0083	2,834	\$168.88
16	Florence Mensch	7059	7/23/2013	\$500.00	SC Teller withdrawal	EX 4 P 0114	2,778	\$275.90
17	Florence Mensch	7059	8/6/2013	\$2,800.00	Online Transfer to CHK 3259	EX 4 P 0114	2,764	\$1,537.24
18	Florence Mensch	7059	8/6/2013	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0114	2,764	\$549.01
19	Florence Mensch	7059	7/25/2013	\$1,419.02	Online Transfer to CHK 3259	EX 4 P 0114 and EX 4 P 0117	2,776	\$782.44
20	Florence Mensch	7059	8/12/2013	\$3,850.00	Online Transfer to CHK 3259	EX 4 P 0138	2,758	\$2,109.11

APPENDIX E—Unexplained outgoing cash transfers for the benefit of Sterling Mensch III, 2013-2019 (continued)

Line #	BOA Account Name	BOA Account #	Date of Entry	Amount of Debit	Description	Bates #	Elapsed Days to 3/1/2021	Pre-judgment Interest
21	Florence Mensch	7059	8/12/2013	\$2,200.00	Online Transfer to CHK 3259	EX 4 P 0138	2,758	\$1,205.21
22	Florence Mensch	7059	8/13/2013	\$2,299.43	Online Transfer to CHK 3259	EX 4 P 0138	2,757	\$1,259.22
23	Florence Mensch	7059	8/26/2013	\$1,945.00	Online Transfer to CHK 3259	EX 4 P 0138	2,744	\$1,060.10
24	Florence Mensch	7059	8/28/2013	\$2,850.00	Online Transfer to CHK 3259	EX 4 P 0138	2,742	\$1,552.23
25	Florence Mensch	7059	9/3/2013	\$71.85	Online Transfer to CHK 3259	EX 4 P 0138	2,736	\$39.05
26	Florence Mensch	7059	9/3/2013	\$50.71	Online Transfer to CHK 3259	EX 4 P 0138	2,736	\$27.56
27	Florence Mensch	7059	9/6/2013	\$5,167.90	Check #5251 written to "Chase"	EX 4 P 0158	2,733	\$2,805.42
28	Florence Mensch	7059	9/9/2018	\$2,580.00	Customer withdrawal image	EX 4 P 0158	904	\$463.27
29	Florence Mensch	7059	9/9/2013	\$6,068.00	Online Transfer to CHK 3259	EX 4 P 0158	2,730	\$3,290.43
30	Florence Mensch	7059	9/12/2013	\$1,517.00	Online Transfer to CHK 3259	EX 4 P 0158	2,727	\$821.70
31	Florence Mensch	7059	9/13/2013	\$300.00	SC Teller withdrawal	EX 4 P 0158	2,726	\$162.44
32	Florence Mensch	7059	9/23/2013	\$2,850.00	Online Transfer to CHK 3259	EX 4 P 0158	2,716	\$1,537.52
33	Florence Mensch	7059	10/15/2013	\$500.00	SC Teller withdrawal	EX 4 P 0184	2,694	\$267.55
34	Florence Mensch	7059	11/4/2013	\$2,850.00	Online Transfer to CHK 3259	EX 4 P 0184	2,674	\$1,513.74
35	Florence Mensch	7059	11/4/2013	\$1,600.00	SC Teller withdrawal	EX 4 P 0184	2,674	\$849.82
36	Florence Mensch	7059	11/19/2013	\$300.00	SC Teller withdrawal	EX 4 P 0208	2,659	\$158.45
37	Florence Mensch	7059	12/2/2013	\$625.54	Online Transfer to CHK 3259	EX 4 P 0208	2,646	\$328.77
38	Florence Mensch	7059	12/2/2013	\$200.00	Online Transfer to CHK 3259	EX 4 P 0208	2,646	\$105.11
39	Florence Mensch	2007	11/25/2013	\$1,314.04	Online Transfer to CRD 8295	EX 4 P 0209	2,653	\$692.45
40	Florence Mensch	2007	11/27/2013	\$2,850.00	Online Transfer to CHK 3259	EX 4 P 0209	2,651	\$1,500.72
41	Florence Mensch	2007	12/2/2013	\$1,527.38	Online Transfer to CHK 3259	EX 4 P 0209	2,646	\$802.75
42	Florence Mensch	2007	12/11/2013	\$1,130.15	Online Transfer to CRD 8295	EX 4 P 0230	2,637	\$591.96
43	Florence Mensch	7059	12/11/2013	\$100.00	SC Teller withdrawal	EX 4 P 0230	2,637	\$52.38
44	Florence Mensch	7059	12/11/2013	\$100.00	SC Teller withdrawal	EX 4 P 0230	2,637	\$52.38
45	Florence Mensch	7059	1/6/2014	\$3,442.83	Check #5261 written to "Chase"	EX 4 P 0230	2,611	\$1,785.53
46	Florence Mensch	2007	12/26/2013	\$2,001.94	Online Transfer to CHK 3259	EX 4 P 0231	2,622	\$1,042.63
47	Florence Mensch	2007	12/30/2013	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0231	2,618	\$1,040.03
48	Florence Mensch	7059	1/8/2014	\$300.00	SC Teller withdrawal	EX 4 P 0250	2,609	\$155.47
49	Florence Mensch	2007	1/21/2014	\$2,580.00	Online Transfer to CHK 3259	EX 4 P 0251	2,596	\$1,330.36
50	Florence Mensch	2007	1/23/2014	\$1,979.07	Online Transfer to CHK 3259	EX 4 P 0251	2,594	\$1,019.71

APPENDIX E—Unexplained outgoing cash transfers for the benefit of Sterling Mensch III, 2013-2019 (continued)

Line #	BOA Account Name	BOA Account #	Date of Entry	Amount of Debit	Description	Bates #	Elapsed Days to 3/1/2021	Pre-judgment Interest
51	Florence Mensch	2007	1/29/2014	\$2,580.00	Online Transfer to CHK 3259	EX 4 P 0251	2,588	\$1,326.26
52	Florence Mensch	7059	2/5/2014	\$700.00	Online Transfer to CHK 7581	EX 4 P 0274	2,581	\$358.86
53	Florence Mensch	7059	2/19/2014	\$2,850.00	Online Transfer to CHK 3259	EX 4 P 0274	2,567	\$1,453.17
54	Florence Mensch	7059	2/19/2014	\$2,294.12	Online Transfer to CRD 8295	EX 4 P 0274	2,567	\$1,169.73
55	Florence Mensch	2007	2/10/2014	\$8,434.97	Online Transfer to CHK 3259	EX 4 P 0275	2,576	\$4,315.93
56	Florence Mensch	2007	2/24/2014	\$2,580.00	Online Transfer to CHK 3259	EX 4 P 0275	2,562	\$1,312.94
57	Florence Mensch	7059	3/10/2014	\$2,944.65	Online Transfer to CHK 3259	EX 4 P 0294	2,548	\$1,490.31
58	Florence Mensch	7059	3/13/2014	\$968.71	Check #5262 written to "Chase"	EX 4 P 0294	2,545	\$489.70
59	Florence Mensch	2007	3/31/2014	\$5,810.12	Online Transfer to CHK 3259	EX 4 P 0297	2,527	\$2,916.32
60	Florence Mensch	2007	3/31/2014	\$2,309.96	Online Transfer to CHK 3259	EX 4 P 0297	2,527	\$1,159.46
61	Florence Mensch	7059	4/30/2014	\$2,850.00	Online Transfer to CHK 3259	EX 4 P 0322	2,497	\$1,413.54
62	Florence Mensch	7059	5/1/2014	\$1,000.00	SC Teller withdrawal	EX 4 P 0322	2,496	\$495.78
63	Florence Mensch	7059	5/1/2014	\$1,000.00	Online Banking Transfer to "Mensch"	EX 4 P 0322	2,496	\$495.78
64	Florence Mensch	2007	4/15/2014	\$4,252.15	Online Transfer to CRD 8295	EX 4 P 0323	2,512	\$2,121.65
65	Florence Mensch	7059	5/19/2014	\$1,822.30	Online Transfer to CHK 3259	EX 4 P 0346	2,478	\$896.95
66	Florence Mensch	7059	5/28/2014	\$1,362.00	Online Transfer to CHK 3259	EX 4 P 0346	2,469	\$667.95
67	Florence Mensch	7059	5/28/2014	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0346	2,469	\$490.42
68	Florence Mensch	7059	5/29/2014	\$1,500.00	SC Teller withdrawal	EX 4 P 0346	2,468	\$735.33
69	Florence Mensch	7059	6/2/2014	\$750.00	Online Transfer to CHK 3259	EX 4 P 0346	2,464	\$367.07
70	Florence Mensch	2007	5/23/2014	\$2,051.39	Online Transfer to CHK 3259	EX 4 P 0347	2,474	\$1,008.07
71	Florence Mensch	2007	5/28/2014	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 0347	2,469	\$1,471.25
72	Florence Mensch	2007	6/4/2014	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0347	2,462	\$978.05
73	Florence Mensch	2007	6/23/2014	\$5,190.00	Online Transfer to CHK 3259	EX 4 P 0369	2,443	\$2,518.46
74	Florence Mensch	2007	6/30/2014	\$811.05	Online Transfer to CHK 3259	EX 4 P 0369	2,436	\$392.44
75	Florence Mensch	7059	7/9/2014	\$1,538.65	Online Transfer to CHK 3259	EX 4 P 0390	2,427	\$741.74
76	Florence Mensch	7059	7/11/2014	\$800.00	Online Transfer to "Mensch"	EX 4 P 0390	2,425	\$385.34
77	Florence Mensch	2007	7/11/2014	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0391	2,425	\$481.68
78	Florence Mensch	2007	7/28/2014	\$4,000.00	Online Transfer to CHK 3259	EX 4 P 0391	2,408	\$1,913.20
79	Florence Mensch	2007	8/6/2014	\$2,200.00	Online Transfer to CHK 3259	EX 4 P 0391	2,399	\$1,048.33
80	Florence Mensch	2007	8/6/2014	\$693.82	Online Transfer to CRD 8295	EX 4 P 0391	2,399	\$330.61

APPENDIX E—Unexplained outgoing cash transfers for the benefit of Sterling Mensch III, 2013-2019 (continued)

Line #	BOA Account Name	BOA Account #	Date of Entry	Amount of Debit	Description	Bates #	Elapsed Days to 3/1/2021	Pre-judgment Interest
81	Florence Mensch	2007	8/25/2014	\$1,107.59	Online Transfer to CHK 3259	EX 4 P 0411	2,380	\$523.60
82	Florence Mensch	2007	9/2/2014	\$1,000.00	Online Transfer to "Mensch"	EX 4 P 0411	2,372	\$471.15
83	Florence Mensch	2007	9/9/2014	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0429	2,365	\$939.52
84	Florence Mensch	2007	9/10/2014	\$700.00	Online Transfer to CHK 3259	EX 4 P 0429	2,364	\$328.69
85	Florence Mensch	2007	9/18/2014	\$3,300.00	Online Transfer to CHK 3259	EX 4 P 0429	2,356	\$1,544.31
86	Florence Mensch	2007	10/28/2014	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0453	2,316	\$920.05
87	Florence Mensch	7059	11/10/2014	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0464	2,303	\$914.89
88	Florence Mensch	2007	11/17/2014	\$700.00	Online Transfer to CHK 3259	EX 4 P 0465	2,296	\$319.24
89	Florence Mensch	2007	11/28/2014	\$2,301.25	Online Transfer to CHK 3259	EX 4 P 0465	2,285	\$1,044.47
90	Florence Mensch	7059	12/31/2014	\$846.04	Online Transfer to CRD 8295	EX 4 P 0490	2,252	\$378.45
91	Florence Mensch	2007	12/15/2014	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0493	2,268	\$450.49
92	Florence Mensch	2007	12/16/2014	\$1,500.00	Online Transfer to CHK 3259	EX 4 P 0493	2,267	\$675.44
93	Florence Mensch	2007	12/23/2014	\$1,500.00	Online Transfer to CHK 3259	EX 4 P 0493	2,260	\$673.36
94	Florence Mensch	2007	12/24/2014	\$2,000.31	Online Transfer to CHK 3259	EX 4 P 0493	2,259	\$897.55
95	Florence Mensch	7059	1/9/2015	\$1,000.00	Online Transfer to "Mensch"	EX 4 P 0518	2,243	\$445.53
96	Florence Mensch	7059	1/12/2015	\$1,000.00	Online Transfer to "Mensch"	EX 4 P 0518	2,240	\$444.93
97	Florence Mensch	7059	1/14/2015	\$2,759.00	Online Transfer to CHK 3259	EX 4 P 0518	2,238	\$1,226.47
98	Florence Mensch	7059	1/20/2015	\$2,500.00	Online Transfer to CHK 3259	EX 4 P 0518	2,232	\$1,108.36
99	Florence Mensch	7059	1/23/2015	\$4,360.71	Online Transfer to CHK 3259	EX 4 P 0518	2,229	\$1,930.69
100	Florence Mensch	7059	1/28/2015	\$1,000.00	Online Transfer to "Mensch"	EX 4 P 0518	2,224	\$441.75
101	Florence Mensch	7059	1/13/2015	\$252.00	Check #5277 written to Denise Kirk	EX 4 P 0518 and 0521	2,239	\$112.07
102	Florence Mensch	7059	1/13/2015	\$105.00	Check #5278 written to Denise Kirk	EX 4 P 0518 and 0521	2,239	\$46.70
103	Florence Mensch	7059	2/10/2015	\$1,107.09	Online banking payment to CRD 8295	EX 4 P 0542	2,211	\$486.20
104	Florence Mensch	7059	2/24/2015	\$1,000.00	Online Transfer to "Mensch"	EX 4 P 0542	2,197	\$436.39
105	Florence Mensch	7059	2/25/2015	\$11,167.43	Online Transfer to CHK 3259	EX 4 P 0542	2,196	\$4,871.14
106	Florence Mensch	7059	2/26/2015	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0542	2,195	\$871.99
107	Florence Mensch	7059	3/2/2015	\$2,272.11	Online Transfer to CHK 3259	EX 4 P 0542	2,191	\$988.82
108	Florence Mensch	7059	3/5/2015	\$4,500.00	Online Transfer to CHK 3259	EX 4 P 0542	2,188	\$1,955.71
109	Florence Mensch	7059	3/16/2015	\$2,000.29	Online Transfer to CHK 3259	EX 4 P 0564	2,177	\$864.96
110	Florence Mensch	7059	3/24/2015	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 0564	2,169	\$1,292.49

APPENDIX E—Unexplained outgoing cash transfers for the benefit of Sterling Mensch III, 2013-2019 (continued)

Line #	BOA Account Name	BOA Account #	Date of Entry	Amount of Debit	Description	Bates #	Elapsed Days to 3/1/2021	Pre-judgment Interest
111	Florence Mensch	7059	4/3/2015	\$4,626.91	Online Transfer to CHK 3259	EX 4 P 0564	2,159	\$1,984.21
112	Florence Mensch	7059	4/14/2015	\$2,300.79	Online Transfer to CHK 3259	EX 4 P 0586	2,148	\$981.65
113	Florence Mensch	7059	4/17/2015	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 0586	2,145	\$1,278.18
114	Florence Mensch	7059	4/21/2015	\$2,700.00	Online Transfer to CHK 3259	EX 4 P 0586	2,141	\$1,148.22
115	Florence Mensch	7059	4/27/2015	\$4,688.00	Online Transfer to CHK 3259	EX 4 P 0586	2,135	\$1,988.06
116	Florence Mensch	7059	5/7/2015	\$3,245.76	Online Transfer to CHK 3259	EX 4 P 0612	2,125	\$1,370.00
117	Florence Mensch	7059	5/11/2015	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0612	2,121	\$842.59
118	Florence Mensch	7059	5/11/2015	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0612	2,121	\$421.29
119	Florence Mensch	7059	5/18/2015	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 0612	2,114	\$1,259.71
120	Florence Mensch	7059	5/20/2015	\$3,465.00	Online Transfer to CHK 3259	EX 4 P 0612	2,112	\$1,453.59
121	Florence Mensch	7059	5/21/2015	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0612	2,111	\$838.62
122	Florence Mensch	7059	5/27/2015	\$3,800.00	Online Transfer to CHK 3259	EX 4 P 0612	2,105	\$1,588.84
123	Florence Mensch	7059	6/3/2015	\$500.00	Online Transfer to "Mensch"	EX 4 P 0612	2,098	\$208.36
124	Florence Mensch	7059	6/10/2015	\$1,803.49	Online Transfer to CHK 3259	EX 4 P 0638	2,091	\$749.05
125	Florence Mensch	7059	6/12/2015	\$2,000.00	Online banking payment to CRD 8295	EX 4 P 0638	2,089	\$829.88
126	Florence Mensch	7059	6/16/2015	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0638	2,085	\$828.29
127	Florence Mensch	7059	6/22/2015	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0638	2,079	\$412.95
128	Florence Mensch	7059	6/22/2015	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0638	2,079	\$412.95
129	Florence Mensch	7059	6/29/2015	\$700.00	Online Transfer to CHK 3259	EX 4 P 0638	2,072	\$288.09
130	Florence Mensch	7059	7/7/2015	\$7,485.42	Online Transfer to CHK 3259	EX 4 P 0638	2,064	\$3,068.82
131	Florence Mensch	7059	7/17/2015	\$4,485.35	Online Transfer to CHK 3259	EX 4 P 0664	2,054	\$1,829.96
132	Florence Mensch	7059	7/20/2015	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 0664	2,051	\$1,222.17
133	Florence Mensch	7059	7/27/2015	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0664	2,044	\$406.00
134	Florence Mensch	7059	8/10/2015	\$7,000.00	Online Transfer to CHK 3259	EX 4 P 0690	2,030	\$2,822.53
135	Florence Mensch	7059	8/12/2015	\$3,349.03	Online Transfer to CHK 3259	EX 4 P 0690	2,028	\$1,349.06
136	Florence Mensch	7059	8/20/2015	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0690	2,020	\$401.23
137	Florence Mensch	7059	8/26/2015	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0690	2,014	\$800.08
138	Florence Mensch	7059	9/18/2015	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0718	1,991	\$790.94
139	Florence Mensch	7059	9/23/2015	\$3,349.39	Online Transfer to CHK 3259	EX 4 P 0718	1,986	\$1,321.26
140	Florence Mensch	7059	10/13/2015	\$904.56	Online Transfer to CHK 3259	EX 4 P 0742	1,966	\$353.24

APPENDIX E—Unexplained outgoing cash transfers for the benefit of Sterling Mensch III, 2013-2019 (continued)

Line #	BOA Account Name	BOA Account #	Date of Entry	Amount of Debit	Description	Bates #	Elapsed Days to 3/1/2021	Pre-judgment Interest
141	Florence Mensch	7059	10/16/2015	\$2,485.00	Online Transfer to CHK 3259	EX 4 P 0742	1,963	\$968.93
142	Florence Mensch	7059	10/19/2015	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 0742	1,960	\$1,167.94
143	Florence Mensch	7059	10/29/2015	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0742	1,950	\$774.66
144	Florence Mensch	7059	11/9/2015	\$2,904.27	Online Transfer to CHK 3259	EX 4 P 0764	1,939	\$1,118.56
145	Florence Mensch	7059	11/18/2015	\$3,485.00	Online Transfer to CHK 3259	EX 4 P 0764	1,930	\$1,336.00
146	Florence Mensch	7059	11/19/2015	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0764	1,929	\$766.31
147	Florence Mensch	7059	11/23/2015	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0764	1,925	\$382.36
148	Florence Mensch	7059	11/24/2015	\$9,000.00	Online Transfer to CHK 3259	EX 4 P 0764	1,924	\$3,439.48
149	Florence Mensch	7059	12/4/2015	\$2,916.77	Online Transfer to CHK 3259	EX 4 P 0764	1,914	\$1,108.89
150	Florence Mensch	7059	12/14/2015	\$4,167.27	Online Transfer to CHK 3259	EX 4 P 0790	1,904	\$1,576.03
151	Florence Mensch	7059	12/21/2015	\$800.00	SC Teller withdrawal	EX 4 P 0790	1,897	\$301.44
152	Florence Mensch	7059	12/21/2015	\$2,200.00	Online Transfer to CHK 3259	EX 4 P 0790	1,897	\$828.96
153	Florence Mensch	7059	1/8/2016	\$5,284.88	Online Transfer to CHK 3259	EX 4 P 0820	1,879	\$1,972.45
154	Florence Mensch	7059	1/15/2016	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 0820	1,872	\$1,115.51
155	Florence Mensch	7059	1/19/2016	\$4,000.00	Online Transfer to CHK 3259	EX 4 P 0820	1,868	\$1,484.16
156	Florence Mensch	7059	2/5/2016	\$6,819.13	Online Transfer to CHK 3259	EX 4 P 0840	1,851	\$2,507.15
157	Florence Mensch	7059	2/10/2016	\$2,450.00	Online Transfer to CHK 3259	EX 4 P 0840	1,846	\$898.34
158	Florence Mensch	7059	2/18/2016	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 0840	1,838	\$1,095.25
159	Florence Mensch	7059	2/22/2016	\$14,000.00	Online Transfer to CHK 3259	EX 4 P 0840	1,834	\$5,100.02
160	Florence Mensch	7059	3/7/2016	\$4,000.00	Online Transfer to CHK 3259	EX 4 P 0840	1,820	\$1,446.03
161	Florence Mensch	7059	3/14/2016	\$9,849.26	Online Transfer to CHK 3259	EX 4 P 0864	1,813	\$3,546.88
162	Florence Mensch	7059	3/24/2016	\$4,200.00	Online Transfer to CHK 3259	EX 4 P 0864	1,803	\$1,504.15
163	Florence Mensch	7059	4/5/2016	\$5,618.55	Online Transfer to CHK 3259	EX 4 P 0864	1,791	\$1,998.78
164	Florence Mensch	7059	4/11/2016	\$3,350.90	Online Transfer to CHK 3259	EX 4 P 0884	1,785	\$1,188.08
165	Florence Mensch	7059	4/14/2016	\$12,000.00	Online Transfer to CHK 3259	EX 4 P 0884	1,782	\$4,247.50
166	Florence Mensch	7059	5/6/2016	\$3,819.03	Online Transfer to CHK 3259	EX 4 P 0908	1,760	\$1,335.09
167	Florence Mensch	7059	5/23/2016	\$2,350.00	Online Transfer to CHK 3259	EX 4 P 0908	1,743	\$813.60
168	Florence Mensch	7059	5/23/2016	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 0908	1,743	\$346.21
169	Florence Mensch	7059	5/26/2016	\$4,000.00	Online Transfer to CHK 3259	EX 4 P 0908	1,740	\$1,382.46
170	Florence Mensch	7059	6/9/2016	\$3,168.87	Online Transfer to CHK 3259	EX 4 P 0928	1,726	\$1,086.40

APPENDIX E—Unexplained outgoing cash transfers for the benefit of Sterling Mensch III, 2013-2019 (continued)

Line #	BOA Account Name	BOA Account #	Date of Entry	Amount of Debit	Description	Bates #	Elapsed Days to 3/1/2021	Pre-judgment Interest
171	Florence Mensch	7059	6/20/2016	\$4,000.00	Online Transfer to CHK 3259	EX 4 P 0928	1,715	\$1,362.60
172	Florence Mensch	7059	6/21/2016	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0928	1,714	\$680.90
173	Florence Mensch	7059	6/24/2016	\$3,325.51	Online Transfer to CHK 3259	EX 4 P 0928	1,711	\$1,130.19
174	Florence Mensch	7059	6/27/2016	\$4,500.00	Online Transfer to CHK 3259	EX 4 P 0928	1,708	\$1,526.67
175	Florence Mensch	7059	7/5/2016	\$8,318.55	Online Transfer to CHK 3259	EX 4 P 0928	1,700	\$2,808.93
176	Florence Mensch	7059	7/11/2016	\$2,315.78	Online Transfer to CHK 3259	EX 4 P 0952	1,694	\$779.21
177	Florence Mensch	7059	7/25/2016	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 0952	1,680	\$667.40
178	Florence Mensch	7059	8/4/2016	\$75,000.00	Online Transfer to CHK 3259	EX 4 P 0952	1,670	\$24,878.41
179	Florence Mensch	2007	8/29/2016	\$300.00	Online banking payment to CRD 9935	EX 4 P 0981	1,645	\$98.02
180	Florence Mensch	7059	11/7/2016	\$50.88	Online banking payment to CRD 9935	EX 4 P 1048	1,575	\$15.92
181	Florence Mensch	7059	11/28/2016	\$5,025.25	Online Transfer to CHK 3259	EX 4 P 1048	1,554	\$1,551.15
182	Florence Mensch	7059	12/19/2016	\$6,433.92	Online Transfer to CHK 3259	EX 4 P 1074	1,533	\$1,959.13
183	Florence Mensch	7059	12/19/2016	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 1074	1,533	\$304.50
184	Florence Mensch	7059	1/17/2017	\$7,414.30	Online Transfer to CHK 3259	EX 4 P 1100	1,504	\$2,214.94
185	Florence Mensch	7059	1/24/2017	\$11,000.00	Online Transfer to CHK 3259	EX 4 P 1100	1,497	\$3,270.84
186	Florence Mensch	7059	1/30/2017	\$5,000.00	Online Transfer to CHK 3259	EX 4 P 1100	1,491	\$1,480.79
187	Florence Mensch	7059	1/30/2017	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 1100	1,491	\$592.31
188	Florence Mensch	7059	2/6/2017	\$1,637.42	Online Transfer to CHK 3259	EX 4 P 1126	1,484	\$482.66
189	Florence Mensch	7059	2/8/2017	\$12,996.03	Online Transfer to CHK 3259	EX 4 P 1126	1,482	\$3,825.64
190	Florence Mensch	7059	2/21/2017	\$4,925.69	Online Transfer to CHK 3259	EX 4 P 1126	1,469	\$1,437.25
191	Florence Mensch	7059	3/9/2017	\$2,813.36	Online Transfer to CHK 3259	EX 4 P 1141	1,453	\$811.96
192	Florence Mensch	7059	3/9/2017	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 1141	1,453	\$288.61
193	Florence Mensch	7059	3/31/2017	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 1141	1,431	\$852.72
194	Florence Mensch	7059	5/2/2017	\$35,271.43	Online Transfer to CHK 3259	EX 4 P 1156	1,399	\$9,801.34
195	Florence Mensch	2007	6/27/2017	\$400.00	Online banking payment to CRD 7061	EX 4 P 1185	1,343	\$106.70
196	Florence Mensch	7059	7/7/2017	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 1203	1,333	\$264.77
197	Florence Mensch	7059	7/11/2017	\$12,641.63	Online Transfer to CHK 3259	EX 4 P 1203	1,329	\$3,337.13
198	Florence Mensch	7059	7/18/2017	\$1,000.00	Online Transfer to CHK 3259	EX 4 P 1203	1,322	\$262.59
199	Florence Mensch	7059	8/7/2017	\$1,413.18	Online Transfer to CHK 3259	EX 4 P 1203	1,302	\$365.47
200	Florence Mensch	7059	10/10/2017	\$5,682.45	Online Transfer to CHK 3259	EX 4 P 1253	1,238	\$1,397.34

APPENDIX E—Unexplained outgoing cash transfers for the benefit of Sterling Mensch III, 2013-2019 (continued)

Line #	BOA Account Name	BOA Account #	Date of Entry	Amount of Debit	Description	Bates #	Elapsed Days to 3/1/2021	Pre-judgment Interest
201	Florence Mensch	7059	10/30/2017	\$28,000.00	Online Transfer to CHK 3259	EX 4 P 1253	1,218	\$6,774.08
202	Florence Mensch	7059	11/13/2017	\$1,000.00	Online Transfer to "Mensch"	EX 4 P 1271	1,204	\$239.15
203	Florence Mensch	7059	12/11/2017	\$400.00	Online banking payment to CRD 7061	EX 4 P 1291	1,176	\$93.44
204	Florence Mensch	7059	2/26/2018	\$700.00	Online Transfer to "Mensch"	EX 4 P 1321	1,099	\$152.81
205	Florence Mensch	7059	5/18/2018	\$7,385.00	Online Transfer to CHK 3259	EX 4 P 1363	1,018	\$1,493.29
206	Florence Mensch	7059	6/19/2018	\$5,500.00	Online Transfer to CHK 3259	EX 4 P 1375	986	\$1,077.17
207	Florence Mensch	7059	7/6/2018	\$6,206.71	Online Transfer to CHK 3259	EX 4 P 1375	969	\$1,194.62
208	Florence Mensch	7059	7/13/2018	\$3,002.40	Online Transfer to CHK 3259	EX 4 P 1391	962	\$573.70
209	Florence Mensch	7059	7/16/2018	\$5,000.00	Online Transfer to CHK 3259	EX 4 P 1391	959	\$952.43
210	Florence Mensch	7059	7/17/2018	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 1391	958	\$380.58
211	Florence Mensch	7059	7/23/2018	\$12,000.00	Online Transfer to CHK 3259	EX 4 P 1391	952	\$2,269.15
212	Florence Mensch	7059	7/27/2018	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 1391	948	\$564.90
213	Florence Mensch	7059	8/16/2018	\$3,437.85	Online Transfer to CHK 3259	EX 4 P 1415	928	\$633.69
214	Florence Mensch	7059	8/20/2018	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 1415	924	\$550.60
215	Florence Mensch	7059	8/20/2018	\$8,500.00	Online Transfer to CHK 3259	EX 4 P 1415	924	\$1,560.04
216	Florence Mensch	7059	8/23/2018	\$500.00	Online Transfer to CHK 3259	EX 4 P 1415	921	\$91.47
217	Florence Mensch	7059	8/27/2018	\$6,000.00	Online Transfer to CHK 3259	EX 4 P 1415	917	\$1,092.86
218	Florence Mensch	7059	9/4/2018	\$1,400.00	Online banking payment to CRD 7061	EX 4 P 1415	909	\$252.78
219	Florence Mensch	7059	9/7/2018	\$5,037.24	Online Transfer to CHK 3259	EX 4 P 1429	906	\$906.50
220	Florence Mensch	7059	9/14/2018	\$4,000.00	Online Transfer to CHK 3259	EX 4 P 1429	899	\$714.27
221	Florence Mensch	7059	9/25/2018	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 1429	888	\$529.15
222	Florence Mensch	7059	10/3/2018	\$4,435.94	Online Transfer to CHK 3259	EX 4 P 1429	880	\$775.38
223	Florence Mensch	7059	10/12/2018	\$3,400.00	Online Transfer to CHK 3259	EX 4 P 1445	871	\$588.22
224	Florence Mensch	7059	10/15/2018	\$1,606.08	Online Transfer to CHK 3259	EX 4 P 1445	868	\$276.91
225	Florence Mensch	7059	10/22/2018	\$4,995.00	Online Transfer to CHK 3259	EX 4 P 1445	861	\$854.25
226	Florence Mensch	7059	10/23/2018	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 1445	860	\$341.64
227	Florence Mensch	7059	10/30/2018	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 1445	853	\$508.29
228	Florence Mensch	7059	11/13/2018	\$1,436.65	Online Transfer to CHK 3259	EX 4 P 1459	839	\$239.42
229	Florence Mensch	7059	11/13/2018	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 1459	839	\$499.95
230	Florence Mensch	7059	11/19/2018	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 1459	833	\$330.92

APPENDIX E—Unexplained outgoing cash transfers for the benefit of Sterling Mensch III, 2013-2019 (continued)

Line #	BOA Account Name	BOA Account #	Date of Entry	Amount of Debit	Description	Bates #	Elapsed Days to 3/1/2021	Pre-judgment Interest
231	Florence Mensch	7059	11/21/2018	\$3,000.00	Online Transfer to CHK 3259	EX 4 P 1459	831	\$495.18
232	Florence Mensch	7059	11/26/2018	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 1459	826	\$328.14
233	Florence Mensch	7059	12/12/2018	\$6,436.27	Online Transfer to CHK 3259	EX 4 P 1473	810	\$1,035.53
234	Florence Mensch	7059	12/18/2018	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 1473	804	\$319.40
235	Florence Mensch	7059	12/24/2018	\$5,000.00	Online Transfer to CHK 3259	EX 4 P 1473	798	\$792.53
236	Florence Mensch	7059	12/27/2018	\$2,000.00	Online Transfer to CHK 3259	EX 4 P 1473	795	\$315.82
237	Florence Mensch	7059	12/31/2018	\$5,000.00	Online Transfer to CHK 3259	EX 4 P 1473	791	\$785.58
238	Florence Mensch	7059	1/7/2019	\$3,433.74	Online Transfer to CHK 3259	EX 4 P 1473	784	\$534.72
239	Florence Mensch	7059	1/16/2019	\$13,500.00	Online Transfer to CHK 3259	EX 4 P 1487	775	\$2,078.17
240	Florence Mensch	7059	2/13/2019	\$1,436.50	Online Transfer to CHK 3259	EX 4 P 1501	747	\$213.14
241	Florence Mensch	7059	2/19/2019	\$400.00	Online Transfer to CHK 3259	EX 4 P 1501	741	\$58.87
Total Losses				\$822,538.47	Total Pre-judgment Interest			\$286,805.08

Daily pre-judgment interest rate 0.00019863
Interest accrual ending date 3/1/2021

APPENDIX F - Aggregate transfers out of Mrs. Mensch's bank account to pay credit card balances of Sterling Mensch III

Line #	Florence Mensch BOA Account #	Date of Entry	Amount of Debit	Description	Bates #	Elapsed Days to 3/1/2021	Pre- judgment Interest
1	██████████ 2007	8/29/2016	\$300.00	Online Transfer to BOA Credit Card Account # ██████████ ██████████9935 of Sterling Mensch III	EX 4 P 0981	1,645	\$98.02
2	██████████ 7059	11/7/2016	\$50.88	Online Transfer to BOA Credit Card Account # ██████████ ██████████9935 of Sterling Mensch III	EX 4 P 1056	1,575	\$15.92
3	✓ ██████████ 2007	6/27/2017	\$400.00	Online Transfer to BOA Credit Card Account # ██████████ ██████████7061 of Sterling Mensch III	EX 4 P 1185	1,343	\$106.70
4	██████████ 7059	12/11/2017	\$400.00	Online Transfer to BOA Credit Card Account # ██████████ ██████████9935 of Sterling Mensch III	EX 4 P 1291	1,176	\$93.44
5	██████████ 7059	9/4/2018	\$1,400.00	Online Transfer to BOA Credit Card Account # ██████████ ██████████9935 of Sterling Mensch III	EX 4 P 1415	909	\$252.78
		Total	\$2,550.88				\$566.86

APPENDIX G - Unnecessary income taxes resulting from liquidation of General Electric shares by Sterling Mensch III, in excess of that specified for minimum required IRA distributions

Date of share dissipation	Number of shares dissipated	Income tax on IRA distributions in excess of "required minimum distribution"	Date of payment of excess income tax	Days elapsed to March 1, 2021	Pre-judgment interest on excess income tax
9/8/2011	64	\$330	4/15/2012	3,242	\$213
4/16/2012	538	\$3,380	4/15/2013	2,877	\$1,932
12/4/2015	2,591	\$26,002	4/15/2016	1,781	\$9,198
1/1/2016	4,976	\$78,670	4/15/2017	1,416	\$22,127
3/20/2018	13,507	\$56,515	4/15/2019	686	\$7,701
Totals		<u>\$164,897</u>			<u>\$41,170</u>

APPENDIX H - Avoidable penalties and interest that were assessed as a result of late payments by Sterling Mensch III of Mrs. Mensch's income tax liabilities

Line #	Description	Amount	Bates Page #	Due Date	Elapsed Days to March 1, 2021	Pre-judgment interest
1	2012 Federal Income Tax Penalty	\$250.00	EX 17 P 007	4/24/2013	2,868	142.42
2	2012 S.C. State income tax, underpayment of estimates penalty	\$46.00	EX 17 P 025	4/24/2013	2,868	26.20
3	2013 Federal Income Tax Penalty	\$57.00	EX 18 P 024	4/9/2014	2,518	28.51
4	2013 S.C. State income tax, underpayment of estimates penalty	\$36.00	EX 18 P 044	4/9/2014	2,518	18.01
5	2014 Federal Income Tax Form 2210 Penalty	\$382.00	EX 19 P 035	10/18/2016	1,595	121.02
6	2014 S.C. State income tax, underpayment of estimates penalty	\$79.00	EX 19 P 023	4/14/2015	2,148	33.71
7	2015 Federal Income Tax Form 2210 Penalty	\$38.00	EX 20 P 022	10/15/2016	1,598	12.06
8	2015 S.C. State income tax, underpayment of estimates penalty	\$105.00	EX 20 P 001	10/15/2016	1,598	33.33
9	2015 Federal Income Tax Interest Penalty	\$677.87	EX 21 P 018	11/14/2016	1,568	211.12
10	2015 S.C. State Income Tax Penalty	\$483.42	EX 21 P 013	10/26/2016	1,587	152.39
11	2015 S.C. State Income Tax Interest penalty	\$250.88	EX 21 P 013	10/26/2016	1,587	79.08
12	2016 Federal Income Tax Failure to Pay Penalty	\$2,280.00	EX 21 P 026 and 034	10/16/2017	1,232	557.94
13	2016 Federal Income Tax Late Filing Interest Penalty	\$1,327.00	EX 21 P 026 and 034	10/16/2017	1,232	324.73
14	2016 Federal Income Tax Form 2210 Penalty	\$418.00	EX 21 P 026 and 034	10/16/2017	1,232	102.29
15	2016 S.C. State Income Tax Failure to Pay Penalty	\$727.00	EX 21 P 067 and 60	10/16/2017	1,232	177.91
16	2016 S.C. State Income Tax Failure to Pay Penalty	\$6,059.00	EX 21 P 067 and 60	10/16/2017	1,232	1,482.71
17	2016 S.C. State Income Tax Interest penalty	\$604.00	EX 21 P 067 and 60	10/16/2017	1,232	147.81
		<u>\$13,820.17</u>				<u>\$3,651.24</u>

APPENDIX I - Excessive income taxes for Mrs. Mensch, resulting from the prior failure of Sterling Mensch III to properly itemize deductions for property tax and mortgage interest in each of the years 2011 through 2016

Tax return year	2011	2012	2013	2014	2015	2016	Total
Date of overpayment	4/17/2012	4/15/2013	4/15/2014	4/15/2015	10/15/2016	10/16/2017	
Days elapsed to 3/1/2021	3,240	2,877	2,512	2,147	1,598	1,232	
Tax overpayment amount	\$5,130	\$2,030	\$490	\$5,636	\$5,597	\$5,676	<u>\$24,559</u>
Pre-judgment interest	\$3,301	\$1,160	\$244	\$2,404	\$1,777	\$1,389	<u>\$10,275</u>

APPENDIX J - Accrued unpaid rent owed by Sterling Mensch III for his occupancy of 512 New Tarleton Way from January 2009 to August 2020

Line #	Rent Due Date	Amount	Days Elapsed to 3/1/2021	Pre-judgment Interest
1	1/1/2009	\$1,000	4,442	\$882.31
2	2/1/2009	\$1,000	4,411	\$876.16
3	3/1/2009	\$1,000	4,383	\$870.60
4	4/1/2009	\$1,000	4,352	\$864.44
5	5/1/2009	\$1,000	4,322	\$858.48
6	6/1/2009	\$1,000	4,291	\$852.32
7	7/1/2009	\$1,000	4,261	\$846.36
8	8/1/2009	\$1,000	4,230	\$840.20
9	9/1/2009	\$1,000	4,199	\$834.05
10	10/1/2009	\$1,000	4,169	\$828.09
11	11/1/2009	\$1,000	4,138	\$821.93
12	12/1/2009	\$1,000	4,108	\$815.97
13	1/1/2010	\$1,100	4,077	\$890.80
14	2/1/2010	\$1,100	4,046	\$884.02
15	3/1/2010	\$1,100	4,018	\$877.90
16	4/1/2010	\$1,100	3,987	\$871.13
17	5/1/2010	\$1,100	3,957	\$864.58
18	6/1/2010	\$1,100	3,926	\$857.80
19	7/1/2010	\$1,100	3,896	\$851.25
20	8/1/2010	\$1,100	3,865	\$844.48
21	9/1/2010	\$1,100	3,834	\$837.70
22	10/1/2010	\$1,100	3,804	\$831.15
23	11/1/2010	\$1,100	3,773	\$824.37
24	12/1/2010	\$1,100	3,743	\$817.82
25	1/1/2011	\$1,200	3,712	\$884.78
26	2/1/2011	\$1,200	3,681	\$877.39
27	3/1/2011	\$1,200	3,653	\$870.71
28	4/1/2011	\$1,200	3,622	\$863.33
29	5/1/2011	\$1,200	3,592	\$856.17
30	6/1/2011	\$1,200	3,561	\$848.79
31	7/1/2011	\$1,200	3,531	\$841.64
32	8/1/2011	\$1,200	3,500	\$834.25
33	9/1/2011	\$1,200	3,469	\$826.86
34	10/1/2011	\$1,200	3,439	\$819.71
35	11/1/2011	\$1,200	3,408	\$812.32
36	12/1/2011	\$1,200	3,378	\$805.17
37	1/1/2012	\$1,300	3,347	\$864.26
38	2/1/2012	\$1,300	3,316	\$856.25
39	3/1/2012	\$1,300	3,287	\$848.77
40	4/1/2012	\$1,300	3,256	\$840.76

APPENDIX J - Accrued unpaid rent owed by Sterling Mensch III for his occupancy of 512 New Tarleton Way from January 2009 to August 2020 (continued)

Line #	Rent Due Date	Amount	Days Elapsed to 3/1/2021	Pre-judgment Interest
41	5/1/2012	\$1,300	3,226	\$833.01
42	6/1/2012	\$1,300	3,195	\$825.01
43	7/1/2012	\$1,300	3,165	\$817.26
44	8/1/2012	\$1,300	3,134	\$809.26
45	9/1/2012	\$1,300	3,103	\$801.25
46	10/1/2012	\$1,300	3,073	\$793.51
47	11/1/2012	\$1,300	3,042	\$785.50
48	12/1/2012	\$1,300	3,012	\$777.76
49	1/1/2013	\$1,400	2,981	\$828.96
50	2/1/2013	\$1,400	2,950	\$820.34
51	3/1/2013	\$1,400	2,922	\$812.56
52	4/1/2013	\$1,400	2,891	\$803.94
53	5/1/2013	\$1,400	2,861	\$795.59
54	6/1/2013	\$1,400	2,830	\$786.97
55	7/1/2013	\$1,400	2,800	\$778.63
56	8/1/2013	\$1,400	2,769	\$770.01
57	9/1/2013	\$1,400	2,738	\$761.39
58	10/1/2013	\$1,400	2,708	\$753.05
59	11/1/2013	\$1,400	2,677	\$744.43
60	12/1/2013	\$1,400	2,647	\$736.08
61	1/1/2014	\$1,500	2,616	\$779.42
62	2/1/2014	\$1,500	2,585	\$770.19
63	3/1/2014	\$1,500	2,557	\$761.85
64	4/1/2014	\$1,500	2,526	\$752.61
65	5/1/2014	\$1,500	2,496	\$743.67
66	6/1/2014	\$1,500	2,465	\$734.43
67	7/1/2014	\$1,500	2,435	\$725.50
68	8/1/2014	\$1,500	2,404	\$716.26
69	9/1/2014	\$1,500	2,373	\$707.02
70	10/1/2014	\$1,500	2,343	\$698.09
71	11/1/2014	\$1,500	2,312	\$688.85
72	12/1/2014	\$1,500	2,282	\$679.91
73	1/1/2015	\$1,600	2,251	\$715.39
74	2/1/2015	\$1,600	2,220	\$705.53
75	3/1/2015	\$1,600	2,192	\$696.64
76	4/1/2015	\$1,600	2,161	\$686.78
77	5/1/2015	\$1,600	2,131	\$677.25
78	6/1/2015	\$1,600	2,100	\$667.40
79	7/1/2015	\$1,600	2,070	\$657.86
80	8/1/2015	\$1,600	2,039	\$648.01

APPENDIX J - Accrued unpaid rent owed by Sterling Mensch III for his occupancy of 512 New Tarleton Way from January 2009 to August 2020 (continued)

Line #	Rent Due Date	Amount	Days Elapsed to 3/1/2021	Pre-judgment Interest
81	9/1/2015	\$1,600	2,008	\$638.16
82	10/1/2015	\$1,600	1,978	\$628.62
83	11/1/2015	\$1,600	1,947	\$618.77
84	12/1/2015	\$1,600	1,917	\$609.24
85	1/1/2016	\$1,700	1,886	\$636.85
86	2/1/2016	\$1,700	1,855	\$626.38
87	3/1/2016	\$1,700	1,826	\$616.59
88	4/1/2016	\$1,700	1,795	\$606.12
89	5/1/2016	\$1,700	1,765	\$595.99
90	6/1/2016	\$1,700	1,734	\$585.52
91	7/1/2016	\$1,700	1,704	\$575.39
92	8/1/2016	\$1,700	1,673	\$564.92
93	9/1/2016	\$1,700	1,642	\$554.46
94	10/1/2016	\$1,700	1,612	\$544.33
95	11/1/2016	\$1,700	1,581	\$533.86
96	12/1/2016	\$1,700	1,551	\$523.73
97	1/1/2017	\$1,800	1,520	\$543.45
98	2/1/2017	\$1,800	1,489	\$532.37
99	3/1/2017	\$1,800	1,461	\$522.36
100	4/1/2017	\$1,800	1,430	\$511.27
101	5/1/2017	\$1,800	1,400	\$500.55
102	6/1/2017	\$1,800	1,369	\$489.46
103	7/1/2017	\$1,800	1,339	\$478.74
104	8/1/2017	\$1,800	1,308	\$467.65
105	9/1/2017	\$1,800	1,277	\$456.57
106	10/1/2017	\$1,800	1,247	\$445.84
107	11/1/2017	\$1,800	1,216	\$434.76
108	12/1/2017	\$1,800	1,186	\$424.04
109	1/1/2018	\$1,900	1,155	\$435.89
110	2/1/2018	\$1,900	1,124	\$424.19
111	3/1/2018	\$1,900	1,096	\$413.63
112	4/1/2018	\$1,900	1,065	\$401.93
113	5/1/2018	\$1,900	1,035	\$390.61
114	6/1/2018	\$1,900	1,004	\$378.91
115	7/1/2018	\$1,900	974	\$367.58
116	8/1/2018	\$1,900	943	\$355.89
117	9/1/2018	\$1,900	912	\$344.19
118	10/1/2018	\$1,900	882	\$332.86
119	11/1/2018	\$1,900	851	\$321.16
120	12/1/2018	\$1,900	821	\$309.84

APPENDIX J - Accrued unpaid rent owed by Sterling Mensch III for his occupancy of 512 New Tarleton Way from January 2009 to August 2020 (continued)

Line #	Rent Due Date	Amount	Days Elapsed to 3/1/2021	Pre-judgment Interest
121	1/1/2019	\$2,000	790	\$313.84
122	2/1/2019	\$2,000	759	\$301.52
123	3/1/2019	\$2,000	731	\$290.40
124	4/1/2019	\$2,000	700	\$278.08
125	5/1/2019	\$2,000	670	\$266.16
126	6/1/2019	\$2,000	639	\$253.85
127	7/1/2019	\$2,000	609	\$241.93
128	8/1/2019	\$2,000	578	\$229.62
129	9/1/2019	\$2,000	547	\$217.30
130	10/1/2019	\$2,000	517	\$205.38
131	11/1/2019	\$2,000	486	\$193.07
132	12/1/2019	\$2,000	456	\$181.15
133	1/1/2020	\$2,000	425	\$168.84
134	2/1/2020	\$2,000	394	\$156.52
135	3/1/2020	\$2,000	365	\$145.00
136	4/1/2020	\$2,000	334	\$132.68
137	5/1/2020	\$2,000	304	\$120.77
138	6/1/2020	\$2,000	273	\$108.45
139	7/1/2020	\$2,000	243	\$96.53
140	8/1/2020	\$2,000	212	\$84.22
Total		<u><u>\$214,000</u></u>		<u><u>\$87,770</u></u>

APPENDIX K – Summary of Losses under the Alternative Computational Approach

Row#	Timeframe	Description	Losses	Pre-judgment interest from original transaction date through 3/1/2021	Report paragraph #	Appendix reference
1	2013-2019	Aggregate unexplained cash transfers out of Mrs. Mensch's bank account for the benefit of Sterling Mensch III	\$822,538	\$286,805	14	E
2	2016-2018	Aggregate unexplained transfers out of Mrs. Mensch's bank account to pay credit card balances of Sterling Mensch III	\$2,551	\$567	15	F
3	2011-2018	Unnecessary income taxes resulting from liquidation of General Electric shares by Sterling Mensch III, in excess of that specified for minimum required IRA distributions	\$164,897	\$41,170	16	G
4	2013-2017	Avoidable penalties and interest that were assessed as a result of late payments by Sterling Mensch III of Mrs. Mensch's income tax liabilities	\$13,820	\$3,651	17	H
5	2012-2017	Excessive income taxes for Mrs. Mensch, resulting from the prior failure of Sterling Mensch III to properly itemize deductions for property tax and mortgage interest in each of the years 2011 through 2016	\$24,559	\$10,275	18	I
6	2009-2020	Accrued unpaid rent owed by Sterling Mensch III for his occupancy of 512 New Tarleton Way from January 2009 to August 2020	\$214,000	\$87,770	19	J
7		Subtotal	\$1,242,365	\$430,238		
8		Credit for disbursements made for property tax and disbursements made to Park Sterling Bank and to South State Bank, and for corresponding reductions in pre-judgment interest to the figures in row#6 preceding	(\$119,548)	(\$42,279)	26	M
9		Total losses and pre-judgment interest under the alternative approach to loss quantification	\$1,122,817	\$387,959		

Appendix L- Disbursements Alleged by Sterling Mensch III to be for the Benefit of Florence Mensch

Line#	Date	Transaction Type	Paid To	Amount	Color Code
1	11/29/2013	ATM/Debit card	Walmart	\$ 18.55	purple
2	11/29/2013	ATM/Debit card	Walmart	\$ 13.21	purple
3	12/2/2013	ATM/Debit card	Walmart	\$ 54.55	purple
4	12/30/2013	ATM/Debit card	Transfer from savings	\$ 2,000.00	purple
5	12/26/2013	ATM/Debit card	Walmart	\$ 38.08	purple
6	2/10/2014	ATM/Debit card	CVS Greenville Purchase	\$ 24.03	purple
7	2/18/2014	ATM/Debit card	California Dreaming Grill Greenville	\$ 46.00	purple
8	2/18/2014	ATM/Debit card	CVS Greenville Purchase	\$ 44.23	purple
9	2/22/2014	ATM/Debit card	Clarks purchase	\$ 100.69	purple
10	2/24/2014	ATM/Debit card	Walmart Greenville	\$ 33.15	purple
11	3/31/2014	ATM/Debit card	Publix Super Greer	\$ 43.12	purple
12	4/29/2014	ATM/Debit card	Walmart Super Greenville	\$ 14.66	purple
13	5/30/2014	ATM/Debit card	CVS Greenville Purchase	\$ 43.57	purple
14	6/30/2014	ATM/Debit card	CVS Greenville Purchase	\$ 48.12	purple
15	7/14/2014	ATM/Debit card	Publix Super Greer	\$ 41.51	purple
16	7/28/2014	ATM/Debit card	Publix Super Greer	\$ 38.19	purple
17	8/7/2014	ATM/Debit card	LCA*Labcorp Phone NC	\$ 224.00	purple
18	8/11/2014	ATM/Debit card	Walmart Greenville	\$ 76.19	purple
19	9/8/2014	ATM/Debit card	Bed Bath & B	\$ 93.03	purple
20	9/8/2014	ATM/Debit card	Kohl's Purchase	\$ 137.79	purple
21	9/8/2014	ATM/Debit card	MattFIRM	\$ 315.88	purple
22	10/27/2014	ATM/Debit card	CVS Greenville Purchase	\$ 19.31	purple
23	11/3/2014	ATM/Debit card	CVS Greenville Purchase	\$ 15.15	purple
24	11/17/2014	ATM/Debit card	Bi-lo GRO purchase	\$ 37.91	purple
25	11/26/2014	ATM/Debit card	Walmart Super Greenville	\$ 21.36	purple
26	12/15/2014	ATM/Debit card	Publix Super Greer	\$ 49.74	purple
27	12/22/2014	ATM/Debit card	Walmart Super Greenville	\$ 63.44	purple
28	12/23/2014	ATM/Debit card	Walmart Greenville	\$ 31.24	purple
29	1/12/2015	ATM/Debit card	Walmart Super Greenville	\$ 77.73	purple
30	1/14/2015	ATM/Debit card	Omnicare pharmacy OH	\$ 375.97	purple
31	1/26/2015	ATM/Debit card	Bi-lo GRO purchase	\$ 17.84	purple
32	1/26/2015	ATM/Debit card	Visionworks Greenville	\$ 356.93	purple
33	2/2/2015	ATM/Debit card	Bi-lo GRO purchase	\$ 30.98	purple
34	2/2/2015	ATM/Debit card	Bi-lo GRO purchase	\$ 46.66	purple
35	2/27/2015	ATM/Debit card	Walmart Super Greenville	\$ 151.85	purple
36	3/2/2015	ATM/Debit card	St. Francis Hos	\$ 6.03	purple

**Appendix L– Disbursements Alleged by Sterling Mensch III to be for the Benefit of Florence Mensch
(continued)**

Line#	Date	Transaction Type	Paid To	Amount	Color Code
37	3/2/2015	ATM/Debit card	St. Francis Hos	\$ 6.03	purple
38	3/3/2015	ATM/Debit card	Omnicare pharmacy OH	\$ 1,862.57	purple
39	3/5/2015	ATM/Debit card	St. Francis Hos	\$ 19.07	purple
40	3/16/2015	ATM/Debit card	Kohl's Purchase	\$ 119.45	purple
41	3/19/2015	ATM/Debit card	SFPS Geriatric Care Greenville	\$ 38.30	purple
42	3/23/2015	ATM/Debit card	Publix Super Greer	\$ 34.55	purple
43	3/30/2015	ATM/Debit card	Publix Super Greer	\$ 29.68	purple
44	4/1/2015	ATM/Debit card	SFPS Geriatric Care Greenville	\$ 26.91	purple
45	4/3/2015	ATM/Debit card	CVS Greenville Purchase	\$ 105.31	purple
46	4/13/2015	ATM/Debit card	CVS Greenville Purchase	\$ 37.07	purple
47	4/20/2015	ATM/Debit card	Bi-lo GRO purchase	\$ 28.94	purple
48	4/20/2015	ATM/Debit card	Walmart Super Greenville	\$ 42.51	purple
49	5/4/2015	ATM/Debit card	Bi-lo GRO purchase	\$ 9.79	purple
50	5/4/2015	ATM/Debit card	CVS Greenville Purchase	\$ 70.45	purple
51	5/4/2015	ATM/Debit card	Walmart Super Greenville	\$ 20.86	purple
52	5/11/2015	ATM/Debit card	Walmart Super Greenville	\$ 102.49	purple
53	5/18/2015	ATM/Debit card	CVS Greenville Purchase	\$ 77.08	purple
54	5/26/2015	ATM/Debit card	Bi-lo GRO purchase	\$ 21.55	purple
55	5/26/2015	ATM/Debit card	Bi-lo GRO purchase	\$ 18.97	purple
56	5/26/2015	ATM/Debit card	CVS Greenville Purchase	\$ 53.33	purple
57	5/26/2015	ATM/Debit card	CVS Greenville Purchase	\$ 7.94	purple
58	6/22/2015	ATM/Debit card	CVS Greenville Purchase	\$ 54.02	purple
59	6/29/2015	ATM/Debit card	Publix Super Greer	\$ 35.65	purple
60	7/3/2015	ATM/Debit card	Guardian Pharmacy NC	\$ 686.80	purple
61	7/13/2015	ATM/Debit card	Publix Super Greer	\$ 55.21	purple
62	7/27/2015	ATM/Debit card	Walmart Super Greenville	\$ 36.09	purple
63	8/10/2015	ATM/Debit card	Publix Super Greer	\$ 39.27	purple
64	8/17/2015	ATM/Debit card	Bi-lo GRO purchase	\$ 52.24	purple
65	8/17/2015	ATM/Debit card	Walmart Super Greenville	\$ 123.10	purple
66	8/24/2015	ATM/Debit card	Bi-lo GRO purchase	\$ 27.86	purple
67	9/14/2015	ATM/Debit card	Publix Super Greer	\$ 49.63	purple
68	9/21/2015	ATM/Debit card	Publix Super Greer	\$ 48.49	purple
69	10/5/2015	ATM/Debit card	Walmart Super Greenville	\$ 35.44	purple
70	10/13/2015	ATM/Debit card	Walmart Super Greenville	\$ 71.54	purple
71	10/26/2015	ATM/Debit card	Walmart Super Greenville	\$ 55.80	purple
72	11/2/2015	ATM/Debit card	Publix Super Greer	\$ 21.26	purple

**Appendix L- Disbursements Alleged by Sterling Mensch III to be for the Benefit of Florence Mensch
(continued)**

Line#	Date	Transaction Type	Paid To	Amount	Color Code
73	11/2/2015	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 41.67	purple
74	11/2/2015	ATM/Debit card	Walmart Greenville	\$ 26.34	purple
75	11/16/2015	ATM/Debit card	Publix Super Greer	\$ 30.51	purple
76	11/27/2015	ATM/Debit card	Bi-lo GRO purchase	\$ 52.93	purple
77	11/30/2015	ATM/Debit card	CVS Greenville Purchase	\$ 57.53	purple
78	11/30/2015	ATM/Debit card	The Walking Co Greenville	\$ 149.95	purple
79	12/11/2015	TLR Cash w/d	Bank of America	\$ 2,000.00	purple
80	12/21/2015	ATM/Debit card	CVS Greenville Purchase	\$ 25.42	purple
81	12/21/2015	ATM/Debit card	CVS Greenville Purchase	\$ 11.17	purple
82	12/21/2015	ATM/Debit card	Publix Super Greer	\$ 22.03	purple
83	1/4/2016	ATM/Debit card	Publix Super Greer	\$ 56.52	purple
84	1/11/2016	ATM/Debit card	CVS Greenville Purchase	\$ 25.42	purple
85	1/11/2016	ATM/Debit card	Walmart Super Greenville	\$ 116.65	purple
86	1/19/2016	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 111.59	purple
87	1/25/2016	ATM/Debit card	CVS Greer	\$ 75.15	purple
88	1/25/2016	ATM/Debit card	Publix Super Greer	\$ 34.28	purple
89	1/25/2016	ATM/Debit card	Walmart Greenville	\$ 47.33	purple
90	2/8/2016	ATM/Debit card	Kohl's Purchase	\$ 66.98	purple
91	2/8/2016	ATM/Debit card	Publix Super Greer	\$ 13.73	purple
92	2/8/2016	ATM/Debit card	Walmart Super Greenville	\$ 26.43	purple
93	2/16/2016	ATM/Debit card	Walmart Greenville	\$ 61.13	purple
94	2/25/2016	ATM/Debit card	CVS Greenville Purchase	\$ 65.42	purple
95	2/29/2016	ATM/Debit card	CVS Greenville Purchase	\$ 18.73	purple
96	3/7/2016	ATM/Debit card	Publix Super Greer	\$ 33.18	purple
97	3/9/2016	ATM/Debit card	CVS Greer	\$ 30.72	purple
98	3/14/2016	ATM/Debit card	CVS Greenville Purchase	\$ 56.20	purple
99	3/28/2016	ATM/Debit card	Bi-lo GRO purchase	\$ 93.77	purple
100	3/28/2016	ATM/Debit card	Walmart Greenville	\$ 89.29	purple
101	4/11/2016	ATM/Debit card	CVS Greenville Purchase	\$ 65.60	purple
102	4/18/2016	ATM/Debit card	cvs greer	\$ 159.15	purple
103	4/18/2016	ATM/Debit card	Walmart Super Greenville	\$ 41.79	purple
104	4/25/2016	ATM/Debit card	Bi-lo GRO purchase	\$ 25.47	purple
105	4/25/2016	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 223.50	purple
106	5/2/2016	ATM/Debit card	Walgreens Greenville	\$ 38.00	purple
107	5/9/2016	ATM/Debit card	Walmart Super Greenville	\$ 81.14	purple
108	5/11/2016	ATM/Debit card	CVS Greenville Purchase	\$ 43.99	purple

**Appendix L– Disbursements Alleged by Sterling Mensch III to be for the Benefit of Florence Mensch
(continued)**

Line#	Date	Transaction Type	Paid To	Amount	Color Code
109	6/13/2016	ATM/Debit card	CVS Greenville Purchase	\$ 21.19	purple
110	6/14/2016	ATM/Debit card	CVS Greer	\$ 191.09	purple
111	6/27/2016	ATM/Debit card	Publix Super Greer	\$ 55.76	purple
112	6/27/2016	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 75.42	purple
113	6/27/2016	ATM/Debit card	Visionworks Greenville	\$ 341.20	purple
114	7/5/2016	ATM/Debit card	CVS Greenville Purchase	\$ 141.48	purple
115	7/25/2016	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 37.86	purple
116	8/8/2016	ATM/Debit card	Publix Super Greer	\$ 47.19	purple
117	8/8/2016	ATM/Debit card	Walmart Super Greenville	\$ 118.45	purple
118	8/22/2016	ATM/Debit card	CVS Greer	\$ 61.41	purple
119	8/22/2016	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 65.43	purple
120	9/6/2016	ATM/Debit card	CVS Greenville Purchase	\$ 64.36	purple
121	9/6/2016	ATM/Debit card	Walmart Super Greenville	\$ 38.17	purple
122	9/19/2016	ATM/Debit card	CVS Greenville Purchase	\$ 61.11	purple
123	10/3/2016	ATM/Debit card	CVS Greenville Purchase	\$ 71.80	purple
124	10/3/2016	ATM/Debit card	Publix Super Greer	\$ 29.68	purple
125	10/11/2016	ATM/Debit card	Walmart Super Greenville	\$ 37.64	purple
126	11/1/2016	Check	Hodges and Ballantine	\$ 1,165.00	purple
127	11/25/2016	ATM/Debit card	Bi-lo GRO purchase	\$ 19.90	purple
128	11/25/2016	ATM/Debit card	CVS Greenville Purchase	\$ 20.66	purple
129	12/1/2016	ATM/Debit card	CVS Greenville Purchase	\$ 50.59	purple
130	12/1/2016	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 37.02	purple
131	12/15/2016	ATM/Debit card	The Walking Co Greenville	\$ 148.35	purple
132	12/19/2016	ATM/Debit card	Walmart Super Greenville	\$ 45.10	purple
133	1/6/2017	ATM/Debit card	CVS Greenville Purchase	\$ 20.13	purple
134	1/17/2017	ATM/Debit card	CVS Greenville Purchase	\$ 30.98	purple
135	1/23/2017	ATM/Debit card	Publix Super Greer	\$ 81.37	purple
136	1/30/2017	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 182.96	purple
137	2/6/2017	ATM/Debit card	CVS Greenville Purchase	\$ 37.17	purple
138	2/10/2017	Check	Bon Secours Medical Group	\$ 25.00	purple
139	4/17/2017	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 140.07	purple
140	6/19/2017	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 47.06	purple
141	7/3/2017	ATM/Debit card	Visionworks Greenville	\$ 275.55	purple
142	8/14/2017	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 73.69	purple
143	10/17/2017	Check	Hodges and Ballantine	\$ 439.00	purple
144	12/18/2017	ATM/Debit card	Visionworks Greenville	\$ 272.95	purple

**Appendix L-- Disbursements Alleged by Sterling Mensch III to be for the Benefit of Florence Mensch
(continued)**

Line#	Date	Transaction Type	Paid To	Amount	Color Code
145	12/26/2017	ATM/Debit card	Mr. Knickerbocker	\$ 248.01	purple
146	5/7/2018	ATM/Debit card	Senior Care Pharmacy Mint Hill NC	\$ 302.35	purple
147	8/19/2013	ATM/Debit card	Southern Pools	\$ 148.80	yellow
148	8/21/2013	ATM/Debit card	Ace Hardware	\$ 43.92	yellow
149	8/22/2013	ATM/Debit card	Sherwin Williams	\$ 9.61	yellow
150	8/30/2013	ATM/Debit card	Ace Hardware	\$ 23.30	yellow
151	9/9/2013	ATM/Debit card	Landscapers supply	\$ 142.90	yellow
152	9/9/2013	ATM/Debit card	Ace Hardware	\$ 36.96	yellow
153	9/17/2013	Check	Park Sterling Bank	\$ 1,351.45	yellow
154	10/7/2013	Check	River Oaks	\$ 500.00	yellow
155	9/23/2013	ATM/Debit card	Ace Hardware	\$ 156.06	yellow
156	9/23/2013	ATM/Debit card	Lowe's	\$ 69.79	yellow
157	9/23/2013	ATM/Debit card	Walmart	\$ 15.64	yellow
158	10/21/2013	ATM/Debit card	Lowe's	\$ 44.29	yellow
159	10/21/2013	ATM/Debit card	Lowe's	\$ 21.51	yellow
160	10/28/2013	ATM/Debit card	Ace Hardware	\$ 29.95	yellow
161	10/28/2013	ATM/Debit card	Ace Hardware	\$ 23.99	yellow
162	10/28/2013	ATM/Debit card	Ace Hardware	\$ 65.14	yellow
163	10/29/2013	ATM/Debit card	Ace Hardware	\$ 23.83	yellow
164	10/30/2013	ATM/Debit card	Ace Hardware	\$ 87.19	yellow
165	10/31/2013	ATM/Debit card	Sherwin-Williams	\$ 8.27	yellow
166	10/31/2013	ATM/Debit card	Ace Hardware	\$ 9.87	yellow
167	11/1/2013	ATM/Debit card	Ace Hardware	\$ 14.60	yellow
168	11/4/2013	ATM/Debit card	Ace Hardware	\$ 86.96	yellow
169	11/8/2013	ATM/Debit card	Ace Hardware	\$ 79.03	yellow
170	11/12/2013	ATM/Debit card	Ace Hardware	\$ 27.18	yellow
171	11/12/2013	ATM/Debit card	Ace Hardware	\$ 95.88	yellow
172	10/21/2013	Check	Park Sterling Bank	\$ 1,351.45	yellow
173	10/29/2013	Check	River Oaks	\$ 300.00	yellow
174	11/18/2013	ATM/Debit card	Home Depot	\$ 33.54	yellow
175	11/20/2013	ATM/Debit card	Lowe's	\$ 95.25	yellow
176	12/2/2013	ATM/Debit card	Ace hardware	\$ 51.44	yellow
177	12/2/2013	ATM/Debit card	Home Depot	\$ 28.54	yellow
178	12/2/2013	ATM/Debit card	Ace Hardware	\$ 12.20	yellow
179	11/18/2013	Check	Park Sterling Bank	\$ 1,419.02	yellow
180	12/13/2013	Check	Park Sterling Bank	\$ 1,351.45	yellow

**Appendix L— Disbursements Alleged by Sterling Mensch III to be for the Benefit of Florence Mensch
(continued)**

Line#	Date	Transaction Type	Paid To	Amount	Color Code
181	12/26/2013	ATM/Debit card	Home Depot	\$ 217.45	yellow
182	12/27/2013	ATM/Debit card	Home Depot	\$ 55.28	yellow
183	12/30/2013	ATM/Debit card	Lowe's	\$ 62.88	yellow
184	1/6/2014	ATM/Debit card	Home Depot	\$ 78.57	yellow
185	1/6/2014	ATM/Debit card	Home Depot	\$ 70.81	yellow
186	1/16/2014	Check	Park Sterling Bank	\$ 1,351.45	yellow
187	2/11/2014	Check	Greenville County Tax Collector	\$ 7,434.97	yellow
188	3/14/2014	Check	Park Sterling Bank	\$ 1,351.45	yellow
189	3/14/2014	Check	Park Sterling Bank	\$ 1,419.02	yellow
190	3/14/2014	Check	River Oaks Recreation Association	\$ 500.00	yellow
191	3/21/2014	ATM/Debit card	Classic Ace hardware purchase	\$ 20.12	yellow
192	3/27/2014	ATM/Debit card	Classic Ace hardware purchase	\$ 44.54	yellow
193	4/7/2014	ATM/Debit card	Lowes Greer	\$ 119.90	yellow
194	4/7/2014	ATM/Debit card	Southern Pools purchase	\$ 150.14	yellow
195	4/25/2014	Check	Park Sterling Bank	\$ 2,702.90	yellow
196	5/27/2014	ATM/Debit card	Lowes Greenville	\$ 58.51	yellow
197	6/2/2014	ATM/Debit card	Classic Ace hardware purchase	\$ 330.03	yellow
198	6/2/2014	ATM/Debit card	Lowe's Greenville	\$ 161.10	yellow
199	6/5/2014	Check	Jay Moore	\$ 1,450.00	yellow
200	6/13/2014	Check	Park Sterling Bank	\$ 1,418.07	yellow
201	7/21/2014	Check	Park Sterling Bank	\$ 1,419.02	yellow
202	8/15/2014	Check	Park Sterling Bank	\$ 1,363.00	yellow
203	8/18/2014	ATM/Debit card	Southern Pools purchase	\$ 97.26	yellow
204	8/25/2014	ATM/Debit card	Home Depot Greenville	\$ 208.31	yellow
205	8/25/2014	ATM/Debit card	Southern Pools purchase	\$ 81.85	yellow
206	8/25/2014	ATM/Debit card	Southern Pools purchase	\$ 25.39	yellow
207	9/2/2014	ATM/Debit card	Lowes Greenville	\$ 31.38	yellow
208	9/8/2014	ATM/Debit card	Home Depot Greenville	\$ 45.62	yellow
209	9/17/2014	Online transfer	PSB Loan Payment	\$ 1,352.50	yellow
210	9/22/2014	ATM/Debit card	Home Depot Greer	\$ 24.21	yellow
211	9/22/2014	ATM/Debit card	Home Depot Greer	\$ 89.16	yellow
212	9/29/2014	ATM/Debit card	Classic Ace hardware purchase	\$ 47.66	yellow
213	10/20/2014	Online transfer	PSB Loan Payment	\$ 1,352.50	yellow
214	11/18/2014	Online transfer	PSB Loan Payment	\$ 1,352.50	yellow
215	12/16/2014	Online transfer	PSB Loan Payment	\$ 1,353.42	yellow
216	1/5/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 44.33	yellow

**Appendix L– Disbursements Alleged by Sterling Mensch III to be for the Benefit of Florence Mensch
(continued)**

Line#	Date	Transaction Type	Paid To	Amount	Color Code
217	1/5/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 64.71	yellow
218	1/5/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 93.84	yellow
219	1/15/2015	Online transfer	PSB Loan Payment	\$ 1,353.58	yellow
220	1/22/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 31.78	yellow
221	2/13/2015	ATM/Debit card	home depot Greer	\$ 44.21	yellow
222	3/4/2015	Online transfer	PSB Loan Payment	\$ 2,825.57	yellow
223	3/16/2015	ATM/Debit card	Jeff Lynch appliances	\$ 2,274.76	yellow
224	3/23/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 402.75	yellow
225	3/23/2015	ATM/Debit card	Southern Pools purchase	\$ 100.59	yellow
226	4/8/2015	ATM/Debit card	Southern Pools purchase	\$ 148.24	yellow
227	4/9/2015	Online transfer	PSB Loan Payment	\$ 1,403.00	yellow
228	4/13/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 190.75	yellow
229	4/13/2015	ATM/Debit card	Southern Pools purchase	\$ 74.15	yellow
230	4/20/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 42.29	yellow
231	4/20/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 59.21	yellow
232	4/20/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 33.84	yellow
233	4/20/2015	ATM/Debit card	home depot Greer	\$ 22.14	yellow
234	4/20/2015	ATM/Debit card	home depot Greer	\$ 23.04	yellow
235	4/20/2015	ATM/Debit card	home depot Greer	\$ 30.42	yellow
236	5/19/2015	Online transfer	PSB Loan Payment	\$ 1,503.00	yellow
237	6/8/2015	ATM/Debit card	home depot Greer	\$ 139.94	yellow
238	6/8/2015	ATM/Debit card	Southern Pools purchase	\$ 154.55	yellow
239	6/15/2015	Online transfer	PSB Loan Payment	\$ 1,439.06	yellow
240	6/22/2015	ATM/Debit card	home depot Greer	\$ 326.46	yellow
241	7/6/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 127.65	yellow
242	7/13/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 89.55	yellow
243	7/14/2015	Online transfer	PSB Loan Payment	\$ 1,503.00	yellow
244	7/27/2015	ATM/Debit card	Home Depot Greenville	\$ 165.09	yellow
245	7/27/2015	ATM/Debit card	Home Depot Greenville	\$ 192.69	yellow
246	7/27/2015	ATM/Debit card	Home Depot Greenville	\$ 65.86	yellow
247	7/27/2015	ATM/Debit card	Home Depot Greenville	\$ 96.77	yellow
248	7/31/2015	ATM/Debit card	home depot Greer	\$ 37.04	yellow
249	8/3/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 26.49	yellow
250	8/3/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 41.31	yellow
251	8/3/2015	ATM/Debit card	Home Depot Greenville	\$ 20.27	yellow
252	8/3/2015	ATM/Debit card	Lowe's Greenville	\$ 584.06	yellow

**Appendix L– Disbursements Alleged by Sterling Mensch III to be for the Benefit of Florence Mensch
(continued)**

Line#	Date	Transaction Type	Paid To	Amount	Color Code
253	8/3/2015	ATM/Debit card	Lowe's Greer	\$ 60.62	yellow
254	8/10/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 81.05	yellow
255	8/10/2015	ATM/Debit card	Home Depot Greenville	\$ 75.55	yellow
256	8/10/2015	ATM/Debit card	Lowe's Greenville	\$ 71.28	yellow
257	8/14/2015	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
258	8/17/2015	ATM/Debit card	Classic Ace hardware purchase	\$ 55.10	yellow
259	8/17/2015	ATM/Debit card	home depot Greer	\$ 46.29	yellow
260	8/17/2015	ATM/Debit card	home depot Greer	\$ 30.45	yellow
261	8/24/2015	ATM/Debit card	Gallery of Light Greenville	\$ 578.76	yellow
262	8/24/2015	ATM/Debit card	Southern Pools purchase	\$ 97.26	yellow
263	9/4/2015	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
264	10/7/2015	Online transfer	PSB Loan Payment	\$ 1,503.00	yellow
265	11/10/2015	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
266	12/7/2015	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
267	1/11/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
268	2/9/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
269	3/11/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
270	4/5/2016	ATM/Debit card	Aquanut Pool Care	\$ 132.29	yellow
271	4/11/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
272	4/18/2016	ATM/Debit card	Greenville County Property Tax	\$ 7,676.90	yellow
273	5/9/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
274	5/10/2016	ATM/Debit card	Aquanut Pool Care	\$ 26.45	yellow
275	5/17/2016	ATM/Debit card	Aquanut Pool Care	\$ 111.04	yellow
276	6/7/2016	ATM/Debit card	Aquanut Pool Care	\$ 124.82	yellow
277	6/7/2016	ATM/Debit card	Aquanut Pool Care	\$ 32.70	yellow
278	6/10/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
279	6/20/2016	ATM/Debit card	Classic Ace hardware purchase	\$ 217.43	yellow
280	7/11/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
281	8/2/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
282	8/22/2016	ATM/Debit card	Aquanut Pool Care	\$ 1,542.80	yellow
283	9/7/2016	Check	River Oaks Recreation Association	\$ 2,497.32	yellow
284	10/12/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
285	10/17/2016	ATM/Debit card	Aquanut Pool Care	\$ 780.00	yellow
286	11/4/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
287	12/5/2016	ATM/Debit card	Aquanut Pool Care	\$ 750.00	yellow
288	12/9/2016	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow

**Appendix L- Disbursements Alleged by Sterling Mensch III to be for the Benefit of Florence Mensch
(continued)**

Line#	Date	Transaction Type	Paid To	Amount	Color Code
289	12/19/2016	Check	River Oaks Recreation Association	\$ 32.77	yellow
290	1/10/2017	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
291	2/7/2017	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
292	2/8/2017	Check	River Oaks Recreation Association	\$ 535.00	yellow
293	2/9/2017	Check	Aquanut Pool Care	\$ 250.00	yellow
294	3/6/2017	ATM/Debit card	Aquanut Pool Care	\$ 400.00	yellow
295	3/10/2017	Online transfer	PSB Loan Payment	\$ 1,402.28	yellow
296	4/6/2017	Online transfer	PSB Loan Payment	\$ 1,402.28	yellow
297	4/7/2017	ATM/Debit card	Intuit Simpsonville SC	\$ 1,571.82	yellow
298	4/10/2017	ATM/Debit card	Lowes Foods Greer	\$ 115.65	yellow
299	4/10/2017	ATM/Debit card	Th Lumber Yard INC Greenville	\$ 231.08	yellow
300	4/10/2017	ATM/Debit card	Woodcraft Greenville	\$ 39.19	yellow
301	4/12/2017	ATM/Debit card	Home Depot Greenville	\$ 336.94	yellow
302	4/12/2017	ATM/Debit card	home depot Greer	\$ 20.08	yellow
303	4/12/2017	ATM/Debit card	Intuit Simpsonville SC	\$ 83.78	yellow
304	4/12/2017	ATM/Debit card	Intuit Simpsonville SC	\$ 1,654.43	yellow
305	4/13/2017	ATM/Debit card	home depot Greer	\$ 22.98	yellow
306	4/14/2017	ATM/Debit card	Woodcraft Greenville	\$ 163.72	yellow
307	4/17/2017	ATM/Debit card	home depot Greer	\$ 252.03	yellow
308	4/17/2017	ATM/Debit card	Th Lumber Yard Greenville	\$ 428.24	yellow
309	4/20/2017	ATM/Debit card	Sherwin Williams	\$ 20.00	yellow
310	4/20/2017	ATM/Debit card	Yoders Building Supply	\$ 209.24	yellow
311	4/20/2017	ATM/Debit card	Yoders Building Supply	\$ 208.50	yellow
312	4/24/2017	ATM/Debit card	Home Depot Greer	\$ 46.25	yellow
313	4/24/2017	ATM/Debit card	Sherwin Williams	\$ 172.64	yellow
314	4/25/2017	ATM/Debit card	Home Depot Greenville	\$ 195.49	yellow
315	4/27/2017	ATM/Debit card	Home depot Greer	\$ 56.99	yellow
316	4/28/2017	ATM/Debit card	Classic Ace hardware purchase	\$ 44.51	yellow
317	5/1/2017	ATM/Debit card	Lowes Greer	\$ 37.52	yellow
318	5/3/2017	ATM/Debit card	Classic Ace hardware purchase	\$ 285.39	yellow
319	5/4/2017	ATM/Debit card	Lowes Greenville	\$ 130.30	yellow
320	5/4/2017	ATM/Debit card	Th Lumber Yard INC Greenville	\$ 95.00	yellow
321	5/5/2017	ATM/Debit card	Classic Ace hardware purchase	\$ 91.12	yellow
322	5/5/2017	ATM/Debit card	Home depot Greer	\$ 42.36	yellow
323	5/5/2017	ATM/Debit card	Home depot Greer	\$ 63.13	yellow
324	5/8/2017	ATM/Debit card	Home depot Greer	\$ 60.69	yellow

Appendix L— Disbursements Alleged by Sterling Mensch III to be for the Benefit of Florence Mensch (continued)

Line#	Date	Transaction Type	Paid To	Amount	Color Code
325	5/8/2017	ATM/Debit card	Intuit Simpsonville SC	\$ 93.94	yellow
326	5/10/2017	ATM/Debit card	Deckstore of SC	\$ 203.82	yellow
327	5/10/2017	Online transfer	PSB Loan Payment	\$ 1,402.28	yellow
328	5/10/2017	ATM/Debit card	Th Lumber Yard INC Greenville	\$ 300.00	yellow
329	5/11/2017	ATM/Debit card	Lowes Greer	\$ 85.85	yellow
330	5/15/2017	ATM/Debit card	Lowes Greenville	\$ 66.80	yellow
331	5/30/2017	ATM/Debit card	Lowes Greer	\$ 471.70	yellow
332	6/7/2017	Online transfer	PSB Loan Payment	\$ 1,503.00	yellow
333	6/12/2017	Check	Davis Contracting	\$ 10,262.24	yellow
334	6/29/2017	Check	Johnny Gibson	\$ 2,000.00	yellow
335	6/30/2017	Check	Davis Contracting	\$ 4,064.88	yellow
336	7/10/2017	Online transfer	PSB Loan Payment	\$ 1,503.00	yellow
337	8/11/2017	Online transfer	PSB Loan Payment	\$ 1,503.00	yellow
338	8/18/2017	ATM/Debit card	Aquanut Pool Care	\$ 1,150.00	yellow
339	9/12/2017	Online transfer	PSB Loan Payment	\$ 1,503.00	yellow
340	10/11/2017	Online transfer	PSB Loan Payment	\$ 1,503.00	yellow
341	11/13/2017	Online transfer	PSB Loan Payment	\$ 1,703.00	yellow
342	12/12/2017	Online transfer	PSB Loan Payment	\$ 1,703.00	yellow
343	1/11/2018	Check	General Air	\$ 95.00	yellow
344	1/12/2018	Online transfer	PSB Loan Payment	\$ 1,503.00	yellow
345	2/13/2018	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
346	3/13/2018	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
347	3/25/2018	ATM/Debit card	Aquanut Pool Care	\$ 1,556.07	yellow
348	4/12/2018	Online transfer	PSB Loan Payment	\$ 2,003.00	yellow
349	6/21/2018	ATM/Debit card	South State Bank	\$ 1,534.68	yellow
350	7/11/2018	ATM/Debit card	South State Bank	\$ 1,611.41	yellow
351	7/12/2018	Check	General Air	\$ 432.96	yellow
352	7/12/2018	Check	General Air	\$ 225.63	yellow
353	7/16/2018	ATM/Debit card	Aquanut Pool Care	\$ 920.00	yellow
354	8/10/2018	ATM/Debit card	South State Bank	\$ 1,534.68	yellow
355	8/13/2018	ATM/Debit card	Aquanut Pool Care	\$ 949.71	yellow
356	8/13/2018	Check	River Oaks Recreation Association	\$ 1,285.00	yellow
357	8/21/2018	ATM/Debit card	Property tax	\$ 8,090.28	yellow
358	10/11/2018	ATM/Debit card	South State Bank	\$ 1,534.68	yellow
Total				<u>\$ 189,040.89</u>	

Appendix M—Computation of “Offsets” and Associated “Offsets” to Pre-judgment Interest

Line #	Paid to	Date	Offset Amount	Days Elapsed To 3/1/2021	Pre-judgment Interest Offset
1	Park Sterling Bank	9/17/2013	\$1,351.45	2722	\$730.69
2	Park Sterling Bank	10/21/2013	\$1,351.45	2688	\$721.56
3	Park Sterling Bank	11/18/2013	\$1,419.02	2660	\$749.75
4	Park Sterling Bank	12/13/2013	\$1,351.45	2635	\$707.34
5	Park Sterling Bank	1/16/2014	\$1,351.45	2601	\$698.21
6	Park Sterling Bank	3/14/2014	\$1,351.45	2544	\$682.91
7	Park Sterling Bank	3/14/2014	\$1,419.02	2544	\$717.05
8	Park Sterling Bank	4/25/2014	\$2,702.90	2502	\$1,343.27
9	Park Sterling Bank	6/13/2014	\$1,418.07	2453	\$690.94
10	Park Sterling Bank	7/21/2014	\$1,419.02	2415	\$680.69
11	Park Sterling Bank	8/15/2014	\$1,363.00	2390	\$647.05
12	Park Sterling Bank	9/17/2014	\$1,352.50	2357	\$633.20
13	Park Sterling Bank	10/20/2014	\$1,352.50	2324	\$624.34
14	Park Sterling Bank	11/18/2014	\$1,352.50	2295	\$616.55
15	Park Sterling Bank	12/16/2014	\$1,353.42	2267	\$609.44
16	Park Sterling Bank	1/15/2015	\$1,353.58	2237	\$601.44
17	Park Sterling Bank	3/4/2015	\$2,825.57	2189	\$1,228.56
18	Park Sterling Bank	4/9/2015	\$1,403.00	2153	\$599.99
19	Park Sterling Bank	5/19/2015	\$1,503.00	2113	\$630.82
20	Park Sterling Bank	6/15/2015	\$1,439.06	2086	\$596.26
21	Park Sterling Bank	7/14/2015	\$1,503.30	2057	\$614.22
22	Park Sterling Bank	8/14/2015	\$2,003.00	2026	\$806.06
23	Park Sterling Bank	9/4/2015	\$2,003.00	2005	\$797.70
24	Park Sterling Bank	10/7/2015	\$1,503.00	1972	\$588.72
25	Park Sterling Bank	11/10/2015	\$2,003.00	1938	\$771.04
26	Park Sterling Bank	12/7/2015	\$2,003.00	1911	\$760.30
27	Park Sterling Bank	1/11/2016	\$2,003.00	1876	\$746.38
28	Park Sterling Bank	2/9/2016	\$2,003.00	1847	\$734.84
29	Park Sterling Bank	3/11/2016	\$2,003.00	1816	\$722.51
30	Park Sterling Bank	4/11/2016	\$2,003.00	1785	\$710.17

Appendix M–Computation of “Offsets” and Associated “Offsets” to Pre-judgment Interest (continued)

Line #	Paid to	Date	Offset Amount	Days Elapsed To 3/1/2021	Pre-judgment Interest Offset
31	Park Sterling Bank	5/9/2016	\$2,003.00	1757	\$699.03
32	Park Sterling Bank	6/10/2016	\$2,003.00	1725	\$686.30
33	Park Sterling Bank	7/11/2016	\$2,003.00	1694	\$673.97
34	Park Sterling Bank	8/2/2016	\$2,003.00	1672	\$665.22
35	Park Sterling Bank	10/12/2016	\$2,003.00	1601	\$636.97
36	Park Sterling Bank	11/4/2016	\$2,003.00	1578	\$627.82
37	Park Sterling Bank	12/9/2016	\$2,003.00	1543	\$613.89
38	Park Sterling Bank	1/10/2017	\$2,003.00	1511	\$601.16
39	Park Sterling Bank	2/7/2017	\$2,003.00	1483	\$590.02
40	Park Sterling Bank	3/10/2017	\$1,402.28	1452	\$404.43
41	Park Sterling Bank	4/6/2017	\$1,402.28	1425	\$396.91
42	Park Sterling Bank	5/10/2017	\$1,402.28	1391	\$387.44
43	Park Sterling Bank	6/7/2017	\$1,503.00	1363	\$406.91
44	Park Sterling Bank	7/10/2017	\$1,503.00	1330	\$397.06
45	Park Sterling Bank	8/11/2017	\$1,503.00	1298	\$387.51
46	Park Sterling Bank	9/12/2017	\$1,503.00	1266	\$377.95
47	Park Sterling Bank	10/11/2017	\$1,503.00	1237	\$369.30
48	Park Sterling Bank	11/13/2017	\$1,703.00	1204	\$407.27
49	Park Sterling Bank	12/12/2017	\$1,703.00	1175	\$397.46
50	Park Sterling Bank	1/12/2018	\$1,503.00	1144	\$341.53
51	Park Sterling Bank	2/13/2018	\$2,003.00	1112	\$442.42
52	Park Sterling Bank	3/13/2018	\$2,003.00	1084	\$431.28
53	Park Sterling Bank	4/12/2018	\$2,003.00	1054	\$419.34
54	South State Bank	6/21/2018	\$1,534.68	984	\$299.96
55	South State Bank	7/11/2018	\$1,611.41	964	\$308.55
56	South State Bank	8/10/2018	\$1,534.68	934	\$284.71
57	South State Bank	10/11/2018	\$1,534.68	872	\$265.81
58	Property tax	2/11/2014	\$7,434.97	2575	\$3,802.78
59	Property tax	4/18/2016	\$7,676.90	1778	\$2,711.21
60	Property tax	8/21/2018	\$8,090.28	923	\$1,483.24
	TOTAL		\$119,548.15		\$42,279.44



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

Page 1 of 8
Statement Period
12-15-12 through 01-16-13
B 10 E I E PI 10 0024512

Account Number: [REDACTED] 3259



17005 E01 SCM999 I1 0

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Our Online Banking service allows you to check balances, track account activity and more.
**With Online Banking you can also view up to 18 months of this statement
online and even turn off delivery of your paper statement.**
Enroll at www.bankofamerica.com.

Customer Service Information www.bankofamerica.com



For additional information or service, you may call:
1.800.432.1000 Customer Service
1.800.288.4408 TDD/TTY Users Only
1.800.688.6086 En Español



Or you may write to:
Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Deposit Accounts

Regular Checking

STERLING R MENSCH III POD MACY SHEA MENSCH

Your Account at a Glance

Account Number	XXXX XXXX 3259
Beginning Balance on 12-15-12	\$ 1,481.86
Deposits and Other Additions	+ 12,942.01
Checks Posted	- 2,771.28
ATM and Debit Card Subtractions	- 7,138.23
Service Charges and Other Fees	- 4.00
Other Subtractions	- 4,375.00
Ending Balance on 01-16-13	\$ 135.36

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 2 of 8
Statement Period
12-15-12 through 01-16-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Regular Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Counter Credit	12-17	6,935.00
Offray Specialty Des:Payroll ID:Ctrxxxxxxxxx	12-20	2,795.86
Indn: Sterling R Mensc Co ID:1131119260 Ppd		
CheckCard 1227 Southwes 52624876894	12-31	135.30
800-435-9792 TX 74692162363000835077147		
Offray Specialty Des:Payroll ID:Ctrxxxxxxxxx	01-03	2,795.85
Indn: Sterling R Mensc Co ID:1131119260 Ppd		
Counter Credit	01-14	280.00

Total Deposits and Other Additions \$12,942.01

Regular Checking Subtractions

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
9972	12-24	1,419.60	9973	01-08	1,351.68

Total Checks Posted \$2,771.28

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Bedbath&beyond 12/15 #000019003 Purchase	12-17	208.40
Bedbath&beyond#03 Greenville SC		
Total Wine And 12/15 #000778274 Purchase	12-17	162.47
Total Wine And MO Greenville SC		
CheckCard 1214 Greenville Water System	12-17	136.62
864-2416000 SC 24755422350133504513571		
CheckCard 1215 Urban Nirvana Spa 900	12-17	117.00
Greenville SC 24639232351900014700052		
Total Wine And 12/15 #000806696 Purchase	12-17	100.64
Total Wine And MO Greenville SC		
CheckCard 1215 Masters Mark #4	12-17	92.64
Greer SC 24073142351900012485445		
CheckCard 1216 Vesta *t-Mobile	12-17	53.62
888-278-3397 OR 24692162351000183663778		
Kangaroo Exp 3 12/15 #000181270 Purchase	12-17	49.00
5010 Pelham Rd Greenville SC		
Publix Super M 12/15 #000528232 Purchase	12-17	45.70
411 The Parkway Greer SC		
Spinx #181 12/16 #000738490 Purchase	12-17	25.00
1000 E Butler Rd Greenville SC		
Spinx #114 12/14 #000505808 Purchase	12-17	12.03
941 Haywood Road Greenville SC		
CheckCard 1214 Greenville Water System	12-17	9.88
864-2416000 SC 24755422350133504513589		
CheckCard 1214 Cog Parking River Place	12-17	2.00
Greenville SC 24755422350133506043700		
BkofAmerica ATM 12/18 #000003445 Withdrwl	12-18	300.00
Brushy Creek Greer SC		
BkofAmerica ATM 12/18 #000006020 Withdrwl	12-18	80.00
Gsp Internationa Greer SC		
CheckCard 1217 Hudson News 220 Ch	12-18	12.72
Charleston SC 24692162353000903529661		



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 3 of 8
Statement Period
12-15-12 through 01-16-13
B 10 E I E PI 10 0024514

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
Exxonmobil POS 12/18 #000088608 Purchase 4050 Denley Ave Schiller IL	12-18	12.58
CheckCard 1216 Wendy's #33 Greenville SC 24445002352100551432330	12-18	10.59
CheckCard 1217 Sbarro 4344 Lake Forest IL 24246512353200000000171	12-18	5.54
CheckCard 1217 Deerfield Citgo Deerfield IL 24610432353004099218168	12-19	2.89
CheckCard 1219 Southwes 52624866796 800-435-9792 TX 24692162354000651334412	12-20	378.10
CheckCard 1219 Northampton Wines Rest Greenville SC 24013392354001217743497	12-20	202.00
CheckCard 1218 Itravel College Park GA 24071052354158176454513	12-20	34.24
Cvs 04153 12/21 #000119304 Purchase 04153-2446 Hudso Greer SC	12-21	329.55
Wal-Mart Super 12/21 #000334055 Purchase Wal-Mart Super Ce Greenville SC	12-21	321.07
Spinx #128 12/21 #000371055 Purchase 498 The Parkway Greer SC	12-21	54.00
CheckCard 1222 Half Moon Outfitters Greenville SC 24761972357273357010561	12-24	313.76
CheckCard 1221 Ivy Color Salon Greer SC 24692162357000504593716	12-24	131.23
Gusto Cycles 12/22 #000393005 Purchase 5314 Wade Hampton Taylors SC	12-24	119.73
Bi-Lo 274 12/23 #000145395 Purchase 2460 Hudson Rd. Greer SC	12-24	119.58
Radioshack Cor 12/24 #000735040 Purchase 3621 Pelham Rd Greenville SC	12-24	74.16
Dillards - 016 12/24 #000709252 Purchase Mcalister Greenville SC	12-24	63.07
Whole Foods MA 12/24 #000410532 Purchase 1140 Woodruff Rd Greenville SC	12-24	61.69
CheckCard 1222 Charleston Cooks Greenville SC 24755422358643580329538	12-24	50.88
Spinx #127 12/24 #000625892 Purchase 1450 Roper Mounta Greenville SC	12-24	27.00
Bi-Lo 150 12/22 #000792700 Purchase 3619 Pelham Rd. Greenville SC	12-24	19.06
CheckCard 1222 Barnes & Noble #2221 Greenville SC 24445002358300565366151	12-24	15.89
Stop A Minit 1 12/24 #000233192 Purchase 5123 Pelham Rd Greenville SC	12-24	7.22
Total Wine And 12/26 #000855038 Purchase Total Wine And MO Greenville SC	12-26	168.41
Belk Haywood 12/26 #000311344 Purchase 700 Haywood Mall Greenville SC	12-26	100.15
Total Wine And 12/26 #000856216 Purchase Total Wine And MO Greenville SC	12-26	47.68
Canopy Car Was 12/26 #000616460 Purchase 2312 Wade Hampton Greenville SC	12-26	20.28
CheckCard 1225 Hardee's 1501764 Greenville SC 24431052360200688300979	12-26	4.07

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 4 of 8
Statement Period
12-15-12 through 01-16-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
Total Wine And 12/27 #000794516 Purchase	12-27	246.83
Total Wine And MO Greenville SC		
CheckCard 1227 Ivy Color Salon	12-28	203.62
Greer SC 24692162363000513478612		
CheckCard 1229 Bradshaw Acura	12-31	847.46
Greenville SC 24635652365383308141688		
Costplus 12/31 #000039998 Purchase	12-31	122.92
1125 Woodruff Roa Greenville SC		
Publix Super M 12/30 #000625675 Purchase	12-31	73.39
411 The Parkway Greer SC		
Exxonmobil POS 12/29 #000222258 Purchase	12-31	70.00
2760 Laurens Rd Greenvil SC		
CheckCard 1228 Northampton Wines Rest	12-31	62.00
Greenville SC 24013392363001749795089		
Wal-Mart Super 12/31 #000376481 Purchase	12-31	46.27
Wal-Mart Super Ce Greenville SC		
Cvs 02189 12/29 #000318302 Purchase	12-31	28.58
02189--821 So Bat Greenville SC		
CheckCard 1227 Nick's Car Wash	12-31	27.00
Greenville SC 24071052363158182348385		
The Home Depot 12/31 #000394601 Purchase	12-31	21.17
The Home Depot #1 Greer SC		
CheckCard 1229 Steak N Shake 2705	12-31	10.00
Greensboro NC 24445002365600253557065		
Lowe's #667 12/31 #000684146 Purchase	12-31	8.48
1370 Wade Hampton Greer SC		
Exxonmobil POS 12/29 #000225100 Purchase	12-31	5.65
2760 Laurens Rd Greenvil SC		
Mpxl 01/02 #000119334 Withdrwl	01-02	142.00
411 The Parkway Greer SC		
Garden Ridge - 01/01 #000004468 Purchase	01-02	46.52
35 Park Woodruff Greenville SC		
Publix Super M 01/03 #000115219 Purchase	01-03	229.91
411 The Parkway Greer SC		
Spinx #128 01/04 #000865183 Purchase	01-04	60.00
498 The Parkway Greer SC		
CheckCard 0102 California Dreaming Gru	01-04	40.00
Greenville SC 24266573003207199601587		
The Home Depot 01/04 #000784901 Purchase	01-04	17.85
The Home Depot 11 Greenville SC		
Publix Super M 01/04 #000711093 Purchase	01-04	4.81
411 The Parkway Greer SC		
Discount Tire 01/05 #000329984 Purchase	01-07	355.59
Discount Tire Scc Taylors SC		
CheckCard 0106 Quaker Steak & Lube	01-07	35.00
Greenville SC 24736933006000352874488		
CheckCard 0103 Your Pie - Greenville	01-07	26.24
Greenville SC 24071053004158108627121		
Mpxl 01/06 #000711647 Withdrwl	01-07	22.00
411 The Parkway Greer SC		
CheckCard 0105 Mcalisters Deli 1062	01-07	14.56
Greenville SC 24493983006200799200754		
Sunoco 0475287 01/07 #000091625 Purchase	01-07	11.58
1321 S. Suber Roa Greer SC		



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 5 of 8
Statement Period
12-15-12 through 01-16-13
B 10 E I E PI 10 0024516

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
CheckCard 0105 Mcdonald's F32623 Taylors SC 24427333005720028706339	01-07	4.09
CheckCard 0107 Corona Restaurant #5 Greenville SC 24431053008206888100438	01-08	17.00
Spinx #127 01/08 #000134412 Purchase 1450 Roper Mounta Greenville SC	01-08	15.03
Speedway 06219 01/08 #000304553 Purchase 6501 Miller Lane Dayton OH	01-08	11.78
CheckCard 0108 Hudson Newsgreenville Greenville SC 24692163009000604955153	01-09	29.68
CheckCard 0107 Masters Mark #4 Greer SC 24073143008900014290350	01-09	23.02
Shell Service 01/09 #000320390 Purchase Shell Vandalia OH	01-09	6.88
Sunoco 0374643 01/09 #000392016 Purchase 5052 B Cetronia R Wescosville PA	01-09	3.68
1000 Spinx140 01/14 #000855980 Purchase 3556 Pelham Rd Greenville SC	01-14	20.01
Kangaroo Exp 3 01/12 #000983249 Purchase 5010 Pelham Rd Greenville SC	01-14	20.00
CheckCard 0112 Waffle House 0527 Greenville SC 24431063013207463500168	01-14	6.59
Sunoco 0475287 01/12 #000523342 Purchase 1321 S. Suber Roa Greer SC	01-14	5.27
CheckCard 0115 Vesta *t-Mobile 888-278-3397 OR 24692163015000692891114	01-16	53.62
1000 Spinx140 01/16 #000078133 Purchase 3556 Pelham Rd Greenville SC	01-16	40.01

Total ATM and Debit Card Subtractions \$7,138.23

Service Charges and Other Fees	Date Posted	Amount(\$)
Mpxl 01/02 #000119334 Withdrwl 411 The Parkway Greer SC Fee	01-02	2.00
Mpxl 01/06 #000711647 Withdrwl 411 The Parkway Greer SC Fee	01-07	2.00

Total Service Charges and Other Fees \$4.00

Other Subtractions	Date Posted	Amount(\$)
Online Banking transfer to Chk 7581 Conf# 0146113158;	12-26	1,000.00
Online Banking transfer to Chk 7581 Conf# 29655596925;	12-27	1,000.00
Online Banking transfer to Chk 7581 Conf# 4078502499;	12-31	500.00
Online Banking payment to Crd 8295 Confirmation# 2714333300	01-02	500.00
Online Banking transfer to Chk 7581 Conf# 3835223182;	01-04	350.00
Duke Power Bill Payment	01-08	250.00

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 6 of 8
Statement Period
12-15-12 through 01-16-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Regular Checking Subtractions

Other Subtractions - Continued	Date Posted	Amount(\$)
Piedmont Natural Gas Company Bill Payment	01-08	125.00
Online Banking transfer to Chk 7581 Conf# 0633512934;	01-16	650.00
Total Other Subtractions		\$4,375.00

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,481.86	12-26	4,690.98	01-07	2,484.61
12-17	7,401.86	12-27	3,444.15	01-08	714.12
12-18	6,980.43	12-28	3,240.53	01-09	650.86
12-19	6,977.54	12-31	1,552.91	01-14	878.99
12-20	9,159.06	01-02	862.39	01-16	135.36
12-21	8,454.44	01-03	3,428.33		
12-24	6,031.57	01-04	2,955.67		



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	
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.

Check Image

Account Number: [REDACTED] 3259

Bank of America Advantage

STERLING R. MENSCH, III 06-08 9972
904-948-7400
612 NEW TARLETON WAY
GREER, SC 29660-3855

Date 12-20-12

Pay to the order of Park Sterling Bank \$ 1419.60

One thousand four hundred and nineteen & 60/100 Dollars

Bank of America

ACH INT DEPOSIT

Memo 4299

⑆053904483⑆ 3259⑉9972⑆

Ref. No.: 813006392822692 Amount: 1,419.60

Bank of America Advantage

STERLING R. MENSCH, III 06-08 9973
904-948-7400
612 NEW TARLETON WAY
GREER, SC 29660-3855

Date Jan 8-2012

Pay to the order of Park Sterling Bank \$ 1351.68

One thousand three hundred and fifty one & 68/100 Dollars

Bank of America

ACH INT DEPOSIT

Memo 4299

⑆053904483⑆ 3259⑉9973⑆

Ref. No.: 813006092458813 Amount: 1,351.68

END OF CHECK IMAGE

EX. 4 P 0008



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

Page 1 of 5
Statement Period
01-17-13 through 02-13-13
B 10 E I E PI 10 0022764

Account Number: [REDACTED] 3259



14005 E01 SCM999 I 23 0

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Our Online Banking service allows you to check balances, track account activity and more.
**With Online Banking you can also view up to 18 months of this statement
online and even turn off delivery of your paper statement.**
Enroll at www.bankofamerica.com.

Customer Service Information www.bankofamerica.com



For additional information or service, you may call:
1.800.432.1000 Customer Service
1.800.288.4408 TDD/TTY Users Only
1.800.688.6086 En Español



Or you may write to:
Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Deposit Accounts

Regular Checking

STERLING R MENSCH III POD MACY SHEA MENSCH

Your Account at a Glance

Account Number	XXXX XXXX 3259
Beginning Balance on 01-17-13	\$ 135.36
Deposits and Other Additions	+ 6,535.29
ATM and Debit Card Subtractions	- 3,259.22
Service Charges and Other Fees	- 16.00
Other Subtractions	- 2,734.57
Ending Balance on 02-13-13	\$ 660.86

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 2 of 5
Statement Period
01-17-13 through 02-13-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Regular Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Offray Specialty Des:Payroll ID:Ctrxxxxxxxxx Indn:Sterling R Mensc Co ID:1131119260 Ppd	01-17	2,755.68
Counter Credit	01-28	1,048.52
Offray Specialty Des:Payroll ID:Ctrxxxxxxxxx Indn:Sterling R Mensc Co ID:1131119260 Ppd	01-31	2,731.09

Total Deposits and Other Additions \$6,535.29

Regular Checking Subtractions

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Cvs 02189 01/17 #000913864 Purchase	01-17	45.88
02189-821 So Bat Greenville SC		
1000 Spinx 126 01/17 #000967802 Purchase	01-17	9.33
2101 Old Spartanb Greer SC		
Raceway 6751 01/17 #000080096 Purchase	01-17	8.95
2205 Chesnee Hwy Spartanburg SC		
1000 Spinx 126 01/18 #000033322 Purchase	01-18	63.00
2101 Old Spartanb Greer SC		
CheckCard 0119 Marco s Pizza	01-22	22.00
Greer SC 24394693020080080203403		
Spinx #128 01/21 #000516956 Purchase	01-22	8.46
498 The Parkway Greer SC		
Stop A Minit 1 01/19 #000779562 Purchase	01-22	7.03
5123 Pelham Rd Greenville SC		
Sunoco 0475287 01/23 #000596978 Purchase	01-23	6.96
1321 S. Suber Roa Greer SC		
Total Wine And 01/25 #000925072 Purchase	01-25	107.39
Total Wine And MO Greenville SC		
Sunoco 0475287 01/25 #000655582 Purchase	01-25	50.58
1321 S. Suber Roa Greer SC		
Total Wine And 01/25 #000914981 Purchase	01-25	28.61
Total Wine And MO Greenville SC		
Sunoco 0475287 01/25 #000715092 Purchase	01-25	6.26
1321 S. Suber Roa Greer SC		
Wal-Mart Super 01/26 #000166699 Purchase	01-28	414.53
Wal-Mart Super Ce MT. Pleasant SC		
CheckCard 0126 Queen Street Grocery	01-28	145.00
Charleston SC 24207853027266500650253		
Columbus Data 01/26 #000506384 Withdrwl	01-28	122.75
1 Coming St Charleston SC		
CheckCard 0127 Husk Restaurant	01-28	92.00
Charleston SC 24224433028104015793632		
Collcharsbk#42 01/27 #000913417 Purchase	01-28	70.22
160 Calhoun Stree Charleston SC		
Colonial Candl 01/27 #000059530 Purchase	01-28	61.19
120 Market St Charleston SC		
Staples, Inc. 01/27 #000635810 Purchase	01-28	52.67
Staples, Inc. Charleston SC		
Kangaroo Expre 01/26 #000480478 Purchase	01-28	49.00
588 E Bay St Charleston SC		
Kangaroo Exp # 01/26 #000814861 Purchase	01-28	48.00
9195 University B N. Charleston SC		



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 3 of 5
Statement Period
01-17-13 through 02-13-13
B 10 E I E PI 10 0022766
Account Number: 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
CheckCard 0125 Ivy Color Salon Greer SC 24692163026000128420014	01-28	40.00
CheckCard 0126 Exxonmobil 42181297 Saint Matthewsc 24164053027378000440065	01-28	28.00
Spinx #128 01/27 #000978660 Purchase 498 The Parkway Greer SC	01-28	8.76
CheckCard 0125 Burger King #5646 Greenville SC 24186163026207099501689	01-28	6.79
Exxonmobil POS 01/26 #000743571 Purchase 388 Caw Caw Rd Saint MA SC	01-28	3.50
CheckCard 0127 Sunglass Hut 60042298 Charleston SC 24164073028553001074264	01-29	184.40
Publix Super M 01/29 #000312848 Purchase 411 The Parkway Greer SC	01-29	12.69
Spinx #128 01/30 #000454935 Purchase 498 The Parkway Greer SC	01-30	28.01
1000 Spinx140 01/30 #000444938 Purchase 3556 Pelham Rd Greenville SC	01-30	6.96
SC Dps Dmv 01/31 #000096840 Purchase SC Dps Dmv Greenville SC	01-31	120.00
CheckCard 0130 Ruby Tuesday #3781 Greenville SC 24445003031600266835369	01-31	36.00
CheckCard 0130 Mcdonald's F10063 Greenville SC 24427333030720043690301	01-31	5.82
CheckCard 0131 Greenville County Treas Greenville SC 24755423031160315126868	02-01	145.85
Total Wine And 02/01 #000758215 Purchase Total Wine And MO Greenville SC	02-01	27.65
Spinx #189 02/01 #000301862 Purchase 3135 Brushy Creek Greenville SC	02-01	13.52
CheckCard 0131 Greenville County Treas Greenville SC 24755423031160315128260	02-01	3.69
BkofAmerica ATM 02/03 #000002097 Withdrwl Charlotte Dougla Charlotte NC	02-04	100.00
Wal-Mart Super 02/02 #000821328 Purchase Wal-Mart Super Ce Greenville SC	02-04	75.76
CheckCard 0131 Bg's Restaurant & Spiri Greenville SC 24064133032900010700131	02-04	52.00
Spinx #128 02/02 #000512244 Purchase 498 The Parkway Greer SC	02-04	49.00
CheckCard 0202 Masters Mark #4 Greer SC 24073143034900016596968	02-04	42.04
CheckCard 0202 Masters Mark #4 Greer SC 24073143034900016597263	02-04	24.74
Kangaroo Exp 3 02/04 #000280224 Purchase 5010 Pelham Rd Greenville SC	02-04	20.00
Spinx #128 02/02 #000947210 Purchase 498 The Parkway Greer SC	02-04	10.54
CheckCard 0205 Att*bill Payment 800-288-2020 TX 24692163036000493905738 Recurring	02-05	211.92
CheckCard 0204 Hardee's 1501726 Blacksburg SC 24431053035207188600660	02-05	5.58
BkofAmerica ATM 02/11 #000003008 Withdrwl Charlotte Dougla Charlotte NC	02-11	100.00

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 4 of 5
Statement Period
01-17-13 through 02-13-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
Spinx #128 02/09 #000627961 Purchase 498 The Parkway Greer SC	02-11	63.01
Kangaroo Expre 02/10 #000999628 Purchase 2213 Ashley P N Charleston SC	02-11	56.00
Cvs 01039 02/10 #000026182 Purchase 01039-59 George Charleston SC	02-11	31.87
CheckCard 0208 Ruby Tuesday #3781 Greenville SC 24445003040000276673778	02-11	30.00
Spinx #128 02/11 #000772995 Purchase 498 The Parkway Greer SC	02-11	21.00
CheckCard 0209 Masters Mark #4 Greer SC 24073143041900017499031	02-11	12.79
CheckCard 0210 Apple Store #R318 Charleston SC 24692163042000603120253	02-12	201.43
CheckCard 0210 Zaxbys 00168 Greer SC 24761973042116995011674	02-12	6.47
CheckCard 0212 Vesta *t-Mobile 888-278-3397 OR 24692163043000057194068	02-13	53.62

Total ATM and Debit Card Subtractions \$3,259.22

Service Charges and Other Fees	Date Posted	Amount(\$)
Columbus Data 01/26 #000506384 Withdrwl 1 Coming St Charleston SC Fee	01-28	2.00
Monthly Maintenance Fee	02-13	14.00

Total Service Charges and Other Fees \$16.00

Other Subtractions	Date Posted	Amount(\$)
Online Banking transfer to Chk 7581 Conf# 4246372061;	01-29	1,000.00
Online Banking payment to Crd 8295 Confirmation# 0693003904	02-04	800.00
Online Banking transfer to Chk 7581 Conf# 0272110937;	02-12	500.00
Waste Management Bill Payment	02-12	187.64
Piedmont Natural Gas Company Bill Payment	02-12	120.07
Greenville Water System, SC Bill Payment	02-12	101.86
Greenville Water System, SC Bill Payment	02-12	25.00

Total Other Subtractions \$2,734.57

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	135.36	01-28	2,430.70	02-05	2,185.62
01-17	2,826.88	01-29	1,233.61	02-11	1,870.95
01-18	2,763.88	01-30	1,198.64	02-12	728.48
01-22	2,726.39	01-31	3,767.91	02-13	660.86
01-23	2,719.43	02-01	3,577.20		
01-25	2,526.59	02-04	2,403.12		



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	
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.

EX. 4 P 0022



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

Page 1 of 7
Statement Period
02-14-13 through 03-15-13
B 10 E I E PI 10 0025013

Account Number: [REDACTED] 3259



16005 E01 SCM999 I 23 0

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Our Online Banking service allows you to check balances, track account activity and more.
**With Online Banking you can also view up to 18 months of this statement
online and even turn off delivery of your paper statement.**
Enroll at www.bankofamerica.com.

Customer Service Information www.bankofamerica.com



For additional information or service, you may call:
1.800.432.1000 Customer Service
1.800.288.4408 TDD/TTY Users Only
1.800.688.6086 En Español



Or you may write to:
Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Want flexibility to bank on your smartphone or tablet? Download Bank of America's free Mobile Banking App: Text APP1 to 226526. Must first enroll in Online Banking. Supported carriers include: Alltel, AT&T, Cellular One, T-Mobile, Virgin Mobile, US Cellular, Verizon Wireless. Wireless fees may apply. Text STOP to cancel and HELP for help to 226526.

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 2 of 7
Statement Period
02-14-13 through 03-15-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Deposit Accounts

Regular Checking

STERLING R MENSCH III POD MACY SHEA MENSCH

Your Account at a Glance

Account Number	XXXX XXXX 3259
Beginning Balance on 02-14-13	\$ 660.86
Deposits and Other Additions	+ 8,994.08
Checks Posted	- 2,703.36
ATM and Debit Card Subtractions	- 3,501.08
Service Charges and Other Fees	- 26.00
Other Subtractions	- 1,500.00
Ending Balance on 03-15-13	\$ 1,924.50

Regular Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Offray Specialty Des:Payroll ID:Ctrxxxxxxxxx Indn:Sterling R Mensc Co ID:1131119260 Ppd	02-14	2,831.09
Offray Specialty Des:Payroll ID:Ctrxxxxxxxxx Indn:Sterling R Mensc Co ID:1131119260 Ppd	02-28	2,731.10
Deposit	03-11	600.79
Offray Specialty Des:Payroll ID:Ctrxxxxxxxxx Indn:Sterling R Mensc Co ID:1131119260 Ppd	03-14	2,831.10

Total Deposits and Other Additions \$8,994.08

Regular Checking Subtractions

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
9925	03-15	1,351.68	9974*	02-15	1,351.68

Total Checks Posted \$2,703.36

* Gap in sequential check numbers.

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Total Wine And 02/15 #000880289 Purchase	02-15	180.58
Total Wine And MO Greenville SC		
Total Wine And 02/15 #000867814 Purchase	02-15	119.72
Total Wine And MO Greenville SC		
Publix Super M 02/15 #000029503 Purchase	02-15	90.22
411 The Parkway Greer SC		
Cost Plus Wld 02/15 #000605244 Purchase	02-15	24.96
Cost Plus Wld #28 Greenville SC		
Spinx #181 02/15 #000234487 Purchase	02-15	11.15
1000 E Butler Rd Greenville SC		
1000 Spinx140 02/17 #000387841 Purchase	02-19	69.00
3556 Pelham Rd Greenville SC		



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 3 of 7
Statement Period
02-14-13 through 03-15-13
B 10 E I E PI 10 0025015

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
Dillards - 016 02/17 #000228502 Purchase	02-19	63.46
Mcalister Greenville SC		
CheckCard 0215 Ruby Tuesday #3781	02-19	58.00
Greenville SC 24445003047000329678389		
Publix Super M 02/16 #000329242 Purchase	02-19	30.86
411 The Parkway Greer SC		
CheckCard 0215 L Occitane 345	02-19	21.20
Detroit MI 24755423047130477574223		
1000 Spinx 126 02/16 #000867898 Purchase	02-19	21.00
2101 Old Spartanb Greer SC		
CheckCard 0214 Marriott Torrance Parki	02-19	10.00
Torrance CA 24610433046072004100970		
Kangaroo Exp 3 02/18 #000670764 Purchase	02-19	6.35
5010 Pelham Rd Greenville SC		
CheckCard 0218 The Eagle Zone	02-20	115.69
Greenville SC 24013393050001163319826		
Belk Haywood 02/21 #000913139 Purchase	02-21	233.19
700 Haywood Mall Greenville SC		
Bi-Lo 274 02/21 #000599425 Purchase	02-21	26.88
2460 Hudson Rd. Greer SC		
CheckCard 0218 Birkdale Golf Course	02-21	25.00
Huntersville NC 24330663051900016104932		
1000 Spinx 126 02/21 #000776693 Purchase	02-21	9.26
2101 Old Spartanb Greer SC		
CheckCard 0223 The Haute Hanger	02-25	190.96
Charleston SC 24071053055158171810396		
CheckCard 0223 Bcbg # 0722	02-25	149.73
Charleston SC 24492153055428010174406		
Residence Inn 02/22 #000783774 Withdrwl	02-25	102.95
90 Ripley Point D Charleston SC		
CheckCard 0223 Willy Jays	02-25	100.88
Charleston SC 24506013055980118837714		
CheckCard 0224 Scotchman #165	02-25	50.05
Charleston SC 24122543055740055720178		
Wal-Mart Super 02/23 #000092364 Purchase	02-25	46.61
Wal-Mart Super Ce N. Charleston SC		
CheckCard 0221 Masters Mark #4	02-25	29.88
Greer SC 24073143053900018701919		
CheckCard 0223 Your Pie - Charleston	02-25	29.22
Charleston SC 24071053055158178359546		
CheckCard 0224 Vino Volo Dtw	02-25	27.00
Detroit MI 24431063056207888500221		
CheckCard 0223 Nmc Rivers Ave	02-25	25.00
N. Charleston SC 24071053055987147252550		
Hot Spot 4005 02/24 #000149697 Purchase	02-25	22.08
103 Hammett Bridg Greer SC		
BkofAmerica ATM 02/24 #000003905 Withdrwl	02-25	20.00
Charlotte Dougla Charlotte NC		
Piggly Wiggly 02/24 #000160547 Purchase	02-25	13.97
1739 Maybank High Charleston SC		
Cvs 01039 02/23 #000014400 Purchase	02-25	10.00
01039-59 George Charleston SC		
PA Liquor Cont 02/26 #000001247 Purchase	02-26	28.60
PA Liquor Control Lewisburg PA		

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 4 of 7
Statement Period
02-14-13 through 03-15-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
Service 1St Fc 02/28 #000004302 Withdrwl 101 Walter Dr Lewisburg PA	02-28	62.50
Whole Foods MA 03/03 #000225672 Purchase 1140 Woodruff Rd Greenville SC	03-04	70.47
Stuarts BP 03/04 #000701440 Purchase 1651 Bessemr City Gastonia NC	03-04	60.86
CheckCard 0302 Ivy Color Salon Greer SC 24692163062000507612384	03-04	40.00
Kangaroo Exp 3 03/03 #000240515 Purchase 5010 Pelham Rd Greenville SC	03-04	30.01
Stop A Minit 1 03/02 #000716417 Purchase 5123 Pelham Rd Greenville SC	03-04	17.00
Hot Spot 4005 03/04 #000261721 Purchase 103 Hammett Bridg Greer SC	03-04	16.55
Publix Super M 03/03 #000821350 Purchase 411 The Parkway Greer SC	03-04	5.55
CheckCard 0304 Chester Wine & Spirits Chester NJ 24733093063206604600185	03-05	28.74
Wyndham GA 03/06 #000070935 Withdrwl 1000 Internationa Mount Olive NJ	03-06	42.00
Wyndham GA 03/07 #000151562 Withdrwl 1000 Internationa Mount Olive NJ	03-07	62.00
Wal-Mart #3367 03/10 #000989368 Purchase 4920 Centre Point North Charle SC	03-11	165.85
Exxonmobil POS 03/10 #000303960 Purchase 3692 St Matthews Orangebu SC	03-11	53.00
Publix Super M 03/09 #000721590 Purchase 411 The Parkway Greer SC	03-11	43.04
Cvs 01039 03/10 #000926481 Purchase 01039--59 George Charleston SC	03-11	37.79
CheckCard 0309 Waffle House 0527 Greenville SC 24431063069207463300133	03-11	10.00
CheckCard 0308 Hudson Newsnewark A Elizabeth NJ 24692163068000695636116	03-11	9.19
CheckCard 0312 Att*bill Payment 800-288-2020 TX 24692163071000746882888 Recurring	03-12	461.05
CheckCard 0310 Nmc Rivers Ave N. Charleston SC 24071053070987169862493	03-12	25.00
CheckCard 0310 Panera Bread #4381 North Charlessc 24427333070710031763120	03-12	20.74
Sunoco 0475287 03/12 #000646413 Purchase 1321 S. Suber Roa Greer SC	03-12	10.54
Spinx #121 03/13 #000410248 Withdrwl 2497 South Hwy 14 Greer SC	03-13	142.50
Spinx #121 03/13 #000283109 Purchase 2497 S. Hwy 14 Greer SC	03-13	14.14
CheckCard 0313 Vesta *t-Mobile 888-278-3397 OR 24692163072000217961798	03-14	53.62
CheckCard 0312 Masters Mark #4 Greer SC 24073143072900010307175	03-14	30.37
Sunoco 0475287 03/15 #000556207 Purchase 1321 S. Suber Roa Greer SC	03-15	25.12

Total ATM and Debit Card Subtractions \$3,501.08



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 5 of 7
Statement Period
02-14-13 through 03-15-13
B 10 E I E PI 10 0025017
Account Number: 3259

Regular Checking Subtractions

Service Charges and Other Fees	Date Posted	Amount(\$)
Residence I 02/24 #000176809 Bal Inq	02-25	2.00
90 Ripley Point D Fee		
Residence Inn 02/22 #000783774 Withdrwl	02-25	2.00
90 Ripley Point D Charleston SC Fee		
Service 1St Fc 02/28 #000004302 Withdrwl	02-28	2.00
101 Walter Dr Lewisburg PA Fee		
Wyndham GA 03/06 #000070935 Withdrwl	03-06	2.00
1000 Internationa Mount Olive NJ Fee		
Wyndham GA 03/07 #000151562 Withdrwl	03-07	2.00
1000 Internationa Mount Olive NJ Fee		
Spinx #121 03/13 #000410248 Withdrwl	03-13	2.00
2497 South Hwy 14 Greer SC Fee		
Monthly Maintenance Fee	03-15	14.00
Total Service Charges and Other Fees		\$26.00

Other Subtractions	Date Posted	Amount(\$)
Online Banking transfer to Chk 7581 Conf# 2805400934;	02-28	1,000.00
Online Banking transfer to Chk 7581 Conf# 4142664784;	03-04	500.00
Total Other Subtractions		\$1,500.00

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	660.86	02-25	201.42	03-07	962.24
02-14	3,491.95	02-26	172.82	03-11	1,244.16
02-15	1,713.64	02-28	1,839.42	03-12	726.83
02-19	1,433.77	03-04	1,098.98	03-13	568.19
02-20	1,318.08	03-05	1,070.24	03-14	3,315.30
02-21	1,023.75	03-06	1,026.24	03-15	1,924.50

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

[illegible]

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.





Check Image

0025019

Account Number: [REDACTED] 3259

STERLING R. MENSCH, III 06-06 9925
804-848-7453
612 NEW TARLETON WAY
GREER, SC 29650-3055
Date: MAR 15, 2013
Pay to the order of: PARKSTER LUB BANK
\$ 1351.68
One thousand three hundred fifty one and 68/100 Dollars
Bank of America
ACH R/T 002004483
Memo: 4299
⑆053904483⑆ 3259 9925

Ref. No.: 813009692834854 Amount: 1,351.68

STERLING R. MENSCH, III 06-06 9974
804-848-7453
612 NEW TARLETON WAY
GREER, SC 29650-3055
Date: Feb 15, 2013
Pay to the order of: PARK Sterling Bank
\$ 1351.68
One thousand three hundred fifty one and 68/100 Dollars
Bank of America
ACH R/T 002004483
Memo: 4299
⑆053904483⑆ 3259 9974

Ref. No.: 813006292493843 Amount: 1,351.68

END OF CHECK IMAGE

EX. 4 P 0041

EX. 4 P 0042



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

Page 1 of 7
Statement Period
03-16-13 through 04-16-13
B 10 E I E PI 10

0027078

Account Number: [REDACTED] 3259



17005 E01 SCM999 I12 0

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Our Online Banking service allows you to check balances, track account activity and more.
**With Online Banking you can also view up to 18 months of this statement
online and even turn off delivery of your paper statement.**
Enroll at www.bankofamerica.com.

Customer Service Information www.bankofamerica.com

For additional information or service, you may call:



1.800.432.1000 Customer Service
1.800.288.4408 TDD/TTY Users Only
1.800.688.6086 En Español

Or you may write to:



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

We're improving the system that supports automatic transfers for deposit accounts to better meet your needs. The improvements will give you a new way to manage transfers, but will also change the timing of certain automatic transfers. **Effective 4/23, when an automatic transfer between 2 of your Bank of America accounts falls on a weekend or federal holiday, it will now occur the prior business day.** Any other scheduled automatic transfer that falls on a weekend or federal holiday will continue to occur the following business day. Additionally, you'll be able to manage your transfers through Online Banking by going to the Transfers tab, calling the number on this statement or visiting your nearby banking center.

Did you know there's an easier way to make deposits?

Now when you get a check, you can securely deposit it right into your account using the App and camera on your smartphone or tablet. There's no planning a trip to the banking center or ATM. It's easy to deposit checks on your schedule. Download the newest Mobile Banking App by texting APP1 to 226526. Deposits not available for immediate withdrawal. Restrictions apply. See Mobile App for details. Wireless fees may apply. For text messages, supported carriers include: Alltel, AT&T, Cellular One, T-Mobile, Virgin Mobile, US Cellular, Verizon Wireless. Text STOP to 226526 to cancel. Text HELP to 226526 for help. Bank of America, N.A. Member FDIC

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 2 of 7
Statement Period
03-16-13 through 04-16-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Pick your cash back deals. BankAmeriDeals + makes it easy.

Online or on your mobile device, check out the BankAmeriDeals offered to you. Choose the deals, make the purchases and the cash back gets put into the Bank of America + checking or savings account you select. Learn more at www.bankofamerica.com/deals or tap the "Deals" icon in Mobile Banking.

Good News! In response to customer feedback we've made some changes to your statements to make them easier to read. Soon you will notice color and graphics to highlight account details and draw attention to notifications and special offers. Over the next few months, a guide will be included with your new statement that will detail the enhancements. Stay tuned!

Deposit Accounts

Regular Checking

STERLING R MENSCH III POD MACY SHEA MENSCH

Your Account at a Glance

Account Number	XXXX XXXX 3259
Beginning Balance on 03-16-13	\$ 1,924.50
Deposits and Other Additions	+ 8,709.79
Checks Posted	- 1,639.58
ATM and Debit Card Subtractions	- 3,595.25
Service Charges and Other Fees	- 2.00
Other Subtractions	- 1,500.00
Ending Balance on 04-16-13	\$ 3,897.46

Regular Checking Additions

Deposits and Other Additions		Date Posted	Amount(\$)
Offray Specialty Des:Payroll	ID:Ctrxxxxxxxxxx	03-28	2,731.10
Indn:Sterling R Mense	Co ID:1131119260 Ppd		
Deposit		04-02	2,722.00
Offray Specialty Des:Payroll	ID:Ctrxxxxxxxxxx	04-11	2,831.10
Indn:Sterling R Mense	Co ID:1131119260 Ppd		
Deposit		04-12	425.59

Total Deposits and Other Additions \$8,709.79

Regular Checking Subtractions

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
9926	04-09	850.00	9927	04-04	789.58

Total Checks Posted \$1,639.58



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 3 of 7
Statement Period
03-16-13 through 04-16-13
B 10 E I E PI 10 0027080

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Southern Pools 03/16 #000004667 Purchase	03-18	439.33
Southern Pools Greer SC		
CheckCard 0315 Paisanos Pizzeria & Res	03-18	58.00
Greenville SC 24122593076980014540842		
Sunoco 0475287 03/17 #000562917 Purchase	03-18	53.01
1321 S. Suber Roa Greer SC		
BkofAmerica ATM 03/18 #000003587 Withdrwl	03-18	40.00
Pelham Road Greenville SC		
Classic Ace & 03/16 #000636593 Purchase	03-18	31.56
1622 Woodruff Rd Greenville SC		
Publix Super M 03/17 #000319815 Purchase	03-18	12.37
411 The Parkway Greer SC		
CheckCard 0316 Vesta *t-Mobile	03-18	11.22
888-278-3397 OR 24692163075000285865415		
Spinx #128 03/22 #000095986 Purchase	03-22	10.00
498 The Parkway Greer SC		
Spinx #128 03/22 #000085862 Purchase	03-22	5.27
498 The Parkway Greer SC		
BkofAmerica ATM 03/23 #000005952 Withdrwl	03-25	200.00
Brushy Creek Greer SC		
CheckCard 0322 Arizona Steak House At	03-25	28.00
Simpsonville SC 24071053083158141159243		
CheckCard 0323 Zaxbys 00168	03-25	8.19
Greer SC 24761973083116039010054		
CheckCard 0322 Paradies Mem #9780 Q02	03-25	4.00
Memphis TN 24307923083900345703999		
Rei #145 03/29 #000329253 Purchase	03-29	220.55
1140 Woodruff Roa Greenville SC		
Total Wine And 03/29 #000787302 Purchase	03-29	140.87
Total Wine And MO Greenville SC		
Publix Super M 03/29 #000113128 Purchase	03-29	85.65
411 The Parkway Greer SC		
Belk Haywood 03/29 #000029309 Purchase	03-29	31.79
700 Haywood Mall Greenville SC		
Macy's 78 03/29 #000009033 Purchase	03-29	23.85
700 Haywood Rd Greenville SC		
Bi-Lo 150 03/30 #000740797 Purchase	04-01	139.03
3619 Pelham Rd. Greenville SC		
CheckCard 0330 Half Moon Outfitters	04-01	99.64
Greenville SC 24761973090273089010012		
Wal-Mart Super 03/31 #000731371 Purchase	04-01	84.55
Wal-Mart Super Ce Greenville SC		
Wal-Mart #4583 03/31 #000428885 Purchase	04-01	55.84
3925 Pelham Road Greenville SC		
Cvs 04153 03/30 #000112353 Purchase	04-01	20.77
04153-2446 Hudso Greer SC		
Spinx #181 03/31 #000546173 Purchase	04-01	5.27
1000 E Butler Rd Greenville SC		
CheckCard 0401 Classic Ace Hardware	04-02	11.96
Greer SC 24388943091230165222007		
Kangaroo Exp 3 04/03 #000284395 Purchase	04-03	42.00
5010 Pelham Rd Greenville SC		
CheckCard 0402 Ivy Color Salon	04-03	40.00
Greer SC 24692163093000497406675		

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 4 of 7
Statement Period
03-16-13 through 04-16-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
CheckCard 0402 Classic Ace Hardware Greer SC 24388943092230121434521	04-03	10.05
Sunoco 0475287 04/04 #000300416 Purchase 1321 S. Suber Roa Greer SC	04-04	38.01
Sunoco 0475287 04/04 #000591088 Purchase 1321 S. Suber Roa Greer SC	04-04	10.45
Classic Ace Ha 04/05 #000091079 Purchase 2110 Old Spartanb Greer SC	04-05	117.03
CheckCard 0403 Masters Mark #4 Greer SC 24073143094900012213672	04-05	54.18
CheckCard 0404 Pizza Hut #9504 Greer SC 24762093094900015159677	04-05	15.87
CheckCard 0403 Zaxbys 00168 Greer SC 24761973094116049010703	04-05	8.19
Spinx #128 04/05 #000501210 Purchase 498 The Parkway Greer SC	04-05	8.15
CheckCard 0404 Hardee's 1501764 Greenville SC 24431053094200688300574	04-05	3.43
Lowe's #1983 04/08 #000599144 Purchase 1131 Woodruff Roa Greenville SC	04-08	35.16
Southern Pools 04/06 #000004834 Purchase Southern Pools Greer SC	04-08	26.45
CheckCard 0407 Quaker Steak & Lube Greenville SC 24736933097000453032010	04-08	25.00
Kangaroo Exp 3 04/07 #000226002 Purchase 2571 Woodruff Rd Simpsonville SC	04-08	17.01
CheckCard 0406 Classic Ace Hardware Greer SC 24388943097230159702638	04-08	12.71
Sunoco 0475287 04/08 #000808126 Purchase 1321 S. Suber Roa Greer SC	04-08	8.54
Sunoco 0475287 04/07 #000789788 Purchase 1321 S. Suber Roa Greer SC	04-08	6.95
Publix Super M 04/06 #000918481 Purchase 411 The Parkway Greer SC	04-08	6.65
CheckCard 0406 Mcdonald's F16321 Greer SC 24427333096720049174814	04-08	3.88
CheckCard 0406 Mcdonald's F16321 Greer SC 24427333096720049172701	04-08	2.16
Publix Super M 04/09 #000518285 Withdrwl 5000 Old Buncombe Greenville SC	04-09	102.00
CheckCard 0408 Hardee's 1501764 Greenville SC 24431053098200688301289	04-09	2.03
CheckCard 0409 Furman University -Golf Greenville SC 24431063100207467200280	04-10	100.10
CheckCard 0409 Logans Roadhouse 201 Greenville SC 24692163099000766874946	04-10	41.00
CheckCard 0409 Delta Air 00623284700 Atlanta GA 24717053100871000299871	04-10	10.00
CheckCard 0409 Hardee's 1501685 Travelers Ressc 24431053099200488300712	04-10	6.12
CheckCard 0411 Speedpay:Duke-Energy 866-316-3360 NC 24692163101000394461492	04-11	135.51
Kangaroo Exp 3 04/12 #000044035 Purchase 5010 Pelham Rd Greenville SC	04-12	11.00



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 5 of 7
Statement Period
03-16-13 through 04-16-13
B 10 E I E PI 10 0027082

Account Number: 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
CheckCard 0413 Apple Store #R318 Charleston SC 24692163105000769559223	04-15	195.25
Harris Teeter 04/13 #000710284 Purchase 290 E Bay St Charleston SC	04-15	157.28
CheckCard 0413 Apple Store #R318 Charleston SC 24692163105000769559611	04-15	130.20
BkofAmerica ATM 04/14 #000009210 Withdrwl Charlotte Dougla Charlotte NC	04-15	100.00
CheckCard 0413 Yo Burrito Charleston SC 24765013104200000000983	04-15	91.00
Colonial Candl 04/13 #000943458 Purchase 120 Market St Charleston SC	04-15	57.64
CheckCard 0414 Mannys George St Cafe Charleston SC 24071053104158100348311	04-15	36.00
Garden Ridge - 04/14 #000738214 Purchase 35 Park Woodruff Greenville SC	04-15	26.47
Kangaroo Exp 3 04/14 #000773094 Purchase 906 Haywood Rd Greenville SC	04-15	20.01
Kangaroo Exp 3 04/14 #000775931 Purchase 906 Haywood Rd Greenville SC	04-15	12.17
CheckCard 0415 Vesta *t-Mobile 888-278-3397 OR 24692163105000992805302	04-16	45.45
CheckCard 0415 Hardee's 1501764 Greenville SC 24431053105200688300373	04-16	3.43

Total ATM and Debit Card Subtractions \$3,595.25

Service Charges and Other Fees	Date Posted	Amount(\$)
Publix Super M 04/09 #000518285 Withdrwl 5000 Old Buncombe Greenville SC Fee	04-09	2.00

Total Service Charges and Other Fees \$2.00

Other Subtractions	Date Posted	Amount(\$)
Online Banking transfer to Chk 7581 Conf# 1575019251;	04-01	1,000.00
Online Banking transfer to Chk 7581 Conf# 2519414221;	04-05	500.00

Total Other Subtractions \$1,500.00

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	1,924.50	04-01	1,846.84	04-09	1,819.40
03-18	1,279.01	04-02	4,556.88	04-10	1,662.18
03-22	1,263.74	04-03	4,464.83	04-11	4,357.77
03-25	1,023.55	04-04	3,626.79	04-12	4,772.36
03-28	3,754.65	04-05	2,919.94	04-15	3,946.34
03-29	3,251.94	04-08	2,775.43	04-16	3,897.46

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

[illegible]

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.





Check Image

0027084

Account Number: [REDACTED] 3259

STERLING R. MENSCH, III 06-08 9926
604-646-7453
612 NEW TARLETON WAY
GREEN, SC 29600-3655

Date: April 03 2013

Pay to the order of Richard Cella \$ 850.00

Bank of America

ACH RUT 00000483

MEMO

⑆053904483⑆ [REDACTED] 32599926

Ref. No.: 813008192596986 Amount: 850.00

STERLING R. MENSCH, III 06-08 9927
604-646-7453
612 NEW TARLETON WAY
GREEN, SC 29600-3655

Date: Apr 03 - 2013

Pay to the order of Merline S Meador \$ 789.58

Bank of America

ACH RUT 00000483

MEMO

⑆053904483⑆ [REDACTED] 32599927

Ref. No.: 813009792625127 Amount: 789.58

END OF CHECK IMAGE

EX. 4 P 0061

EX. 4 P 0062



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

Page 1 of 6
Statement Period
04-17-13 through 05-16-13
B 10 E I E PI 10 0026483
Account Number: [REDACTED] 3259



17005 E01 SCM999 I 3 0

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Our Online Banking service allows you to check balances, track account activity and more.
**With Online Banking you can also view up to 18 months of this statement
online and even turn off delivery of your paper statement.**
Enroll at www.bankofamerica.com.

Customer Service Information www.bankofamerica.com



For additional information or service, you may call:

1.800.432.1000 Customer Service
1.800.288.4408 TDD/TTY Users Only
1.800.688.6086 En Español



Or you may write to:

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

Important Platinum Privileges program update.

Beginning June 30, 2013, we will no longer enroll customers in the Platinum Privileges program. Customers enrolled in Platinum Privileges by June 30 will continue receiving and enjoying the benefits of the program if they meet the qualifications. Please visit: bankofamerica.com/platinumprivileges to learn more about these benefits and qualifications

Did you know there's an easier way to make deposits?

Now when you get a check, you can securely deposit it right into your account using the App and camera on your smartphone or tablet. There's no planning a trip to the banking center or ATM. It's easy to deposit checks on your schedule. Download the newest Mobile Banking App by texting APP1 to 226526

Deposits not available for immediate withdrawal. Restrictions apply. See Mobile App for details. Wireless fees may apply. For text messages, supported carriers include: Alltel, AT&T, Cellular One, T-Mobile, Virgin Mobile, US Cellular, Verizon Wireless. Text STOP to 226526 to cancel. Text HELP to 226526 for help. Bank of America, N.A. Member FDIC

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 2 of 6
Statement Period
04-17-13 through 05-16-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Pick your cash back deals. BankAmeriDeals + makes it easy.

Online or on your mobile device, check out the BankAmeriDeals offered to you. Choose the deals, make the purchases and the cash back gets put into the Bank of America + checking or savings account you select. Learn more at www.bankofamerica.com/deals or tap the "Deals" icon in Mobile Banking.

Good News! In response to customer feedback we've made some changes to your statements to make them easier to read. Soon you will notice color and graphics to highlight account details and draw attention to notifications and special offers. Over the next few months, a guide will be included with your new statement that will detail the enhancements. Stay tuned!

Deposit Accounts

Regular Checking

STERLING R MENSCH III POD MACY SHEA MENSCH

Your Account at a Glance

Account Number	XXXX XXXX 3259
Beginning Balance on 04-17-13	\$ 3,897.46
Deposits and Other Additions	+ 5,562.19
ATM and Debit Card Subtractions	- 3,707.27
Service Charges and Other Fees	- 2.00
Other Subtractions	- 3,293.76
Ending Balance on 05-16-13	\$ 2,456.62

Regular Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Offray Specialty Des:Payroll ID:Ctrxxxxxxxxx Indn:Sterling R Mensc Co ID:1131119260 Ppd	04-25	2,731.09
Offray Specialty Des:Payroll ID:Ctrxxxxxxxxx Indn:Sterling R Mensc Co ID:1131119260 Ppd	05-09	2,831.10

Total Deposits and Other Additions \$5,562.19

Regular Checking Subtractions

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
CheckCard 0417 Intuit *turbotax 800-446-8848 CA 24692163107000517821253	04-17	21.19
BkofAmerica ATM 04/19 #000004116 Withdrwl Chester Chester NJ	04-19	800.00
CheckCard 0418 Delta Air 00621696822 Cincinnati OH 24717053109871090853232	04-19	147.50



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 3 of 6
Statement Period
04-17-13 through 05-16-13
B 10 E I E PI 10 0026485
Account Number: 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
H&m 04/19 #000062970 Purchase	04-19	102.08
H&m New York NY		
Njt Nwk-Int Ai 04/19 #000370169 Purchase	04-19	25.00
Njt Nwk-Int Air Newark NJ		
CheckCard 0419 Bond 45 Italian Stk Sea	04-22	193.00
New York NY 24108383110200299400733		
CheckCard 0420 Lips Restaurant - New	04-22	188.29
New York NY 24071053111158125184692		
Michael Kors I 04/20 #000000430 Purchase	04-22	128.47
Michael Kors Inc New York NY		
CheckCard 0421 Jekyll And Hyde Club	04-22	75.00
New York NY 24193043111900010503369		
CheckCard 0420 Angelos	04-22	31.00
New York NY 24071053111987163763888		
CheckCard 0421 Delta Air 00682135937	04-22	25.00
Nyc-Laguadiany 24717053112871120621497		
Shoprite Netco 04/21 #000970490 Purchase	04-22	23.29
75 US Highway 46 Netcong NJ		
CheckCard 0418 Budd Lake Diner	04-22	11.35
Budd Lake NJ 24707803111980153072469		
Raceway 6754 04/23 #000216434 Purchase	04-23	15.15
1697 Boiling Spri Boiling Spri SC		
Publix Super M 04/24 #000725637 Purchase	04-24	13.99
411 The Parkway Greer SC		
Kangaroo Exp 3 04/24 #000242723 Purchase	04-24	11.19
5010 Pelham Rd Greenville SC		
Hot Spot 4005 04/24 #000400926 Purchase	04-24	6.66
103 Hammett Bridg Greer SC		
Kangaroo Exp 3 04/25 #000741693 Purchase	04-25	40.00
5010 Pelham Rd Greenville SC		
BkofAmerica ATM 04/26 #000005438 Withdrwl	04-29	100.00
Brushy Creek Greer SC		
CheckCard 0427 Masters Mark #4	04-29	34.98
Greer SC 24073143118900014320295		
1000 Spinx 126 04/27 #000300271 Purchase	04-29	25.77
2101 Old Spartanb Greer SC		
CheckCard 0427 Barnes & Noble #2221	04-29	15.88
Greenville SC 24445003118100534115583		
M&t Bank 05/01 #000871235 Withdrwl	05-01	40.00
M&t 4354 Business Bedford PA		
Cvs 02189 05/03 #000108258 Purchase	05-03	47.62
02189-821 So Bat Greenville SC		
CheckCard 0502 Pizza Hut #9504	05-03	12.96
Greer SC 24762093122900017976470		
Harris Teeter 05/04 #000012670 Purchase	05-06	262.96
290 E Bay St Charleston SC		
Total Wine And 05/04 #000901790 Purchase	05-06	66.31
Total Wine And MO Columbia SC		
CheckCard 0503 Mimis Cafe 106	05-06	47.00
Greenville SC 24445003124600303023134		
CheckCard 0504 Five Loaves Cafe	05-06	44.00
Charleston SC 24224433125104000952930		
Lordis Loft Sa 05/04 #000852182 Purchase	05-06	33.00
Lordis Loft Salon Charleston SC		

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 4 of 6
Statement Period
04-17-13 through 05-16-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
Kangaroo Exp # 05/04 #000438201 Purchase 4048 Charleston H West Columbia SC	05-06	30.01
Publix Super M 05/04 #000017773 Purchase 411 The Parkway Greer SC	05-06	25.52
CheckCard 0504 Sugar Bakeshop Charleston SC 24828243125980005866289	05-06	19.53
Total Wine And 05/05 #000788240 Purchase Total Wine And MO Greenville SC	05-06	17.37
Publix Super M 05/05 #000827171 Purchase 411 The Parkway Greer SC	05-06	15.74
BkofAmerica ATM 05/07 #000001502 Withdrwl Stadium Houston TX	05-07	200.00
CheckCard 0505 Epicurian Greenville SC 24071053126158159579026	05-07	17.00
CheckCard 0506 Masters Mark #4 Greer SC 24073143127900015022923	05-08	29.87
CheckCard 0510 Att*bill Payment 800-288-2020 TX 24692163130000619530860 Recurring	05-10	537.14
CheckCard 0510 Greenville Water System 864-2416000 SC 24755423131131315574133	05-13	124.59
Classic Ace Ha 05/11 #000571944 Purchase 2110 Old Spartanb Greer SC	05-13	36.96
CheckCard 0514 Vesta *t-Mobile 888-278-3397 OR 24692163134000239696642	05-15	53.62
Spinx #128 05/15 #000027210 Purchase 498 The Parkway Greer SC	05-15	6.22
Sunoco 0475287 05/16 #000057509 Purchase 1321 S. Suber Roa Greer SC	05-16	5.06

Total ATM and Debit Card Subtractions \$3,707.27

Service Charges and Other Fees	Date Posted	Amount(\$)
M&t Bank 05/01 #000871235 Withdrwl M&t 4354 Business Bedford PA Fee	05-01	2.00

Total Service Charges and Other Fees \$2.00

Other Subtractions	Date Posted	Amount(\$)
Online Banking transfer to Chk 7581 Conf# 1611304924;	04-29	1,000.00
Online Banking payment to Crd 8295 Confirmation# 0611309164	04-29	593.76
Online Banking transfer to Chk 7581 Conf# 2501900559;	05-08	500.00
Online Banking transfer to Chk 7581 Conf# 2812129331;	05-09	500.00
Online Banking transfer to Chk 7581 Conf# 4166312543;	05-15	700.00

Total Other Subtractions \$3,293.76



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 5 of 6
Statement Period
04-17-13 through 05-16-13
B 10 E I E PI 10 0026487

Account Number: [REDACTED] 3259

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	3,897.46	04-25	4,770.39	05-08	1,589.11
04-17	3,876.27	04-29	3,000.00	05-09	3,920.21
04-19	2,801.69	05-01	2,958.00	05-10	3,383.07
04-22	2,126.29	05-03	2,897.42	05-13	3,221.52
04-23	2,111.14	05-06	2,335.98	05-15	2,461.68
04-24	2,079.30	05-07	2,118.98	05-16	2,456.62

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

[illegible]

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.





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

Page 1 of 7
Statement Period
05-17-13 through 06-14-13
B 10 E I E PI 10 0024644

Account Number: [REDACTED] 3259



15005 E01 SCM999 I 23 0

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Our Online Banking service allows you to check balances, track account activity and more.
**With Online Banking you can also view up to 18 months of this statement
online and even turn off delivery of your paper statement.**
Enroll at www.bankofamerica.com.

Customer Service Information www.bankofamerica.com



For additional information or service, you may call:
1.800.432.1000 Customer Service
1.800.288.4408 TDD/TTY Users Only
1.800.688.6086 En Español



Or you may write to:
Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Mobile Banking Apps

Want flexibility to bank on your smartphone or tablet? Download Bank of America's free Mobile Banking App: Text APP1 to 226526. Must first enroll in Online Banking. Supported carriers include: Alltel, AT&T, Cellular One, T-Mobile, Virgin Mobile, US Cellular, Verizon Wireless. Wireless fees may apply. Text STOP to cancel and HELP for help to 226526.

Pick your cash back deals. BankAmeriDeals ÷ makes it easy.

Online or on your mobile device, check out the BankAmeriDeals offered to you. Choose the deals, make the purchases and the cash back gets put into the Bank of America ÷ checking or savings account you select. Learn more at www.bankofamerica.com/deals or tap the "Deals" icon in Mobile Banking.

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 2 of 7
Statement Period
05-17-13 through 06-14-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Deposit Accounts

Regular Checking

STERLING R MENSCH III POD MACY SHEA MENSCH

Your Account at a Glance

Account Number	XXXX XXXX 3259
Beginning Balance on 05-17-13	\$ 2,456.62
Deposits and Other Additions	+ 9,023.49
Checks Posted	- 1,486.84
ATM and Debit Card Subtractions	- 4,730.15
Service Charges and Other Fees	- 4.00
Other Subtractions	- 3,912.40
Ending Balance on 06-14-13	\$ 1,346.72

Regular Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Offray Specialty Des:Payroll Indn: Sterling R Mensc	ID: Ctrxxxxxxxxx Co ID: 1131119260 Ppd 05-23	2,731.10
Deposit	05-28	3,461.30
Offray Specialty Des:Payroll Indn: Sterling R Mensc	ID: Ctrxxxxxxxxx Co ID: 1131119260 Ppd 06-06	2,831.09

Total Deposits and Other Additions \$9,023.49

Regular Checking Subtractions

Check #	Posting Date	Amount(\$)
9928	06-13	1,486.84

Total Checks Posted \$1,486.84

ATM and Debit Card Subtractions	Date Posted	Amount(\$)
Sunoco 0475287 05/17 #000155607 Purchase 1321 S. Suber Roa Greer SC	05-17	12.02
CheckCard 0515 Zaxbys 00168 Greer SC 24761973136116094011077	05-17	8.19
CheckCard 0516 Hardee's 1501764 Greenville SC 24431053136200688301804	05-17	5.36
BkofAmerica ATM 05/19 #000009545 Withdrwl Pelham Road Greenville SC	05-20	200.00
CheckCard 0517 State Farm Insurance 800-956-6310 IL 24610433138004080068937	05-20	199.44
Wal-Mart #4583 05/18 #000325471 Purchase 3925 Pelham Road Greenville SC	05-20	122.29
Belk Haywood 05/18 #000721368 Purchase 700 Haywood Mall Greenville SC	05-20	106.00



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 3 of 7
Statement Period
05-17-13 through 06-14-13
B 10 E I E PI 10 0024646

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
BkofAmerica ATM 05/19 #000001703 Withdrwl Pine Knoll Greenville SC	05-20	100.00
Food Lion #093 05/19 #000344429 Purchase 2245 F Ashley Cro Charleston SC	05-20	94.30
CheckCard 0516 Romanos 1108 Greenville SC 24431053137207988500927	05-20	52.00
CheckCard 0516 Sugar Bakeshop Charleston SC 24828243137980005866210	05-20	51.11
Classic Ace Ha 05/18 #000251593 Purchase 2110 Old Spartanb Greer SC	05-20	44.77
Sunoco 0984144 05/19 #000372114 Purchase 495 Piney Grove R Columbia SC	05-20	30.10
CheckCard 0519 Hardee's 1501764 Greenville SC 24431053139200688301413	05-20	4.92
CheckCard 0517 Mcdonald's F16321 Greer SC 24427333137720053592704	05-20	4.83
CheckCard 0517 California Dreaming Gru Greenville SC 24266573140207199601722	05-21	49.00
CheckCard 0519 Your Pie - Charleston Charleston SC 24071053140158174546101	05-21	23.71
CheckCard 0525 Piedmontng/Speedpay 800-752-7504 NC 24692163145000969847719	05-28	304.95
CheckCard 0526 Wild Ace Pizza & Pub Greer SC 24801633147286002339149	05-28	64.00
Spinx #192 05/25 #000100162 Withdrwl 1321 South Suber Greer SC	05-28	62.50
1000 Spinx140 05/27 #000109781 Purchase 3556 Pelham Rd Greenville SC	05-28	36.04
Sunoco 0475287 05/25 #000891571 Purchase 1321 S. Suber Roa Greer SC	05-28	25.01
Advance Stores 05/27 #000005955 Purchase Advance Stores Co Greenville SC	05-28	18.00
CheckCard 0524 Carolina Ale House Greenville SC 24326883145200599202486	05-28	18.00
CheckCard 0527 Classic Ace Hardware Greer SC 24388943147230196002471	05-28	15.88
Sunoco 0475287 05/26 #000061491 Purchase 1321 S. Suber Roa Greer SC	05-28	14.11
CheckCard 0524 Carolina Ale House Greenville SC 24326883145200599201702	05-28	14.00
Publix Super M 05/25 #000212078 Purchase 411 The Parkway Greer SC	05-28	12.79
Lowe's #1983 05/26 #000545204 Purchase 1131 Woodruff Roa Greenville SC	05-28	6.34
CheckCard 0526 Mcdonald's F16321 Greer SC 24427333146720045030424	05-28	4.72
Wells Fargo Bn 05/29 #000848901 Withdrwl Thornblade Greer SC	05-29	203.00
Spinx #127 05/29 #000301878 Purchase 1450 Roper Mounta Greenville SC	05-29	70.00
Spinx #128 05/28 #000412186 Purchase 498 The Parkway Greer SC	05-29	15.27
CheckCard 0530 Hardee's 1501764 Greenville SC 24431053150200688301417	05-31	3.53

STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 4 of 7
Statement Period
05-17-13 through 06-14-13
B 10 E I E PI 10

Account Number: [REDACTED] 3259

Regular Checking Subtractions

ATM and Debit Card Subtractions - Continued	Date Posted	Amount(\$)
BkofAmerica ATM 06/01 #000007748 Withdrwl Pelham Road Greenville SC	06-03	500.00
BkofAmerica ATM 06/01 #000006497 Withdrwl Brushy Creek Greer SC	06-03	500.00
Trader Joe's # 06/02 #000875922 Purchase 401 Johnnie Dodds Mount Pleasa SC	06-03	168.84
CheckCard 0602 Burwells Stone Fire Gri Charleston SC 24493983154200399200097	06-03	116.00
Whole Foods MA 06/02 #000931287 Purchase 923 Houston Nothc Mt Pleasant SC	06-03	107.21
Kangaroo Exp 3 06/01 #000757074 Purchase 5010 Pelham Rd Greenville SC	06-03	62.05
CheckCard 0602 Red Robin Gas And Greenville SC 24224433154101019782567	06-03	51.88
Citgo Corner M 06/02 #000724743 Purchase 19002 Hwy 72 E. Clinton SC	06-03	49.08
Total Wine And 06/01 #000501570 Purchase Total Wine And MO Greenville SC	06-03	46.62
CheckCard 0607 Att*bill Payment 800-288-2020 TX 24692163158000666179782 Recurring	06-07	317.29
BkofAmerica ATM 06/09 #000002771 Withdrwl Pelham Road Greenville SC	06-10	500.00
CheckCard 0607 Masters Mark #4 Greer SC 24073143160900017731990	06-10	54.18
Tj 06/08 #000711377 Purchase Tj Maxx Greenville SC	06-10	54.01
CheckCard 0609 Vesta *t-Mobile 888-278-3397 OR 24692163160000504293445	06-10	53.63
Kangaroo Exp 3 06/08 #000144289 Purchase 906 Haywood Rd Greenville SC	06-10	28.09
Sunoco 0475287 06/09 #000422791 Purchase 1321 S. Suber Roa Greer SC	06-10	28.07
Spinx #128 06/08 #000035643 Purchase 498 The Parkway Greer SC	06-10	19.80
CheckCard 0609 Waffle House 0527 Greenville SC 24431063160207463501431	06-10	8.10
CheckCard 0607 California Dreaming Gru Greenville SC 24266573161207199602559	06-11	37.00
CheckCard 0609 Charlotte's Landing Charlotte NC 24506013161980050866532	06-11	32.12

Total ATM and Debit Card Subtractions \$4,730.15

Service Charges and Other Fees	Date Posted	Amount(\$)
Spinx #192 05/25 #000100162 Withdrwl 1321 South Suber Greer SC Fee	05-28	2.00
Wells Fargo Bn 05/29 #000848901 Withdrwl Thornblade Greer SC Fee	05-29	2.00

Total Service Charges and Other Fees \$4.00



STERLING R MENSCH III
POD MACY SHEA MENSCH

Page 5 of 7
Statement Period
05-17-13 through 06-14-13
B 10 E I E PI 10 0024648

Account Number: [REDACTED] 3259

Regular Checking Subtractions

Other Subtractions	Date Posted	Amount(\$)
Online Banking transfer to Chk 7581 Conf# 3717732728;	05-21	700.00
Online Banking transfer to Chk 7581 Conf# 2779236191;	05-28	1,000.00
Online Banking transfer to Chk 7581 Conf# 0496438441;	05-30	500.00
Duke Power Bill Payment	06-07	357.10
Online Banking payment to Crd 8295 Confirmation# 3078220028	06-10	1,000.00
Online Banking transfer to Chk 7581 Conf# 3078223356;	06-10	300.00
Greenville Water System, SC Bill Payment	06-11	24.33
Piedmont Natural Gas Company Bill Payment	06-11	22.94
Greenville Water System, SC Bill Payment	06-11	8.03
Total Other Subtractions		\$3,912.40

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	2,456.62	05-28	5,242.64	06-06	5,678.25
05-17	2,431.05	05-29	4,952.37	06-07	5,003.86
05-20	1,421.29	05-30	4,452.37	06-10	2,957.98
05-21	648.58	05-31	4,448.84	06-11	2,833.56
05-23	3,379.68	06-03	2,847.16	06-13	1,346.72

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

[illegible]

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.





Check Image

0024650

Account Number: [REDACTED] 3259

Bank of America Advantage

STERLING R. MENSCH, III 06-08 9828
504-543-7453
612 NEW TAPLETON WAY
GREER, SC 29600-3005

Date: June 7, 2013

Pay to the order of: PARK Sterling BANK \$ 1,486.84
One thousand - four hundred - eighty six and 84/100 Dollars

Bank of America

ACH INT 4299

⑆053904483⑆ 325919928

Ref. No.: 813009292306210 Amount: 1,486.84

END OF CHECK IMAGE

EX. 4 P 0099

EX. 4 P 0100



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

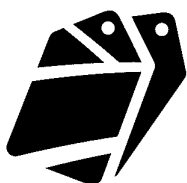
for June 15, 2013 to July 17, 2013

Account number: [REDACTED] 3259

Account summary

Beginning balance on June 15, 2013	\$1,346.72
Deposits and other additions	5,923.00
ATM and debit card subtractions	-3,807.58
Other subtractions	-3,052.56
Checks	-0.00
Service fees	-14.00
Ending balance on July 17, 2013	\$395.58

Find great cash back deals all around you.



Bank of America, N.A. Member FDIC

Online or on your mobile device, BankAmeriDeals® makes it easy to get cash back at stores, restaurants, online merchants and services. Just choose the cash back deals, pay with your eligible debit or credit card and the cash back gets put into your Bank of America® account.

To get started, visit www.bankofamerica.com/deals or tap the "Deals" icon in Mobile Banking.



Scan this QR code
with your smartphone
and start picking
your deals now.

EX. 4 P 0105

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
06/20/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,731.10
07/03/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,831.10
07/11/13	Deposit	360.80
Total deposits and other additions		\$5,923.00

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
06/24/13	SOUTHERN POOLS 06/24 #000007459 PURCHASE SOUTHERN POOLS GREER SC	-175.26
06/24/13	Fowlers Pharma 06/24 #000510336 PURCHASE 1908 Laurens Road Greenville SC	-174.90
06/24/13	KANGAROO EXP 3 06/24 #000321574 PURCHASE 5010 PELHAM RD GREENVILLE SC	-31.00
06/25/13	BKOFAMERICA ATM 06/25 #000001267 WITHDRWL BRUSHY CREEK GREER SC	-100.00
06/25/13	KANGAROO EXP 3 06/25 #000690001 PURCHASE 3713 E NORTH ST GREENVILLE SC	-28.00
06/25/13	CVS 02189 06/25 #000924645 PURCHASE 02189-821 SO BAT GREENVILLE SC	-19.90
06/26/13	CHECKCARD 0625 CORONA RESTAURANT #5 GREENVILLE SC 24431053177206888100607	-37.00
06/26/13	CHECKCARD 0625 IVY COLOR SALON GREENVILLE SC 24692163177000439133204	-37.00
07/01/13	CHECKCARD 0630 ATT*BILL PAYMENT 800-288-2020 TX 24692163181000060927571 RECURRING	-244.85
07/01/13	SPINX #128 06/29 #000009258 PURCHASE 498 THE PARKWAY GREER SC	-65.00
07/01/13	CHECKCARD 0629 BARNES & NOBLE #2221 GREENVILLE SC 24445003181100531953830	-35.88
07/01/13	Wal-Mart Super 06/29 #000328628 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-33.86
07/01/13	PUBLIX SUPER M 06/29 #000410091 PURCHASE 411 THE PARKWAY GREER SC	-20.71

continued on the next page

Paperless statements. Very smart.

Switching to paperless documents helps make secure record keeping easier. You can find, view, download and print any time—all in one place. You get email notifications when your statements are ready. Plus, it can help reduce the risk of mail fraud and identity theft.

To go paperless, enroll in Online Banking at www.bankofamerica.com/onlinebanking, find the green leaf icon on your account documents and click “go paperless.”

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/01/13	CHECKCARD 0630 SBARRO CLEVELAND AIRPOR CLEVELAND OH 24246513182207899700188	-7.92
07/02/13	CHECKCARD 0701 CAPTAIN SUNDAE NORTH HOLLAND MI 24055233183206000000730	-15.05
07/02/13	CHECKCARD 0630 M BROOKWOOD BA12202578 CHARLOTTE NC 24164073182531214748363	-8.31
07/03/13	Callahan's Win 07/03 #000496895 PURCHASE 427 The Parkway Greer SC	-30.73
07/03/13	SUNOCO 0475287 07/03 #000491366 PURCHASE 1321 S. SUBER ROA GREER SC	-28.02
07/03/13	CHECKCARD 0702 WINNERS SPORTS BAR & GR CLEVELAND OH 24473013183900012600327	-21.00
07/03/13	CHECKCARD 0702 BOB EVANS REST #0215 HOLLAND MI 24445003184000327932427	-20.00
07/05/13	BEDBATH&BEYOND 07/05 #000115706 PURCHASE BEDBATH&BEYOND#03 GREENVILLE SC	-218.30
07/05/13	PUBLIX SUPER M 07/04 #000315403 PURCHASE 411 THE PARKWAY GREER SC	-162.67
07/05/13	Wal-Mart Super 07/05 #000679754 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-112.36
07/05/13	POLISHED AT GR 07/05 #000965360 PURCHASE POLISHED AT GREEN GREENVILLE SC	-82.00
07/05/13	BEST BUY #272 07/05 #000001110 PURCHASE BEST BUY #272 GREENVILLE SC	-49.81
07/05/13	CHECKCARD 0702 CHARLOTTE AVIATION/PRKN CHARLOTTE NC 24001753184400916009783	-21.00
07/05/13	CHECKCARD 0703 KINGS MOUNTAIN CITGO KINGS MOUNTAINC 24610433185004079796243	-21.00
07/05/13	CHECKCARD 0704 CAROLINA ALE HOUSE GREENVILLE SC 24326883186200599202585	-17.00
07/05/13	CHECKCARD 0702 GIFT SHOP GRR 10346039 GRAND RAPIDS MI 24164073184531214748361	-12.17
07/05/13	CHECKCARD 0703 ZAXBYS 00168 GREER SC 24761973185116046010755	-8.19
07/05/13	SPINX #128 07/04 #000645277 PURCHASE 498 THE PARKWAY GREER SC	-6.48
07/05/13	CHECKCARD 0704 HARDEE'S 1501764 GREENVILLE SC 24431053185200688301622	-4.63
07/05/13	CHECKCARD 0702 CONC B BAR GRR10340024 GRAND RAPIDS MI 24164073184531214748361	-4.17
07/08/13	TARGET T1182 07/06 #000221316 PURCHASE TARGET T1182 GREE GREENVILLE SC	-269.18
07/08/13	CHECKCARD 0705 SUNGLASS HUT 60012671 GREENVILLE SC 24164073187553001285271	-233.20
07/08/13	1000 SPINX140 07/06 #000801995 PURCHASE 3556 PELHAM RD GREENVILLE SC	-32.00
07/08/13	LOWE'S #667 07/07 #000857174 PURCHASE 1370 WADE HAMPTON GREER SC	-21.09
07/08/13	CHECKCARD 0706 BACON BROS PUBLIC HOUSE GREENVILLE SC 24755423188121883793894	-18.00
07/08/13	SUNOCO 0475287 07/08 #000013972 PURCHASE 1321 S. SUBER ROA GREER SC	-11.58
07/08/13	CHECKCARD 0705 HARDEE'S 1501764 GREENVILLE SC 24431053186200688301373	-6.11

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/08/13	CHECKCARD 0705 BURGER KING #5646 GREENVILLE SC 24186163187207099500926	-5.38
07/09/13	CHECKCARD 0707 SUBWAY 03306578 GREER SC 24164073189255225734179	-7.56
07/09/13	CHECKCARD 0708 MCDONALD'S F27358 GREER SC 24427333189720047377177	-5.77
07/09/13	CHECKCARD 0708 HARDEE'S 1501764 GREENVILLE SC 24431053189200688301222	-4.63
07/10/13	CHECKCARD 0708 CALIFORNIA DREAMING GRU GREENVILLE SC 24266573190207199601242	-37.00
07/10/13	PUBLIX SUPER M 07/10 #000213428 PURCHASE 411 THE PARKWAY GREER SC	-29.25
07/10/13	CHECKCARD 0709 PIZZA HUT 6609 GREER SC 24431063191286588900572	-12.80
07/10/13	CHECKCARD 0709 ARBYS 6936 GREER SC 24431063190206254400179	-6.24
07/11/13	COSTCO WHSE #1 07/11 #000380746 PURCHASE 1021 WOODRUFF RD GREENVILLE SC	-55.00
07/12/13	COSTCO WHSE #0 07/12 #000797850 PURCHASE 3050 ASHLEY TOWN CHARLESTON SC	-369.18
07/12/13	TARGET T1391 07/12 #000315464 PURCHASE TARGET T1391 CHAR CHARLESTON SC	-167.09
07/12/13	SUNOCO 0475287 07/12 #000349670 PURCHASE 1321 S. SUBER ROA GREER SC	-7.17
07/12/13	SPINX #351 07/12 #000754545 PURCHASE 3109 W. MONTAGUE N. CHARLESTO SC	-5.98
07/15/13	CHECKCARD 0713 MORI LUGGAGE & GIFTS CHARLESTON SC 24690513195206588100029	-450.28
07/15/13	HARRIS TEETER 07/13 #000209807 PURCHASE 975 Savannah Hwy Charleston SC	-55.89
07/15/13	BKOFAMERICA ATM 07/15 #000003269 WITHDRWL GSP INTERNATIONAL GREER SC	-30.00
07/15/13	CHECKCARD 0713 MASTERS MARK #4 GREER SC 24073143195900010740518	-26.33
07/15/13	COLONIAL CANDL 07/13 #000525966 PURCHASE 120 MARKET ST CHARLESTON SC	-23.06
07/15/13	SPINX #121 07/15 #000687210 PURCHASE 2497 S. HWY 14 GREER SC	-12.58
07/15/13	SHELL Service 07/13 #000859040 PURCHASE SHELL ORANGEBURG SC	-8.07
07/15/13	CHECKCARD 0711 LITTLE CAESARS 0101 000 TAYLORS SC 24445003193100450748860	-5.40
07/15/13	CHECKCARD 0712 MCDONALD'S F11228 CLINTON SC 24427333193720039436720	-5.31
07/16/13	CHECKCARD 0713 GODIVA CHOCOLATES #162 CHARLESTON SC 24435653196469108884000	-24.09
07/16/13	CHECKCARD 0714 ZAXBYS 00168 GREER SC 24761973196116057010121	-8.19
Total ATM and debit card subtractions		-\$3,807.58

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
07/01/13	Online Banking transfer to CHK 7581 Conf# 4051593344;	-1,000.00
07/01/13	Online Banking payment to CRD 8295 Confirmation# 4051596973	-700.00
07/01/13	Online Banking transfer to CHK 7581 Conf# 2767735792;	-500.00
07/02/13	DUKE POWER Bill Payment	-175.56
07/02/13	WASTE MANAGEMENT Bill Payment	-85.00
07/15/13	Online Banking transfer to CHK 7581 Conf# 3891158163;	-592.00
Total other subtractions		-\$3,052.56

Service fees

Date	Transaction description	Amount
07/17/13	Monthly Maintenance Fee	-14.00
Total service fees		-\$14.00

Note your Ending Balance already reflects the subtraction of Service Fees.



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for July 18, 2013 to August 16, 2013

Account number: [REDACTED] 3259

Please be sure to review the important changes to your account explained in the notice enclosed with this statement. We're available to discuss any questions you may have by calling us at the toll-free number on your statement or visiting a nearby banking center.

Account summary

Beginning balance on July 18, 2013	\$395.58
Deposits and other additions	20,442.72
ATM and debit card subtractions	-3,851.49
Other subtractions	-5,790.50
Checks	-3,999.02
Service fees	-0.00
Ending balance on August 16, 2013	\$7,197.29

Find great cash back deals all around you.



Bank of America, N.A. Member FDIC

Online or on your mobile device, BankAmeriDeals® makes it easy to get cash back at stores, restaurants, online merchants and services. Just choose the cash back deals, pay with your eligible debit or credit card and the cash back gets put into your Bank of America® account.

To get started, visit www.bankofamerica.com/deals or tap the "Deals" icon in Mobile Banking.



Scan this QR code with your smartphone and start picking your deals now.

EX. 4 P 0127

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
07/18/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,731.09
08/01/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,831.10
08/06/13	Online Banking Transfer From Chk 7059	2,800.00
08/06/13	Online Banking Transfer From Chk 7059	1,000.00
08/12/13	Online Banking Transfer From Chk 7059	3,850.00
08/12/13	Online Banking Transfer From Chk 7059	2,200.00
08/13/13	Online Banking Transfer From Chk 7059	2,299.43
08/15/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,731.10
Total deposits and other additions		\$20,442.72

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
07/19/13	CHECKCARD 0718 OFFRAY SPECIALTY NARROW 9088793636 NJ 24431063200206366300018	-114.93
07/19/13	PELHAM ROAD PA 07/19 #000000098 PURCHASE PELHAM ROAD PARTY GREENVILLE SC	-35.02
07/19/13	PUBLIX SUPER M 07/19 #000332373 PURCHASE 411 THE PARKWAY GREER SC	-24.78
07/22/13	HARRIS TEETER 07/21 #000618992 PURCHASE 920 Houston North Mt Pleasant SC	-105.21
07/22/13	TRADER JOE'S # 07/21 #000365603 PURCHASE 401 JOHNNIE DODDS MOUNT PLEASA SC	-69.56
07/22/13	SUNOCO 0475287 07/20 #000251528 PURCHASE 1321 S. SUBER ROA GREER SC	-20.08
07/22/13	CHECKCARD 0719 HUDSON NEWSNEWARK A ELIZABETH NJ 24692163201000214534311	-13.14
07/24/13	CHECKCARD 0722 PAISANOS PIZZERIA & RES GREENVILLE SC 24122593204980014540847	-29.00
07/25/13	CHECKCARD 0723 SWEET BASIL INC GREENVILLE SC 24789303205205161389401	-30.00
07/26/13	KANGAROO EXP 3 07/26 #000069624 PURCHASE 5010 PELHAM RD GREENVILLE SC	-6.35

continued on the next page

Paperless statements. Very smart.

Switching to paperless documents helps make secure record keeping easier. You can find, view, download and print any time—all in one place. You get email notifications when your statements are ready. Plus, it can help reduce the risk of mail fraud and identity theft.

To go paperless, enroll in Online Banking at www.bankofamerica.com/onlinebanking, find the green leaf icon on your account documents and click “go paperless.”

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/29/13	PUBLIX SUPER M 07/27 #000019034 PURCHASE 411 THE PARKWAY GREER SC	-52.99
07/29/13	CHECKCARD 0726 CHICORA RESTAURANT GROU GREENVILLE SC 24755423208642082979253	-30.00
07/29/13	THE HOME DEPOT 07/28 #000289401 PURCHASE THE HOME DEPOT #1 GREER SC	-21.18
07/29/13	CHECKCARD 0728 WAFFLE HOUSE 0527 GREENVILLE SC 24431063209207463500360	-8.00
08/02/13	BI-LO 150 08/02 #000669645 PURCHASE 3619 PELHAM RD. GREENVILLE SC	-84.76
08/02/13	SPINX #128 08/02 #000301001 PURCHASE 498 THE PARKWAY GREER SC	-69.80
08/02/13	LOWE'S #539 08/02 #000761022 PURCHASE 1104 MARKET CENTE MT PLEASANT SC	-59.88
08/02/13	CVS 01039 08/02 #000126469 PURCHASE 01039-59 George Charleston SC	-38.80
08/02/13	CVS 00443 08/02 #000418263 PURCHASE 00443-1739 Mayba Charleston SC	-18.16
08/05/13	CHECKCARD 0802 CHARLESTON CENTER FOR O CHARLESTON SC 24755423214272141553659	-1,006.00
08/05/13	COST PLUS WLD 08/03 #000257886 PURCHASE COST PLUS WLD #21 CHARLESTON SC	-173.58
08/05/13	CHECKCARD 0802 SHERWIN WILLIAMS #2770 MT. PLEASANT SC 24610433214004012196845	-25.89
08/05/13	CHECKCARD 0804 SQ *THE BAGEL SHOP Charleston SC 24692163216000804417573	-14.02
08/05/13	EXXONMOBIL POS 08/03 #000895640 PURCHASE 484 SAVANNAH HWY CHARLEST SC	-8.46
08/05/13	SUNOCO 0475287 08/05 #000881016 PURCHASE 1321 S. SUBER ROA GREER SC	-7.27
08/06/13	SPINX #128 08/06 #000963889 PURCHASE 498 THE PARKWAY GREER SC	-20.00
08/06/13	CHECKCARD 0804 CVS PHARMACY #2240 Q03 GREENVILLE SC 24445003217100414662845	-12.65
08/06/13	SUNOCO 0475287 08/06 #000073935 PURCHASE 1321 S. SUBER ROA GREER SC	-6.87
08/06/13	CHECKCARD 0804 BURGER KING #5646 GREENVILLE SC 24186163217207099501340	-6.79
08/07/13	BKOFAMERICA ATM 08/07 #000006630 WITHDRWL PELHAM ROAD GREENVILLE SC	-60.00
08/07/13	CHECKCARD 0806 MANNYS GEORGE ST CAFE CHARLESTON SC 24071053218158199900124	-22.00
08/08/13	CHECKCARD 0806 CORONA RESTAURANT #5 GREENVILLE SC 24431053219206888100581	-11.00
08/08/13	CHECKCARD 0807 MCDONALD'S F16321 GREER SC 24427333219720051285732	-3.66
08/09/13	TJ 08/09 #000109507 PURCHASE TJ MAXX GREENVILLE SC	-42.39
08/09/13	KANGAROO EXP 3 08/09 #000928580 PURCHASE 5010 PELHAM RD GREENVILLE SC	-28.00
08/09/13	CHECKCARD 0807 RUBY TUESDAY #3781 GREENVILLE SC 24445003221000268705928	-28.00
08/12/13	BELK HAYWOOD 08/10 #000529309 PURCHASE 700 HAYWOOD MALL GREENVILLE SC	-381.01
08/12/13	CHECKCARD 0809 ATT*BILL PAYMENT 800-288-2020 TX 24692163221000597690090 RECURRING	-221.23
08/12/13	PIGGLY WIGGLY 08/11 #000157827 PURCHASE 445 MEETING STREE CHARLESTON SC	-111.54

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/12/13	BKOFAMERICA ATM 08/10 #000007991 WITHDRWL BRUSHY CREEK GREER SC	-100.00
08/12/13	KANGAROO EXP 3 08/11 #000821493 PURCHASE 5010 PELHAM RD GREENVILLE SC	-70.01
08/12/13	CHECKCARD 0811 RAREBIT LLC CHARLESTON SC 24765013224286488900674	-62.00
08/12/13	11511 - KING S 08/11 #000670157 PURCHASE 279 KING STREET CHARLESTON SC	-52.08
08/12/13	CHECKCARD 0810 MASTERS MARK #4 GREER SC 24073143223900013146917	-51.33
08/12/13	EXXONMOBIL POS 08/11 #000295393 PURCHASE 3692 ST MATTHEWS ORANGEBU SC	-49.00
08/12/13	CHECKCARD 0810 IVY COLOR SALON GREENVILLE SC 24692163223000217373331	-37.00
08/12/13	CHECKCARD 0808 PALMETTO RESTAURANT AND GREENVILLE SC 24431063221286488900452	-27.00
08/13/13	CHECKCARD 0811 APPLE STORE #R318 CHARLESTON SC 24692163224000720958569	-116.00
08/13/13	CHECKCARD 0809 CHOPHOUSE #47 GREENVILLE SC 24246513224206899100068	-75.00
08/13/13	QUIKTRIP 08/12 #000657739 PURCHASE 110 S ROCK RD WICHITA KS	-8.97
08/14/13	CHECKCARD 0813 VESTA *T-MOBILE 888-278-3397 OR 24692163225000079573208	-74.83
08/16/13	CLASSIC ACE HA 08/16 #000083960 PURCHASE 2110 OLD SPARTANB GREER SC	-65.71
08/16/13	SHELL Service 08/15 #000919745 PURCHASE SHELL CHARLOTTE NC	-21.05
08/16/13	SUNOCO 0475287 08/16 #000907883 PURCHASE 1321 S. SUBER ROA GREER SC	-7.77
08/16/13	SPINX #121 08/16 #000972646 PURCHASE 2497 S. HWY 14 GREER SC	-6.98
08/16/13	BEST BUY #272 08/16 #000009835 PURCHASE BEST BUY #272 GREENVILLE SC	-4.76
Total ATM and debit card subtractions		-\$3,851.49

Other subtractions

Date	Description	Amount
08/05/13	Online Banking transfer to CHK 7581 Conf# 0475029522;	-1,000.00
08/12/13	COLLEGE OF CHAR DES:WEBCHECK ID:193925	-2,756.50
08/13/13	Online Banking payment to CRD 8295 Confirmation# 0639331974	-784.00
08/13/13	Online Banking transfer to CHK 7581 Conf# 1539328339;	-700.00
08/13/13	Duke Power Bill Payment	-400.00
08/13/13	Piedmont Natural Gas Company Bill Payment	-75.00
08/13/13	Greenville Water System, SC Bill Payment	-75.00
Total other subtractions		-\$5,790.50

Checks

Date	Check #	Amount
08/13/13	<u>9975</u>	-1,419.02

Date	Check #	Amount
08/14/13	<u>9976</u>	-2,580.00
Total checks		-\$3,999.02
Total # of checks		2



Account number: [REDACTED] 3259

Check number: 9975 | Amount: \$1,419.02

Check number: 9976 | Amount: \$2,580.00

Bank of America Advantage

STERLING R. MENSCH, III 06-06
864-545-7568
612 NEW TARTLETOWN WAY
GAIDER, SC 29602-3005

9976

August 11, 2013 Date

61-FA0402 92 2942

Rolling Green Village

Pay to the order of \$ 2580.00

Five thousand five hundred and eighty dollars

Bank of America

ACH RTT 06/06/13

2087

Florida Mensch

053904483 32549478

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for August 17, 2013 to September 16, 2013

Account number: [REDACTED] 3259

Account summary

Beginning balance on August 17, 2013	\$7,197.29
Deposits and other additions	18,219.50
ATM and debit card subtractions	-17,229.25
Other subtractions	-4,024.11
Checks	-0.00
Service fees	-31.00
Ending balance on September 16, 2013	\$4,132.43

Find great cash back deals all around you.



Bank of America, N.A. Member FDIC

Online or on your mobile device, BankAmeriDeals® makes it easy to get cash back at stores, restaurants, online merchants and services. Just choose the cash back deals, pay with your eligible debit or credit card and the cash back gets put into your Bank of America® account.

To get started, visit www.bankofamerica.com/deals or tap the "Deals" icon in Mobile Banking.



Scan this QR code with your smartphone and start picking your deals now.

EX. 4 P 0147

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
08/22/13	Checkcard 0821 Classic Ace Hardware Greer Sc 7438894323323017345	5.82
08/26/13	Online Banking Transfer From Chk 7059 Confirmation# 3034062556	1,945.00
08/28/13	Online Banking Transfer From Chk 7059 Confirmation# 4073249591	2,850.00
08/29/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,731.10
08/29/13	Checkcard 0828 Pottery Barn 0826 Greenville Sc 7469216324100084140	148.92
09/03/13	Online Banking Transfer From Chk 7059 Confirmation# 3714448010	71.85
09/03/13	Online Banking Transfer From Chk 7059 Confirmation# 2814451483	50.71
09/09/13	Online Banking Transfer From Chk 7059 Confirmation# 5175686014	6,068.00
09/12/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,831.10
09/12/13	Online Banking Transfer From Chk 7059 Confirmation# 1597572036	1,517.00
Total deposits and other additions		\$18,219.50

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
08/19/13	DISCOUNT TIRE 08/17 #000309546 PURCHASE DISCOUNT TIRE SCC TAYLORS SC	-465.26
08/19/13	POTTERY BARN 0 08/18 #000559678 PURCHASE 700 HAYWOOD ROAD GREENVILLE SC	-336.02
08/19/13	CHECKCARD 0817 BRADSHAW ACURA GREENVILLE SC 24635653230383364088972	-248.44
08/19/13	CHECKCARD 0816 STATE FARM INSURANCE 800-956-6310 IL 24610433228004088303030	-197.45
08/19/13	SOUTHERN POOLS 08/17 #000008995 PURCHASE SOUTHERN POOLS GREER SC	-148.80
08/19/13	CLASSIC ACE HA 08/17 #000137914 PURCHASE 2110 OLD SPARTANB GREER SC	-127.18
08/19/13	CLASSIC ACE HA 08/17 #000979554 PURCHASE 2110 OLD SPARTANB GREER SC	-61.43
08/19/13	CLASSIC ACE HA 08/17 #000967763 PURCHASE 2110 OLD SPARTANB GREER SC	-47.81
08/19/13	THE HOME DEPOT 08/17 #000285701 PURCHASE THE HOME DEPOT #1 GREER SC	-46.95
08/19/13	LOWE'S #1983 08/19 #000741293 PURCHASE 1131 WOODRUFF ROA GREENVILLE SC	-42.37

continued on the next page

Paperless statements. Very smart.

Switching to paperless documents helps make secure record keeping easier. You can find, view, download and print any time—all in one place. You get email notifications when your statements are ready. Plus, it can help reduce the risk of mail fraud and identity theft.

To go paperless, enroll in Online Banking at www.bankofamerica.com/onlinebanking, find the green leaf icon on your account documents and click "go paperless."

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/19/13	CLASSIC ACE HA 08/19 #000345747 PURCHASE 2110 OLD SPARTANB GREER SC	-27.54
08/19/13	CANOPY CAR WAS 08/17 #000881835 PURCHASE 2312 WADE HAMPTON GREENVILLE SC	-26.20
08/19/13	SUNOCO 0911037 08/17 #000002321 PURCHASE 1801 LAURENS ROAD GREENVILLE SC	-22.02
08/19/13	KANGAROO EXP 3 08/18 #000199590 PURCHASE 906 HAYWOOD RD GREENVILLE SC	-21.00
08/19/13	Wal-Mart Super 08/18 #000210733 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-17.47
08/19/13	WAL-MART #4583 08/19 #000087213 PURCHASE 3925 PELHAM ROAD GREENVILLE SC	-13.39
08/19/13	BI-LO 161 08/17 #000705419 PURCHASE 1365 W. WADE HAMP GREER SC	-10.83
08/19/13	CHECKCARD 0816 BURGER KING #5646 GREENVILLE SC 24186163229207099501411	-4.63
08/20/13	LOWE'S #667 08/20 #000886629 PURCHASE 1370 WADE HAMPTON GREER SC	-116.68
08/20/13	SPINX #189 08/20 #000350448 PURCHASE 3135 BRUSHY CREEK GREENVILLE SC	-12.06
08/21/13	SPINX #189 08/21 #000610183 PURCHASE 3135 BRUSHY CREEK GREENVILLE SC	-60.00
08/21/13	CLASSIC ACE HA 08/21 #000499225 PURCHASE 2110 OLD SPARTANB GREER SC	-43.92
08/22/13	CHECKCARD 0820 ROMANOS 1108 GREENVILLE SC 24431053233207988500664	-31.00
08/22/13	CHECKCARD 0821 SHERWIN WILLIAMS #2905 GREER SC 24610433233004015180702	-9.61
08/22/13	CHECKCARD 0821 MCDONALD'S F16321 GREER SC 24427333233720050224791	-5.82
08/23/13	POTTERY BARN 0 08/23 #000669211 PURCHASE 700 HAYWOOD ROAD GREENVILLE SC	-942.86
08/23/13	PELHAM ROAD PA 08/23 #000000109 PURCHASE PELHAM ROAD PARTY GREENVILLE SC	-35.02
08/23/13	SPINX #128 08/23 #000691580 PURCHASE 498 THE PARKWAY GREER SC	-10.96
08/23/13	STOP A MINIT 1 08/23 #000682348 PURCHASE 5123 PELHAM RD GREENVILLE SC	-7.08
08/26/13	CHECKCARD 0824 COS BAR OF CHARLES CHARLESTON SC 24224433237105003794869	-712.85
08/26/13	FIRST CITIZENS 08/24 #000139040 WITHDRWL 317 MEETING ST CHARLESTON SC	-303.00
08/26/13	BKOFAMERICA ATM 08/24 #000005747 WITHDRWL PELHAM ROAD GREENVILLE SC	-300.00
08/26/13	CHECKCARD 0825 EXPEDIA*Expedia.com 877-787-7186 NV 24692163237000466996547	-283.62
08/26/13	CHECKCARD 0823 L OCCITANE 254 GREENVILLE SC 24755423236132366893517	-149.46
08/26/13	BI-LO 409 08/24 #000734679 PURCHASE 1200 SAM RITTENBU CHARLESTON SC	-73.25
08/26/13	CHECKCARD 0824 SUGAR BAKESHOP CHARLESTON SC 24828243237980005866227	-71.61
08/26/13	CHECKCARD 0822 MASTERS MARK #4 GREER SC 24073143235900014149429	-52.95
08/26/13	SHELL Service 08/25 #000099349 PURCHASE SHELL SUMMERVILLE SC	-49.00
08/26/13	1000 SPINX140 08/24 #000019564 PURCHASE 3556 PELHAM RD GREENVILLE SC	-40.00
08/26/13	CLASSIC ACE HA 08/25 #000894199 PURCHASE 2110 OLD SPARTANB GREER SC	-36.01
08/26/13	8001378457 08/24 #000669170 PURCHASE TOTAL WINE AND MO CHARLESTON SC	-33.61
08/26/13	CHECKCARD 0824 TBONZ GILL AND GRILL CHARLESTON SC 24690513237200988200034	-24.00
08/27/13	CHECKCARD 0824 DELLZ UPTOWN CHARLESTON SC 24019513238238280115305	-550.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/27/13	CHECKCARD 0824 LIFE BAR & LOUNGE CHARLESTON SC 24765013238207000718414	-180.00
08/27/13	PUBLIX SUPER M 08/27 #000520327 PURCHASE 411 THE PARKWAY GREER SC	-66.71
08/27/13	SPINX #128 08/27 #000506214 PURCHASE 498 THE PARKWAY GREER SC	-20.03
08/28/13	BKOFAMERICA ATM 08/28 #000007851 WITHDRWL PELHAM ROAD GREENVILLE SC	-500.00
08/28/13	ACADEMY LTD 08/28 #000047503 PURCHASE ACADEMY LTD GREENVILLE SC	-44.47
08/28/13	CHECKCARD 0826 ROMANOS 1108 GREENVILLE SC 24431053239207988500593	-33.00
08/28/13	PUBLIX SUPER M 08/28 #000019752 PURCHASE 411 THE PARKWAY GREER SC	-22.79
08/29/13	BKOFAMERICA ATM 08/29 #000008372 WITHDRWL PELHAM ROAD GREENVILLE SC	-240.00
08/29/13	WAL-MART #4583 08/29 #000235754 PURCHASE 3925 PELHAM ROAD GREENVILLE SC	-74.35
08/29/13	OFFICE MAX 08/29 #000514679 PURCHASE 20 HAYWOOD ROAD GREENVILLE SC	-44.49
08/29/13	BEST BUY #272 08/29 #000002768 PURCHASE BEST BUY #272 GREENVILLE SC	-42.39
08/29/13	CHECKCARD 0828 PF CHANGS #9803 GREENVILLE SC 24761973241286788900729	-32.00
08/29/13	CHECKCARD 0828 LOGANS ROADHOUSE 201 GREENVILLE SC 24692163240000518025837	-18.00
08/30/13	CHECKCARD 0829 STATE FARM INSURANCE 800-956-6310 IL 24610433241004084390299	-851.00
08/30/13	BKOFAMERICA ATM 08/30 #000008524 WITHDRWL PELHAM ROAD GREENVILLE SC	-500.00
08/30/13	CHECKCARD 0828 APPLE STORE #R355 GREENVILLE SC 24692163241000940065764	-107.01
08/30/13	CHECKCARD 0828 URBAN NIRVANA - 900 GREENVILLE SC 24071053241158111665905	-105.00
08/30/13	PUBLIX SUPER M 08/30 #000228489 PURCHASE 411 THE PARKWAY GREER SC	-79.53
08/30/13	CHECKCARD 0828 MASTERS MARK #4 GREER SC 24073143241900014650808	-79.31
08/30/13	1000 SPINX140 08/30 #000785909 PURCHASE 3556 PELHAM RD GREENVILLE SC	-54.00
08/30/13	CHECKCARD 0829 BLUE JAY CORP GREENVILLE SC 24224433242101021549768	-33.02
08/30/13	CLASSIC ACE HA 08/30 #000379759 PURCHASE 2110 OLD SPARTANB GREER SC	-23.30
08/30/13	CHECKCARD 0829 PANERA BREAD #911 GREENVILLE SC 24427333241720007796529	-16.18
08/30/13	CHECKCARD 0828 TUTTI FRUTTI GREER SC 24071053241987180656340	-8.52
08/30/13	CHECKCARD 0828 ZAXBYS 00168 GREER SC 24761973241116104010111	-8.29
09/03/13	CHECKCARD 0830 USAIRWAYS 03723269572 CHARLOTTE NC 24792623243642000409968	-150.00
09/03/13	PUBLIX SUPER M 08/31 #000832065 PURCHASE 411 THE PARKWAY GREER SC	-104.78
09/03/13	BKOFAMERICA ATM 09/02 #000007615 WITHDRWL CHARLOTTE DOUGLA CHARLOTTE NC	-100.00
09/03/13	CHECKCARD 0830 USAIRWAYS 03723269569 CHARLOTTE NC 24792623243642000409901	-100.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/03/13	CHECKCARD 0830 M CHILI S 12208104 CHARLOTTE NC 24164073243531214748360	-85.00
09/03/13	CHECKCARD 0831 QUAKER STEAK & LUBE GREENVILLE SC 24736933244000019913044	-80.00
09/03/13	SPINX #128 09/02 #000606342 PURCHASE 498 THE PARKWAY GREER SC	-30.02
09/03/13	CHECKCARD 0829 PAISANOS PIZZERIA & RES GREENVILLE SC 24122593242980014540809	-25.00
09/03/13	CHECKCARD 0830 THE PARADIES SHOPS, LLC CHARLOTTE NC 24307923244900342989241	-8.37
09/03/13	CHECKCARD 0902 MCDONALD'S F16321 GREER SC 24427333245720046605554	-6.47
09/05/13	SHOPRITE OF CH 09/05 #000504127 PURCHASE 120 US HIGHWAY 20 CHESTER NJ	-14.64
09/06/13	CHECKCARD 0904 R WOODS INC. CHESTER NJ 24301733248701314353621	-40.00
09/06/13	SHELL Service 09/06 #000020223 PURCHASE SHELL CHARLOTTE NC	-32.02
09/06/13	7-ELEVEN 09/06 #000027416 PURCHASE 2825 LITTLE ROCK CHARLOTTE NC	-8.88
09/09/13	CHECKCARD 0907 LANDSCAPERS SUPPLY GREENVILLE SC 24071053251987159932943	-142.90
09/09/13	PUBLIX SUPER M 09/07 #000020533 PURCHASE 411 THE PARKWAY GREER SC	-50.31
09/09/13	BI-LO 150 09/06 #000665195 PURCHASE 3619 PELHAM RD. GREENVILLE SC	-46.88
09/09/13	CLASSIC ACE HA 09/07 #000084691 PURCHASE 2110 OLD SPARTANB GREER SC	-36.96
09/09/13	KANGAROO EXP 3 09/08 #000830470 PURCHASE 5010 PELHAM RD GREENVILLE SC	-34.02
09/09/13	PILOT #0455 09/09 #000084496 PURCHASE 488 STATE ROUTE 6 MARENGO OH	-8.58
09/09/13	CHECKCARD 0905 PAESANOS CHESTER NJ 24071053249158166588061	-7.02
09/09/13	ROAD RANGER #1 09/08 #000295257 PURCHASE 11 TAFT HIGHWAY DRY RIDGE KY	-4.86
09/10/13	PNC BANK 09/10 #000000549 WITHDRWL OH TRNPK - 107.1E BROADVIEW HTS OH	-52.00
09/10/13	CHECKCARD 0908 ZAXBYS 00168 GREER SC 24761973252116116011053	-8.63
09/10/13	CHECKCARD 0909 MCDONALD'S F4472 HUBER HEIGHTSOH 24427333252720008348177	-2.15
09/11/13	CHECKCARD 0909 KIRKLAND LAW GROUP PLLC 425-3362573 WA 24013393253000617752140	-3,000.00
09/11/13	5/3 CHICAGO O 09/10 #000216979 WITHDRWL 13783 WEST OASIS LAKE FOREST IL	-63.75
09/11/13	CHECKCARD 0910 MCDONALD'S F28953 LAKE FOREST IL 24427333253720036559737	-2.55
09/12/13	CHECKCARD 0910 KIRKLAND LAW GROUP PLLC 425-3362573 WA 24013393254000697429725	-2,098.80
09/13/13	CHECKCARD 0912 PIZZA HUT 13411 SCOTTSBURG IN 24431063256207788500212	-13.00
09/13/13	PEGS FOOD MART 09/13 #000555731 PURCHASE 1681 S WILDERNESS MOUNT VERNON KY	-6.83
09/16/13	CHECKCARD 0912 DELTA AIR 00673057374 ATLANTA GA 24717053256872562261350	-1,473.10
09/16/13	CHECKCARD 0913 ATT*BILL PAYMENT 800-288-2020 TX 24692163256000463601799 RECURRING	-223.66

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/16/13	SPINX #128 09/16 #000830081 PURCHASE 498 THE PARKWAY GREER SC	-55.00
09/16/13	TARGET T1182 09/14 #000510533 PURCHASE TARGET T1182 GREE GREENVILLE SC	-42.39
09/16/13	SPINX #127 09/15 #000855818 PURCHASE 1450 ROPER MOUNTA GREENVILLE SC	-15.00
09/16/13	STOP A MINIT 1 09/15 #000166397 PURCHASE 5123 PELHAM RD GREENVILLE SC	-10.15
09/16/13	CHECKCARD 0914 WAFFLE HOUSE 0527 GREENVILLE SC 24431063258207463500154	-8.53
09/16/13	WALGREENS 09/14 #000611862 PURCHASE 1 THE PKWY GREENVILLE SC	-8.42
09/16/13	CHECKCARD 0915 CLASSIC ACE HARDWARE GREER SC 24388943258230109772041	-7.94
09/16/13	SPINX #128 09/16 #000802757 PURCHASE 498 THE PARKWAY GREER SC	-6.67
09/16/13	CHECKCARD 0915 MCDONALD'S F16321 GREER SC 24427333258720047244720	-6.04
09/16/13	CHECKCARD 0914 BURGER KING #5646 GREENVILLE SC 24186163258207099500599	-5.38
Total ATM and debit card subtractions		-\$17,229.25

Other subtractions

Date	Description	Amount
08/27/13	WIRE TYPE:WIRE OUT DATE:130827 TIME:0503 ET TRN:2013082700031450 SERVICE REF:001270 BNF:ALEXANDRA CASTELLI ID:4249064657 BNF BK:PNC BA NK, NATIONAL ASSO ID:041000124 PMT DET:105967940	-884.00
08/30/13	SC TLR cash withdrawal from CHK 3259	-1,500.00
09/04/13	AT&T BILL (BELLSOUTH) Bill Payment	-71.85
09/04/13	VERIZON WIRELESS Bill Payment	-51.17
09/12/13	Online Banking payment to CRD 8295 Confirmation# 5197568713	-1,517.09
Total other subtractions		-\$4,024.11

Service fees

Date	Transaction description	Amount
08/26/13	FIRST CITIZENS 08/24 #000139040 WITHDRWL	-2.00
08/27/13	Wire Transfer Fee	-25.00
09/10/13	PNC BANK 09/10 #000000549 WITHDRWL	-2.00
09/11/13	5/3 CHICAGO O 09/10 #000216979 WITHDRWL	-2.00
Total service fees		-\$31.00

Note your Ending Balance already reflects the subtraction of Service Fees.

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for September 17, 2013 to October 17, 2013

Account number: [REDACTED] 3259

Account summary

Beginning balance on September 17, 2013	\$4,132.43
Deposits and other additions	9,051.47
ATM and debit card subtractions	-4,094.39
Other subtractions	-2,707.38
Checks	-2,842.03
Service fees	-45.59
Ending balance on October 17, 2013	\$3,494.51

EX. 4 P 0171

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
09/23/13	Checkcard 0922 Pottery Barn 0826 Greenville Sc 7469216326600007624	31.80
09/23/13	Online Banking Transfer From Chk 7059 Confirmation# 2796593236	2,850.00
09/26/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,731.09
09/30/13	Counter Credit	607.49
10/10/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,831.09
Total deposits and other additions		\$9,051.47

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
09/17/13	RUSHCO FOOD ST 09/17 #000498147 WITHDRWL 644 DAVIDSON GATE DAVIDSON NC	-42.00
09/17/13	CHECKCARD 0916 DUNKIN #345207 Q35 GREENVILLE SC 24610433259072007055454	-2.69
09/18/13	CHECKCARD 0917 BEN AND JERRY'S - HUNTERSVILLE NC 24224433261104006127275	-10.00
09/19/13	PUBLIX SUPER M 09/19 #000320807 PURCHASE 411 THE PARKWAY GREER SC	-29.77
09/20/13	CVS 02189 09/20 #000220272 PURCHASE 02189-821 SO BAT GREENVILLE SC	-11.12
09/20/13	KANGAROO EXP 3 09/20 #000235448 PURCHASE 5010 PELHAM RD GREENVILLE SC	-10.01
09/20/13	CHECKCARD 0919 MCDONALD'S F16321 GREER SC 24427333262720051242333	-4.73
09/23/13	POTTERY BARN 0 09/21 #000420005 PURCHASE 700 HAYWOOD ROAD GREENVILLE SC	-652.43
09/23/13	CHECKCARD 0921 ATT*BILL PAYMENT 800-288-2020 TX 24692163264000406963140 RECURRING	-234.18
09/23/13	CLASSIC ACE HA 09/21 #000552508 PURCHASE 2110 OLD SPARTANB GREER SC	-156.06
09/23/13	LOWE'S #1983 09/22 #000619034 PURCHASE 1131 WOODRUFF ROA GREENVILLE SC	-69.79
09/23/13	GARDEN RIDGE - 09/21 #000148192 PURCHASE 35 PARK WOODRUFF GREENVILLE SC	-57.09

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/23/13	CHECKCARD 0921 IVY COLOR SALON GREENVILLE SC 24692163265000655767241	-40.00
09/23/13	SPINX #128 09/22 #000552052 PURCHASE 498 THE PARKWAY GREER SC	-31.00
09/23/13	CHECKCARD 0920 ROMANOS 1108 GREENVILLE SC 24431053264207988500831	-31.00
09/23/13	PUBLIX SUPER M 09/22 #000028469 PURCHASE 411 THE PARKWAY GREER SC	-18.04
09/23/13	WAL-MART #4583 09/21 #000535602 PURCHASE 3925 PELHAM ROAD GREENVILLE SC	-15.64
09/23/13	KANGAROO EXP 3 09/21 #000064639 PURCHASE 906 HAYWOOD RD GREENVILLE SC	-10.00
09/23/13	KANGAROO EXP 3 09/21 #000237499 PURCHASE 906 HAYWOOD RD GREENVILLE SC	-8.34
09/24/13	WELLS FARGO BN 09/24 #000950000 WITHDRWL GREER-FINAN ON TAYLORS SC	-203.00
09/24/13	KANGAROO EXP 3 09/24 #000229501 PURCHASE 5010 PELHAM RD GREENVILLE SC	-40.00
09/24/13	CHECKCARD 0923 HARDEE'S 1501764 GREENVILLE SC 24431053266200688301186	-5.04
09/25/13	CHECKCARD 0924 RUBY TUESDAY #3781 GREENVILLE SC 24445003268000254782562	-28.00
09/27/13	CHECKCARD 0926 VESTA *T-MOBILE 888-278-3397 OR 24692163269000339469061	-159.63
09/27/13	CHECKCARD 0926 ATT* BILL PAYMENT 800-288-2020 TX 24692163269000260416305	-143.47
09/30/13	CHECKCARD 0928 CAFE DE LEVANTE MADRID 74921213271173445586909	-320.06
09/30/13	CHECKCARD 0928 GIMNASIO ARIAN MADRID 74277913271173281566408	-212.96
09/30/13	CHECKCARD 0927 ZARA MADRID GRAN VIA 34 MADRID 74940003270018288163154	-138.16
09/30/13	CHECKCARD 0927 H & M MODA,SL 015223308 MADRID 74940003270018274051801	-121.67
09/30/13	CHECKCARD 0926 PARADIES # 770 Q02 ATLANTA GA 24307923270900348045334	-99.36
09/30/13	CHECKCARD 0927 ECI MADRID 74231353270872712660863	-80.11
09/30/13	CHECKCARD 0927 ECI MADRID 74231353270872712660566	-70.50
09/30/13	CHECKCARD 0927 SFERA MADRID 74231353270872712703143	-64.96
09/30/13	1000 SPINX 126 09/30 #000311750 PURCHASE 2101 OLD SPARTANB GREER SC	-60.00
09/30/13	CHECKCARD 0927 ECI MADRID 74231353270872712746639	-56.23
09/30/13	CHECKCARD 0928 ECI MADRID 74231353271872724637684	-55.08
09/30/13	CHECKCARD 0927 HENNES & MAURITZ SL 015 MADRID 74940003270018222337310	-51.34
09/30/13	CHECKCARD 0928 DIA MADRID 74506253271203888873966	-46.57
09/30/13	CHECKCARD 0929 GSP AIRPORT COMMISSION GREER SC 24137473273000012124488	-44.00
09/30/13	CHECKCARD 0926 BUDWEISER ATLANTA GA 24207853270267300542694	-39.00
09/30/13	CHECKCARD 0927 ECI MADRID 74231353270872712665177	-35.39
09/30/13	SPINX #121 09/29 #000568732 PURCHASE 2497 S. HWY 14 GREER SC	-23.95
09/30/13	CHECKCARD 0925 CALIFORNIA DREAMING GRU GREENVILLE SC 24266573270207199601849	-22.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/30/13	CHECKCARD 0926 PARADIES # 770 Q02 ATLANTA GA 24307923270900345416116	-15.10
09/30/13	CHECKCARD 0927 HARDEE'S 1501764 GREENVILLE SC 24431053270200688301537	-5.69
10/07/13	CHECKCARD 1005 MCDONALD'S F10063 GREENVILLE SC 24427333278720052642038	-6.97
10/07/13	CHECKCARD 1005 MASTERS MARK #4 GREER SC 24073143279900017860342	-45.79
10/07/13	PUBLIX SUPER M 10/05 #000130249 PURCHASE 411 THE PARKWAY GREER SC	-55.79
10/07/13	STOP A MINIT 1 10/06 #000167274 PURCHASE 5123 PELHAM RD GREENVILLE SC	-2.50
10/07/13	CVS 02189 10/06 #000318231 PURCHASE 02189-821 SO BAT GREENVILLE SC	-10.11
10/07/13	BKOFAMERICA ATM 10/07 #000009281 WITHDRWL GSP INTERNATIONA GREER SC	-100.00
10/07/13	WEIS MARKETS # 10/07 #000254743 PURCHASE 6901 WESTBRANCH H LEWISBURG PA	-12.17
10/08/13	CHECKCARD 1007 HARDEE'S 1501764 GREENVILLE SC 24431053280200688301113	-4.99
10/09/13	PA LIQUOR CONT 10/09 #000006886 PURCHASE PA LIQUOR CONTROL EBENSBURG PA	-15.89
10/11/13	ABE Service St 10/11 #000148156 WITHDRWL 2450 Catasauqua R Bethlehem PA	-21.50
10/15/13	CHECKCARD 1011 FIRST CLASS CONCESSIONS ALLENTOWN PA 24228993286702982701029	-15.67
10/15/13	CHECKCARD 1011 APPLEBEES 948730469019 BETHLEHEM PA 24164073285491000001988	-38.00
10/15/13	CHECKCARD 1011 APPLEBEES 948730469019 BETHLEHEM PA 24164073285491000002028	-20.00
10/15/13	CHECKCARD 1013 EPICURIAN GREENVILLE SC 24071053287158108540462	-12.21
10/15/13	BI-LO 274 10/13 #000199218 PURCHASE 2460 HUDSON RD. GREER SC	-15.14
10/15/13	SUNOCO 0475287 10/14 #000881189 PURCHASE 1321 S. SUBER ROA GREER SC	-12.27
10/15/13	CHECKCARD 1014 CITGO CORNER MART #21 GREER SC 24610433287004068125039	-20.00
10/15/13	SHOPRITE OF CH 10/14 #000224564 PURCHASE 120 US HIGHWAY 20 CHESTER NJ	-26.52
10/15/13	WYNDHAM GA 10/15 #000718590 WITHDRWL 1000 INTERNATIONA MOUNT OLIVE NJ	-42.00
10/15/13	SPINX #127 10/13 #000756246 PURCHASE 1450 ROPER MOUNTA GREENVILLE SC	-20.01
10/15/13	SPINX #121 10/11 #000197639 PURCHASE 2497 S. HWY 14 GREER SC	-15.00
10/16/13	CHECKCARD 1014 WENDYS CHARLOTTE NC 24013393288000954711534	-6.70
Total ATM and debit card subtractions		-\$4,094.39

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
09/24/13	Duke Power Bill Payment	-150.00
09/24/13	Waste Management Bill Payment	-107.38
09/24/13	Greenville Water System, SC Bill Payment	-75.00
09/24/13	Greenville Water System, SC Bill Payment	-75.00
09/26/13	SC TLR cash withdrawal from CHK 3259	-1,200.00
09/30/13	SC TLR cash withdrawal from CHK 3259	-1,100.00
Total other subtractions		-\$2,707.38

Checks

Date	Check #	Amount
09/17/13	<u>9977</u>	-1,351.45
10/08/13	<u>9978</u>	-917.33
10/07/13	<u>9979</u>	-500.00

Date	Check #	Amount
09/27/13	<u>9980</u>	-20.00
10/02/13	<u>9981</u>	-53.25

Total checks	-\$2,842.03
Total # of checks	5

Service fees

Date	Transaction description	Amount
09/17/13	RUSHCO FOOD ST 09/17 #000498147 WITHDRWL	-2.00
09/24/13	WELLS FARGO BN 09/24 #000950000 WITHDRWL	-2.00
09/30/13	CHECKCARD 0928 CAFE DE LEVANTE	-9.60
09/30/13	CHECKCARD 0928 GIMNASIO ARIAN	-6.39
09/30/13	CHECKCARD 0927 ZARA MADRID GRAN VIA 34	-4.14
09/30/13	CHECKCARD 0927 H & M MODA,SL 015223308	-3.65
09/30/13	CHECKCARD 0927 ECI	-2.40
09/30/13	CHECKCARD 0927 ECI	-2.12
09/30/13	CHECKCARD 0927 SFERA	-1.95
09/30/13	CHECKCARD 0927 ECI	-1.69
09/30/13	CHECKCARD 0928 ECI	-1.65
09/30/13	CHECKCARD 0927 HENNES & MAURITZ SL 015	-1.54
09/30/13	CHECKCARD 0928 DIA	-1.40
09/30/13	CHECKCARD 0927 ECI	-1.06

continued on the next page



Your checking account

STERLING R MENSCH III | Account # [REDACTED] 3259 | September 17, 2013 to October 17, 2013

Service fees - continued

Date	Transaction description	Amount
10/11/13	ABE Service St 10/11 #000148156 WITHDRWL	-2.00
10/15/13	WYNDHAM GA 10/15 #000718590 WITHDRWL	-2.00
Total service fees		-\$45.59

Note your Ending Balance already reflects the subtraction of Service Fees.

This page intentionally left blank



STERLING R MENSCH III | Account # [REDACTED] 3259 | September 17, 2013 to October 17, 2013

Check images

Account number: [REDACTED] 3259

Check number: 9977 | Amount: \$1,351.45

Bank of America Advantage

STERLING R. MENSCH, III 09-09 9977
804-848-7453
612 NEW TARLETON WAY
GREEN, SC 29640-3005

Date: 9-15-2013

Pay to the order of: Park Sterling Bank \$ 1351.45
One thousand three hundred fifty one and 45/100 Dollars

Bank of America

ACH RPT 083004433

Memo: 1299

1:053904483: [REDACTED] 3259 9977

Check number: 9978 | Amount: \$917.33

Bank of America Advantage

STERLING R. MENSCH, III 09-09 9978
804-848-7453
612 NEW TARLETON WAY
GREEN, SC 29640-3005

Date: 9-20-13

Pay to the order of: Alex Castelli \$ 917.33
Nine hundred seventeen and 33/100 Dollars

Bank of America

ACH RPT 083004433

Memo: Oct. Rent

1:053904483: [REDACTED] 3259 9978

Check number: 9979 | Amount: \$500.00

Bank of America Advantage

STERLING R. MENSCH, III 09-09 9979
804-848-7453
612 NEW TARLETON WAY
GREEN, SC 29640-3005

Date: 9-14-2013

Pay to the order of: River Oaks Home Owner Assoc \$ 500.00
Five hundred and 00/100 Dollars

Bank of America

ACH RPT 083004433

Memo: 188

1:053904483: [REDACTED] 3259 9979

Check number: 9980 | Amount: \$20.00

Bank of America Advantage

STERLING R. MENSCH, III 09-09 9980
804-848-7453
612 NEW TARLETON WAY
GREEN, SC 29640-3005

Date: 9-20-13

Pay to the order of: Marlene Meulan PA \$ 20.00
Twenty and 00/100 Dollars

Bank of America

ACH RPT 083004433

Memo:

1:053904483: [REDACTED] 3259 9980

Check number: 9981 | Amount: \$53.25

Bank of America Advantage

STERLING R. MENSCH, III 09-09 9981
804-848-7453
612 NEW TARLETON WAY
GREEN, SC 29640-3005

Date: 9-20-13

Pay to the order of: Mikesky Family Plan \$ 53.25
Fifty three and 25/100 Dollars

Bank of America

ACH RPT 083004433

Memo: 7549

1:053904483: [REDACTED] 3259 9981

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

-  Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for October 18, 2013 to November 14, 2013

Account number: XXXXXXXXXX 3259

Account summary

Beginning balance on October 18, 2013	\$3,494.51
Deposits and other additions	9,265.87
ATM and debit card subtractions	-3,418.37
Other subtractions	-0.00
Checks	-2,575.79
Service fees	-2.00
Ending balance on November 14, 2013	\$6,764.22

EX. 4 P 0197

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
10/24/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,241.31
11/04/13	Online Banking Transfer From Chk 7059 Confirmation# 1656994711	2,850.00
11/04/13	Online Banking Transfer From Sav 2007 Confirmation# 4157010246	1,651.20
11/07/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,337.90
11/12/13	Bedbath&Beyond 11/10 #000931573 Refund Bedbath&Beyond#03 Greenville Sc	185.46
Total deposits and other additions		\$9,265.87

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
10/18/13	SPINX #128 10/17 #000390431 PURCHASE SPINX #128 GREER SC	-14.82
10/18/13	7-ELEVEN 10/18 #000528377 PURCHASE 7-ELEVEN MOORE SC	-28.00
10/18/13	RACEWAY 6751 10/17 #000310848 PURCHASE RACEWAY 6751 SPARTANBURG SC	-14.22
10/21/13	CHECKCARD 1017 BUDWEISER ATLANTA GA 24207853291326500331392	-10.00
10/21/13	CHECKCARD 1018 BURGER KING #5646 GREENVILLE SC 24186163292207099501876	-3.22
10/21/13	CHECKCARD 1019 IHOP 4406 GREENVILLE SC 24692163293000262279933	-14.00
10/21/13	BKOFAMERICA ATM 10/19 #000007092 WITHDRWL PELHAM ROAD GREENVILLE SC	-500.00
10/21/13	BKOFAMERICA ATM 10/19 #000001253 WITHDRWL BRUSHY CREEK GREER SC	-500.00
10/21/13	CHECKCARD 1019 MASTERS MARK #4 GREER SC 24073143293900019063657	-36.58
10/21/13	PELHAM ROAD PA 10/19 #000000068 PURCHASE PELHAM ROAD PARTY GREENVILLE SC	-35.02
10/21/13	CHECKCARD 1019 PELHAM ROAD PARTY SHOP GREENVILLE SC 24246513292207000000699	-1.39
10/21/13	BI-LO 274 10/19 #000795490 PURCHASE 2460 HUDSON RD. GREER SC	-38.38
10/21/13	LOWE'S #667 13 10/20 #000629049 PURCHASE LOWE'S #667 1370 GREER SC	-44.29

continued on the next page

Financial topics made simpler at BetterMoneyHabits.com

Learning about money doesn't have to be complicated. BetterMoneyHabits.com offers a conversational, self-paced learning experience that puts informative resources at your fingertips.

Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. Bank of America, N.A. Member FDIC. ©2013 Bank of America Corporation
ARXXXXXX SSM-10-13-0934

EX: 4 P 0199

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
10/21/13	LOWE'S #667 13 10/20 #000838645 PURCHASE LOWE'S #667 1370 GREER SC	-21.51
10/21/13	STOP A MINIT 1 10/20 #000132948 PURCHASE 5123 PELHAM RD GREENVILLE SC	-35.00
10/23/13	CHECKCARD 1021 ZAX68 GREER SC 24692163295000052221598	-6.47
10/23/13	CHECKCARD 1022 HUDSON NEWS GREER SC 24692163296000310013307	-12.59
10/24/13	ROSS STORE #35 10/24 #000350579 PURCHASE ROSS STORE #350 ORLANDO FL	-9.58
10/28/13	CHECKCARD 1025 103 ORLANDO NG ORLANDO FL 24210733299206488102836	-7.27
10/28/13	CHECKCARD 1025 ATL TODAY - #307 COLLEGE PARK GA 24071053300158178053126	-13.59
10/28/13	CHECKCARD 1027 HARDEE'S 1501764 GREENVILLE SC 24431053300200688301697	-6.34
10/28/13	CLASSIC ACE HA 10/26 #000059142 PURCHASE CLASSIC ACE HAR GREER SC	-29.95
10/28/13	CHECKCARD 1026 THE UPS STORE 0232 GREER SC 24692163300000839889413	-53.70
10/28/13	CLASSIC ACE HA 10/26 #000073366 PURCHASE CLASSIC ACE HAR GREER SC	-23.99
10/28/13	PUBLIX SUPER M 10/26 #000322306 PURCHASE 411 THE PARKWAY GREER SC	-51.77
10/28/13	PUBLIX SUPER M 10/27 #000326997 PURCHASE 411 THE PARKWAY GREER SC	-36.09
10/28/13	BI-LO 274 10/27 #000163501 PURCHASE 2460 HUDSON RD. GREER SC	-27.57
10/28/13	PUBLIX SUPER M 10/27 #000830501 PURCHASE 411 THE PARKWAY GREER SC	-94.15
10/28/13	CLASSIC ACE HA 10/28 #000310644 PURCHASE CLASSIC ACE HAR GREER SC	-65.14
10/28/13	SPINX #128 10/27 #000336340 PURCHASE SPINX #128 GREER SC	-38.00
10/29/13	CLASSIC ACE HA 10/29 #000612538 PURCHASE CLASSIC ACE HAR GREER SC	-23.83
10/30/13	CHECKCARD 1028 USAIRWAYS 03723335593 WINSTON SALEMNC 24792623302642000494224	-250.00
10/30/13	CHECKCARD 1028 USAIRWAYS 03723335593 WINSTON SALEMNC 24792623302642000494232	-35.00
10/30/13	CHECKCARD 1029 MCDONALD'S F16321 GREER SC 24427333302720048923005	-6.47
10/30/13	HOT SPOT 4005 10/30 #000421228 PURCHASE 103 HAMMETT BRIDG GREER SC	-13.63
10/30/13	CLASSIC ACE HA 10/30 #000508015 PURCHASE CLASSIC ACE HAR GREER SC	-87.19
10/31/13	CHECKCARD 1030 SHERWIN WILLIAMS #2905 GREER SC 24610433303004013184156	-8.27
10/31/13	CHECKCARD 1030 CLASSIC ACE HARDWARE GREER SC 24388943303230187582556	-9.87
11/01/13	CHECKCARD 1031 CLASSIC ACE HARDWARE GREER SC 24388943304230137945803	-14.60
11/04/13	CHECKCARD 1031 CALIFORNIA DREAMING GRU GREENVILLE SC 24266573305207199601343	-41.00
11/04/13	CHECKCARD 1101 MCDONALD'S F16321 GREER SC 24427333305720056098283	-5.36
11/04/13	SUNOCO 0475287 11/02 #000880245 PURCHASE SUNOCO 04752879 GREER SC	-12.27
11/04/13	SPINX #128 11/02 #000918651 PURCHASE SPINX #128 GREER SC	-13.33
11/04/13	SE277826000000 11/02 #000007231 WITHDRWL CT 7-11 SALUDA SC	-202.50
11/04/13	Wal-Mart Super 11/03 #000094512 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-19.04

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
11/04/13	CLASSIC ACE HA 11/03 #000325920 PURCHASE CLASSIC ACE HAR GREER SC	-86.96
11/04/13	STOP A MINIT 1 11/04 #000262563 PURCHASE 5123 PELHAM RD GREENVILLE SC	-11.74
11/04/13	1000 SPINX140 11/04 #000427870 PURCHASE 1000 SPINX140 B GREENVILLE SC	-20.00
11/08/13	CHECKCARD 1107 MCDONALD'S F15988 MECHANICSBURGPA 2442733311720045465546	-4.12
11/08/13	SPINX #128 11/08 #000464006 PURCHASE SPINX #128 GREER SC	-14.82
11/08/13	CLASSIC ACE HA 11/08 #000476759 PURCHASE CLASSIC ACE HAR GREER SC	-79.03
11/08/13	PELHAM ROAD PA 11/08 #000000093 PURCHASE PELHAM ROAD PARTY GREENVILLE SC	-36.31
11/08/13	BEDBATH&BEYOND 11/08 #000018040 PURCHASE BEDBATH&BEYOND#03 GREENVILLE SC	-201.35
11/08/13	SPINX #105 11/08 #000067826 PURCHASE SPINX #105 GREENVILLE SC	-15.00
11/12/13	CHECKCARD 1108 IVY COLOR SALON GREENVILLE SC 24692163313000853339639	-40.00
11/12/13	CLASSIC ACE HA 11/09 #000075541 PURCHASE CLASSIC ACE HAR GREER SC	-27.18
11/12/13	SUNOCO 0475287 11/09 #000619580 PURCHASE SUNOCO 04752879 GREER SC	-12.27
11/12/13	CHECKCARD 1109 TONY'S FABRICS GREER SC 24332393314005329102972	-93.20
11/12/13	PUBLIX SUPER M 11/09 #000032338 PURCHASE 411 THE PARKWAY GREER SC	-34.08
11/12/13	CHECKCARD 1110 WAFFLE HOUSE 0527 GREENVILLE SC 24431063315207463300242	-10.15
11/12/13	CLASSIC ACE HA 11/11 #000824231 PURCHASE CLASSIC ACE HAR GREER SC	-95.88
11/12/13	SPINX #128 11/10 #000731997 PURCHASE SPINX #128 GREER SC	-38.00
11/13/13	SPINX #128 11/13 #000984896 PURCHASE SPINX #128 GREER SC	-56.00
11/14/13	CHECKCARD 1113 PALMETTO RESTAURANT AND GREENVILLE SC 24431063318286488900225	-27.29
Total ATM and debit card subtractions		-\$3,418.37

Checks

Date	Check #	Amount
10/21/13	<u>9930</u>	-1,351.45
10/29/13	<u>9932*</u>	-300.00

Date	Check #	Amount
10/29/13	<u>9933</u>	-924.34

Total checks	-\$2,575.79
Total # of checks	3

* There is a gap in sequential check numbers

Service fees

Date	Transaction description	Amount
11/04/13	SE277826000000 11/02 #000007231 WITHDRWL	-2.00
Total service fees		-\$2.00

Note your Ending Balance already reflects the subtraction of Service Fees.



STERLING R MENSCH III | Account # [REDACTED] 3259 | October 18, 2013 to November 14, 2013

Check images

Account number: [REDACTED] 3259

Check number: 9930 | Amount: \$1,351.45

Bank of America Advantage

STERLING R. MENSCH, III 00-00 9930
904-948-7403
812 NEW TANGLETON WAY
GREER, SC 29605-0006

Date: Oct. 14, 2013

Pay to the order of: PARK Sterling Bank \$ 1351.45
One thousand three hundred fifty one and 45/100 Dollars

Bank of America

ACH RT 003 [REDACTED] 4299

MEMO: [REDACTED]

⑆053904483⑆ [REDACTED] 3259 9930

Check number: 9932 | Amount: \$300.00

Bank of America Advantage

STERLING R. MENSCH, III 00-00 9932
904-948-7403
812 NEW TANGLETON WAY
GREER, SC 29605-0006

Date: Oct. 20, 2013

Pay to the order of: River Oaks Home Owners Assoc \$ 300.00
Three hundred and 00/100 Dollars

Bank of America

ACH RT 003 [REDACTED] 0188

MEMO: [REDACTED]

⑆053904483⑆ [REDACTED] 3259 9932

Check number: 9933 | Amount: \$924.34

Bank of America Advantage

STERLING R. MENSCH, III 00-00 9933
904-948-7403
812 NEW TANGLETON WAY
GREER, SC 29605-0006

Date: Oct. 25, 2013

Pay to the order of: Alexandra Castelli \$ 924.34
Nine hundred twenty four and 34/100 Dollars

Bank of America

ACH RT 003 [REDACTED]

MEMO: 11/11/2013

⑆053904483⑆ [REDACTED] 3259 9933

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for November 15, 2013 to December 16, 2013

Account number: [REDACTED] 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on November 15, 2013	\$6,764.22
Deposits and other additions	14,563.94
ATM and debit card subtractions	-11,588.41
Other subtractions	-3,893.21
Checks	-2,770.47
Service fees	-33.02
Ending balance on December 16, 2013	\$3,043.05

Share your opinions and earn cash prizes

Join the Bank of America Online Advisory Panel. Your voice is important and we would like you to help us learn what we're doing right, and what we could do better. Just for joining, you'll be entered to win \$3,000*, and you could win more cash each time you share your feedback.

Get started at bankofamerica.com/advisorypanel

*Contest details: No purchase necessary. Void where prohibited. Starts 11/30/2013. Ends 3/31/2014. Restrictions apply.
Visit <https://panelinfo.ipsos.com/boacontestrules.htm> for complete details and Official Contest Rules. AR3WXVRD/YSDUTU SSM-08-13-0197.A

EX. 4 P 0217

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Use our worksheet to help balance your account.

To make balancing your account easier, we have a step-by-step worksheet available. For a printable version of the **Balance Your Account** worksheet, go to bankofamerica.com/statementbalance or the **Statements and Documents** page in Online Banking by hovering over the Accounts tab on your Accounts overview page.

Deposits and other additions

Date	Description	Amount
11/21/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxxx	2,235.64
11/27/13	Online Banking Transfer From Sav 2007 Confirmation# 2855929321	2,850.00
11/29/13	Checkcard 1127 Country Boy's Garden Ce Greenville Sc 7441289333270048253	59.63
12/02/13	Online Banking Transfer From Sav 2007 Confirmation# 2981602999	1,527.38
12/02/13	Temporary Credit Adjustment On 11/29/13	800.00
12/02/13	Online Banking Transfer From Chk 7059 Confirmation# 4181607292	625.54
12/02/13	Temporary Credit Adjustment On 11/29/13	367.00
12/02/13	Online Banking Transfer From Chk 7059 Confirmation# 0200248425	200.00
12/02/13	Temporary Credit Adjustment On 11/29/13	200.00
12/02/13	Temporary Credit Adjustment On 11/29/13	143.43
12/02/13	Checkcard 1130 T-Mobile.Com*Order 800-672-5390 Wa 7469216333400049383	30.00
12/03/13	Temporary Credit Adjustment On 12/02/13	367.91
12/03/13	Temporary Credit Adjustment On 12/02/13	354.94
12/03/13	Temporary Credit Adjustment On 11/29/13	250.16
12/03/13	Temporary Credit Adjustment On 12/02/13	158.35
12/03/13	Temporary Credit Adjustment On 12/02/13	121.00
12/03/13	Temporary Credit Adjustment On 12/02/13	99.99
12/05/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxxx	2,335.64
12/09/13	Temporary Credit Adjustment On 12/03/13	608.00
12/09/13	Temporary Credit Adjustment On 12/06/13	249.47
12/09/13	Temporary Credit Adjustment On 12/06/13	88.43

continued on the next page

Let's use all our connections to fight hunger
Go to bankofamerica.com/fighthunger
to donate and encourage your
friends to do the same.



For every
\$1 you donate,
we'll give
\$2 more.*

*One hundred percent of the donations made, as well as the corporate match, will be contributed to the Feeding America network (Feeding America National Office or the local food banks). The Bank of America Charitable Foundation will match, two-to-one, each individual donation (up to \$1,000 of each such donation and a maximum of \$1,000 per donor in the aggregate) made to Feeding America through the Give a Meal™ program before January 10, 2014, up to a maximum total match of \$1,500,000.

Bank of America, N.A. Member FDIC. ©2013 Bank of America Corporation

ARXVUUN9

SSM-09-13-0712.A

EX. 4 P 0219

Deposits and other additions - continued

Date	Description	Amount
12/09/13	Temporary Credit Adjustment On 12/04/13	10.99
12/09/13	Temporary Credit Adjustment On 12/04/13	5.99
12/11/13	Temporary Credit Adjustment On 12/02/13	608.00
12/11/13	Temporary Credit Adjustment On 12/04/13	249.47
12/11/13	Temporary Credit Adjustment On 12/02/13	10.99
12/11/13	Temporary Credit Adjustment On 12/02/13	5.99
Total deposits and other additions		\$14,563.94

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
11/15/13	LOWE'S #667 13 11/15 #000782286 PURCHASE LOWE'S #667 1370 GREER SC	-59.56
11/18/13	LOWE'S #1983 1 11/16 #000545128 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-21.14
11/18/13	PALMETTO HOME 11/16 #000057429 PURCHASE PALMETTO HOME AND GREENVILLE SC	-312.31
11/18/13	POTTERY BARN 0 11/16 #000982391 PURCHASE POTTERY BARN 0826 GREENVILLE SC	-63.60
11/18/13	CHECKCARD 1116 CAROLINA ALE HOUSE GREENVILLE SC 24326883321200599203126	-54.00
11/18/13	SUNOCO 0475287 11/17 #000381004 PURCHASE SUNOCO 04752879 GREER SC	-10.58
11/18/13	THE HOME DEPOT 11/17 #000244401 PURCHASE THE HOME DEPOT #1 GREER SC	-33.54
11/18/13	CHECKCARD 1117 QUAKER STEAK & LUBE GREENVILLE SC 24736933321001109655327	-35.15
11/18/13	SPINX #128 11/17 #000148691 PURCHASE SPINX #128 GREER SC	-31.00
11/18/13	KANGAROO EXP 3 11/17 #000438342 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-14.00
11/19/13	CHECKCARD 1117 WAFFLE HOUSE 0527 GREENVILLE SC 24431063322207463000363	-8.15
11/19/13	THE GREAT ESCA 11/19 #000310687 PURCHASE THE GREAT ESCAPE GREENVILLE SC	-384.24
11/20/13	CHECKCARD 1119 HARDEE'S 1501764 GREENVILLE SC 24431053323200688301278	-6.34
11/20/13	CHECKCARD 1119 INT*TTR BIKES GREENVILLE SC 24616773323980019096263	-142.77
11/20/13	LOWE'S #1983 1 11/20 #000717761 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-95.25
11/20/13	ULTA 3 11/20 #000000173 PURCHASE ULTA 3 GREENVILLE SC	-95.39
11/20/13	DICK'S CLOTHIN 11/20 #000120780 PURCHASE DICK'S CLOTHING&S GREENVILLE SC	-58.30
11/20/13	BELK HAYW 700 11/20 #000025422 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-31.79
11/20/13	SPINX #128 11/20 #000730341 PURCHASE SPINX #128 GREER SC	-16.15
11/21/13	CHECKCARD 1120 LOGANS ROADHOUSE 201 GREENVILLE SC 24692163324000384604391	-19.00
11/21/13	CHECKCARD 1120 ARBYS 6936 GREER SC 24431063324206254500217	-7.77
11/22/13	CHECKCARD 1120 WAFFLE HOUSE 0527 GREENVILLE SC 24431063325207463300125	-10.15
11/22/13	CHECKCARD 1120 JETS PIZZA SC 04 GREER SC 24071053325987121774458	-5.99

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
11/22/13	CHECKCARD 1121 MCDONALD'S F16321 GREER SC 24427333325720053082245	-6.47
11/22/13	CHECKCARD 1121 PALMETTO RESTAURANT AND GREENVILLE SC 24431063326286488900449	-21.00
11/22/13	SPINX #163 11/22 #000706107 WITHDRWL 1520 E. MAIN ST DUNCAN SC	-42.50
11/22/13	PUBLIX SUPER M 11/22 #000320014 WITHDRWL 411 THE PARKWAY GREER SC	-142.00
11/22/13	SPINX #163 11/22 #000708696 PURCHASE SPINX #163 DUNCAN SC	-10.00
11/25/13	THE HOME DEPOT 11/23 #000295101 PURCHASE THE HOME DEPOT #1 GREER SC	-22.75
11/25/13	PUBLIX SUPER M 11/23 #000014206 PURCHASE 411 THE PARKWAY GREER SC	-52.24
11/25/13	CLASSIC ACE HA 11/24 #000052515 PURCHASE CLASSIC ACE HAR GREER SC	-41.32
11/25/13	SPINX #128 11/23 #000767179 PURCHASE SPINX #128 GREER SC	-57.00
11/26/13	CHECKCARD 1122 LUFTHANSA 22023397047 NEW YORK NY 24026853330001530893099	-135.78
11/26/13	CHECKCARD 1122 LUFTHANSA 22082006655 NEW YORK NY 24026853330001530893107	-81.00
11/26/13	SPINX #127 11/26 #000277254 PURCHASE SPINX #127 GREENVILLE SC	-20.00
11/27/13	CHECKCARD 1125 COUNTRY BOY'S GARDEN CE GREENVILLE SC 24412893330700482536956	-164.46
11/27/13	CHECKCARD 1126 CHARLESTON COOKS GREENVILLE SC 24755423330643304364820	-133.56
11/27/13	CHECKCARD 1127 ATT*CONS PHONE PMT 877-342-9991 TX 24692163331000112209134	-184.80
11/27/13	CHECKCARD 1127 ATT*BILL PAYMENT 800-288-2020 TX 24692163331000112320501 RECURRING	-448.16
11/27/13	PUBLIX SUPER M 11/27 #000512332 PURCHASE 411 THE PARKWAY GREER SC	-113.13
11/27/13	BKOFAMERICA ATM 11/27 #000002512 WITHDRWL BRUSHY CREEK GREER SC	-300.00
11/27/13	LOWE'S #1983 1 11/27 #000678482 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-10.57
11/27/13	Wal-Mart Super 11/27 #000057847 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-116.98
11/29/13	CHECKCARD 1128 ASHLEY OAKS:CN 843-766-6369 SC 24692163332000501227852	-800.00
11/29/13	CHECKCARD 1127 FSI*SCE&G PAYMENT 866-416-0649 SC 24692163331000468010128	-367.00
11/29/13	CHECKCARD 1127 STATE FARM INSURANCE 800-956-6310 IL 24610433331004092179495	-399.88
11/29/13	CHECKCARD 1127 COUNTRY BOY'S GARDEN CE GREENVILLE SC 24412893332700394781029	-79.50
11/29/13	CHECKCARD 1127 TWIGS GREENVILLE SC 24828243332980007216714	-250.16
11/29/13	CHECKCARD 1128 DTV*DIRECTV SERVICE 800-347-3288 CA 24692163332000682252299	-143.43
11/29/13	CHECKCARD 1128 T-MOBILE IVR PAYMENT 800-937-8997 WA 24692163332000661908176	-200.00
11/29/13	Wal-Mart Super 11/28 #000394511 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-18.55
11/29/13	WAL-MART #0640 11/28 #000565000 PURCHASE WAL-MART #0640 GREENVILLE SC	-13.21
11/29/13	PUBLIX SUPER M 11/29 #000331298 PURCHASE 411 THE PARKWAY GREER SC	-38.64

continued on the next page
EX. 4 P 0221

Page 5 of 10

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
11/29/13	KANGAROO EXP 3 11/28 #000918853 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-21.01
11/29/13	SPINX #128 11/29 #000594329 PURCHASE SPINX #128 GREER SC	-20.00
12/02/13	CHECKCARD 1129 FSI*SCE&G PAYMENT 866-416-0649 SC 24692163333000192200175	-100.00
12/02/13	CHECKCARD 1129 TWIGS GREENVILLE SC 24828243334980007216746	-692.18
12/02/13	CHECKCARD 1129 TWIGS GREENVILLE SC 24828243334980007216720	-43.73
12/02/13	CHECKCARD 1129 DELTA AIR 00682299503 ATLANTA, GEOR 74463663334873348882686	-100.81
12/02/13	CHECKCARD 1130 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692163334000447665130	-13.98
12/02/13	CHECKCARD 1130 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692163334000568921239	-60.15
12/02/13	CHECKCARD 1130 AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 24692163334000602184166	-354.94
12/02/13	CHECKCARD 1130 WAFFLE HOUSE 0527 GREENVILLE SC 24431063335207463300461	-13.55
12/02/13	WAL-MART #0640 11/30 #000712048 PURCHASE WAL-MART #0640 GREENVILLE SC	-54.55
12/02/13	GARDEN RIDGE - 11/30 #000176008 PURCHASE GARDEN RIDGE - 01 GREENVILLE SC	-23.10
12/02/13	POTTERY BARN 0 11/30 #000723495 PURCHASE POTTERY BARN 0826 GREENVILLE SC	-356.15
12/02/13	0731 PIER 1 GR 11/30 #000007256 PURCHASE 0731 PIER 1 GREEN GREENVILLE SC	-48.54
12/02/13	CLASSIC ACE HA 11/30 #000774854 PURCHASE CLASSIC ACE HAR GREER SC	-51.44
12/02/13	CHECKCARD 1201 Amazon.com AMZN.COM/BILLWA 24692163335000887939689	-367.91
12/02/13	CHECKCARD 1201 NOMORERACK.COM INC. 180-053-8979 NY 24492153335603393904163 RECURRING	-121.00
12/02/13	CHECKCARD 1201 DTV*DIRECTV SERVICE 800-347-3288 CA 24692163335000860874200	-158.35
12/02/13	CHECKCARD 1201 FSI*SCE&G PAYMENT 866-416-0649 SC 24692163335000073209327	-200.00
12/02/13	CHECKCARD 1201 Amazon.com AMZN.COM/BILLWA 24692163335000943142666	-99.99
12/02/13	STOP A MINIT 1 12/01 #000147558 PURCHASE STOP A MINIT 15 GREENVILLE SC	-17.71
12/02/13	THE HOME DEPOT 12/01 #000362001 PURCHASE THE HOME DEPOT #1 GREER SC	-28.54
12/02/13	CHECKCARD 1201 CLASSIC ACE HARDWARE GREER SC 24388943335230160969939	-12.20
12/02/13	BKOFAMERICA ATM 12/02 #000004414 WITHDRWL GSP INTERNATIONAL GREER SC	-50.00
12/02/13	SPINX #128 12/01 #000613905 PURCHASE SPINX #128 GREER SC	-28.00
12/06/13	WILCO 133 12/05 #000277934 PURCHASE WILCO 133 JONESVILLE NC	-2.84
12/09/13	CHECKCARD 1207 HARDEE'S 1501764 GREENVILLE SC 24431053341200688300518	-6.23
12/09/13	CHECKCARD 1206 ARBYS 6936 GREER SC 24431063340206248600446	-5.49
12/09/13	CHECKCARD 1207 MCDONALD'S F16321 GREER SC 24427333341720051155761	-5.48
12/09/13	1000 SPINX140 12/07 #000550716 PURCHASE 1000 SPINX140 B GREENVILLE SC	-6.98
12/09/13	CHARISMA! INC 12/07 #000403943 PURCHASE CHARISMA! INC GREENVILLE SC	-171.19
12/09/13	PALMETTO HOME 12/07 #000058317 PURCHASE PALMETTO HOME AND GREENVILLE SC	-14.31
12/09/13	CHECKCARD 1207 TWIGS GREENVILLE SC 24828243342980007216720	-186.56

continued on the next page

EX. 4 P 0222

Page 6 of 10

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/09/13	BKOFAMERICA ATM 12/07 #000005157 WITHDRWL BRUSHY CREEK GREER SC	-100.00
12/09/13	PUBLIX SUPER M 12/07 #000115711 PURCHASE 411 THE PARKWAY GREER SC	-96.24
12/09/13	LOWE'S #1983 1 12/08 #000779703 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-48.74
12/09/13	BELK HAYW 700 12/08 #000008252 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-261.82
12/09/13	BELK HAYW 700 12/08 #000009334 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-68.48
12/09/13	BANANA REPUBLI 12/08 #000001232 PURCHASE BANANA REPUBLIC U Greenville SC	-90.84
12/09/13	J CREW #603 12/08 #000946921 PURCHASE J CREW #603 GREENVILLE SC	-352.97
12/09/13	PUBLIX SUPER M 12/08 #000022073 PURCHASE 411 THE PARKWAY GREER SC	-83.97
12/09/13	KANGAROO EXP 3 12/09 #000735831 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-25.00
12/09/13	SPINX #128 12/07 #000541211 PURCHASE SPINX #128 GREER SC	-20.00
12/10/13	SPINX #160 12/10 #000877568 PURCHASE SPINX #160 GREER SC	-31.00
12/13/13	SUNOCO 0475287 12/13 #000127838 PURCHASE SUNOCO 04752879 GREER SC	-13.36
12/16/13	CHECKCARD 1213 MASTERS MARK #4 GREER SC 24073143349900013678421	-185.99
12/16/13	CHECKCARD 1213 CAROLINA ALE HOUSE GREENVILLE SC 24326883348200599202267	-20.00
12/16/13	TOTAL WINE AND 12/14 #000607641 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-158.93
12/16/13	TOTAL WINE AND 12/14 #000608660 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-116.56
12/16/13	TALBOTS # 1025 12/14 #000021366 PURCHASE TALBOTS # 1025 WO GREENVILLE SC	-125.03
12/16/13	CHECKCARD 1214 HALF MOON OUTFITTERS 2 GREENVILLE SC 24777423349080080495416	-206.70
12/16/13	FRESH MKT-006 12/14 #000706762 PURCHASE FRESH MKT-006 GVL GREENVILLE SC	-47.19
12/16/13	ADVANCE STORES 12/15 #000001999 PURCHASE ADVANCE STORES CO GREENVILLE SC	-22.85
12/16/13	PUBLIX SUPER M 12/15 #000931275 PURCHASE 411 THE PARKWAY GREER SC	-97.47
12/16/13	1000 SPINX140 12/15 #000427638 PURCHASE 1000 SPINX140 B GREENVILLE SC	-28.10
12/16/13	1000 SPINX140 12/14 #000233285 PURCHASE 1000 SPINX140 B GREENVILLE SC	-20.00
Total ATM and debit card subtractions		-\$11,588.41

Other subtractions

Date	Description	Amount
11/25/13	WIRE TYPE:WIRE OUT DATE:131125 TIME:0836 ET TRN:2013112500162863 SERVICE REF:003212 BNF:ALEXANDRA CASTELLI ID:4249064657 BNF BK:PNC BA NK, NATIONAL ASSO ID:041000124 PMT DET:111265044 D EC RENT + NOV ELECTRIC + 15 FOR TR	-880.33
11/27/13	SC TLR cash withdrawal from CHK 3259	-1,600.00
11/29/13	Duke Power Bill Payment	-200.00

continued on the next page

EX. 4 P 0223

Page 7 of 10

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
11/29/13	Piedmont Natural Gas Company Bill Payment	-150.00
12/03/13	ATM/CHECK CARD PURCHASE DEBIT ON 12/02/13	-608.00
12/04/13	ATM/CHECK CARD PURCHASE DEBIT ON 12/02/13	-10.99
12/04/13	ATM/CHECK CARD PURCHASE DEBIT ON 12/02/13	-5.99
12/04/13	Online Banking transfer to CHK 7581 Conf# 3019223179;	-100.00
12/06/13	ATM/CHECK CARD PURCHASE DEBIT ON 12/03/13	-249.47
12/06/13	ATM/CHECK CARD PURCHASE DEBIT ON 12/03/13	-88.43
Total other subtractions		-\$3,893.21

Checks

Date	Check #	Amount	Date	Check #	Amount
11/18/13	<u>9982</u>	-1,419.02	12/13/13	<u>9983</u>	-1,351.45
Total checks					-\$2,770.47
Total # of checks					2

Service fees

Date	Transaction description	Amount
11/22/13	PUBLIX SUPER M 11/22 #000320014 WITHDRWL	-2.50
11/22/13	SPINX #163 11/22 #000706107 WITHDRWL	-2.50
11/25/13	Wire Transfer Fee	-25.00
12/02/13	CHECKCARD 1129 DELTA AIR 00682299503	-3.02
Total service fees		-\$33.02

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

Check images

Account number: [REDACTED] 3259

Check number: 9982 | Amount: \$1,419.02

Bank of America

STERLING R. MENSCH, III 06-06 9982
904-648-7483
612 NEW TANGLETON WAY
GREER, SC 29615-3605

NOV. 14. 2013 Date

PAY TO THE ORDER OF PARK Sterling Bank \$ 1419.02
One thousand four hundred nineteen and 02/100 Dollars

Bank of America

ACH NT 000001483
Mem 4299

0539044831 3259*9982

Check number: 9983 | Amount: \$1,351.45

Bank of America

STERLING R. MENSCH, III 06-06 9983
904-648-7483
612 NEW TANGLETON WAY
GREER, SC 29615-3605

Dec. 12 2013 Date

PAY TO THE ORDER OF PARK Sterling Bank \$ 1351.45
One thousand three hundred fifty one and 45/100 Dollars

Bank of America

ACH NT 000001483
Mem 4299

0539044831 3259*9983

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for December 17, 2013 to January 16, 2014

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: [REDACTED] 3259

Account summary

Beginning balance on December 17, 2013	\$3,043.05
Deposits and other additions	11,607.08
ATM and debit card subtractions	-8,733.96
Other subtractions	-1,617.50
Checks	-1,351.45
Service fees	-2.50
Ending balance on January 16, 2014	\$2,944.72

Share your opinions and earn cash prizes

Join the Bank of America Online Advisory Panel. Your voice is important and we would like you to help us learn what we're doing right, and what we could do better. Just for joining, you'll be entered to win \$3,000*, and you could win more cash each time you share your feedback.

Get started at bankofamerica.com/advisorypanel

*Contest details: No purchase necessary. Void where prohibited. Starts 11/30/2013. Ends 3/31/2014. Restrictions apply.
Visit <https://panelinfo.ipsos.com/boacontestrules.htm> for complete details and Official Contest Rules. AR3WXVRD/YSDUTU SSM-08-13-0197.A

EX. 4 P 0239

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Use our worksheet to help balance your account.

To make balancing your account easier, we have a step-by-step worksheet available. For a printable version of the **Balance Your Account** worksheet, go to bankofamerica.com/statementbalance or the **Statements and Documents** page in Online Banking by hovering over the Accounts tab on your Accounts overview page.

Deposits and other additions

Date	Description	Amount
12/19/13	Offray Specialty Des:Payroll Id:Ctrxxxxxxxx	2,235.64
12/26/13	Online Banking Transfer From Sav 2007 Confirmation# 3007782645	2,001.94
12/26/13	Belk Hayw 700 12/26 #000718020 Refund Belk Hayw 700 Hay Greenville Sc	261.82
12/26/13	J Crew #603 12/26 #000973561 Refund J Crew #603 Greenville Sc	41.87
12/30/13	Online Banking Transfer From Sav 2007 Confirmation# 2642694044	2,000.00
12/30/13	Deposit	591.07
01/02/14	Offray Specialty Des:Payroll Id:53256600019053x	2,237.37
01/16/14	Offray Specialty Des:Payroll Id:53425800020230x	2,237.37
Total deposits and other additions		\$11,607.08

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
12/19/13	CHECKCARD 1217 CHOPHOUSE #47 GREENVILLE SC 24246513352206899100245	-80.00
12/20/13	CHECKCARD 1219 WAFFLE HOUSE 0527 GREENVILLE SC 24431063353207463101270	-8.15
12/20/13	TD BANK NA 12/20 #000236432 WITHDRWL 6 ELM SHORN DRIVE GREER SC	-603.00
12/20/13	SPINX #128 12/20 #000833939 PURCHASE SPINX #128 GREER SC	-56.00
12/23/13	CHECKCARD 1221 HARDEE'S 1501764 GREENVILLE SC 24431053355200688301758	-6.23
12/23/13	CHECKCARD 1220 MCDONALD'S F16321 GREER SC 24427333354720058509063	-5.07
12/23/13	DISCOUNT DISC 12/21 #000422350 PURCHASE DISCOUNT DISCOUN TAYLORS SC	-707.32

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/23/13	CHECKCARD 1221 NICK'S CAR WASH GREENVILLE SC 24071053356158134693091	-109.04
12/23/13	PUBLIX SUPER M 12/21 #000029005 PURCHASE 411 THE PARKWAY GREER SC	-123.71
12/23/13	CVS 02189 0218 12/22 #000319510 PURCHASE CVS 02189 02189-- GREENVILLE SC	-13.42
12/23/13	HOT SPOT 4005 12/23 #000288761 PURCHASE HOT SPOT 4005 GREER SC	-5.93
12/23/13	SPINX #128 12/21 #000276032 PURCHASE SPINX #128 GREER SC	-60.00
12/23/13	HOT SPOT 4005 12/23 #000287819 PURCHASE HOT SPOT 4005 GREER SC	-30.01
12/24/13	CHECKCARD 1222 USAIRWAYS 03723396134 800-428-4322 AZ 24792623357642000048032	-525.00
12/24/13	CHECKCARD 1223 MIMIS CAFE 106 GREENVILLE SC 24445003357300421677238	-30.00
12/24/13	WHOLE FOOD 1140 12/24 #000514198 PURCHASE WHOLE FOOD 1140 W Greenville SC	-78.31
12/24/13	TOTAL WINE AND 12/24 #000725305 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-21.19
12/24/13	MACY'S 700 12/24 #000812897 PURCHASE MACY'S 700 HAY GREENVILLE SC	-74.73
12/24/13	NINAS INC. 12/24 #000996850 PURCHASE NINAS INC. GREENVILLE SC	-51.94
12/24/13	DILLARDS MCAL 12/24 #000119525 PURCHASE DILLARDS MCALIST GREENVILLE SC	-105.99
12/24/13	FOREVER 21 INC 12/24 #000417489 PURCHASE FOREVER 21 INC GREENVILLE SC	-107.59
12/24/13	VICTORIA'S SEC 12/24 #000036251 PURCHASE VICTORIA'S SECRET GREENVILLE SC	-150.00
12/24/13	DILLARDS MCAL 12/24 #000224950 PURCHASE DILLARDS MCALIST GREENVILLE SC	-241.04
12/26/13	CHECKCARD 1223 FIRST IN FLIGHT 12200010 CHARLOTTE NC 24164073358531214748361	-17.00
12/26/13	CHECKCARD 1223 CHARLOTTE AVIATION/PRKN CHARLOTTE NC 24001753358400910015216	-5.00
12/26/13	CHECKCARD 1224 L OCCITANE 254 GREENVILLE SC 24755423359133592621988	-122.96
12/26/13	CHECKCARD 1224 SUNGLASS HUT 60012671 GREENVILLE SC 24164073359553001364201	-259.70
12/26/13	CHECKCARD 1224 WOK PRESTO GREENVILLE SC 24493983358207062701214	-10.52
12/26/13	CHECKCARD 1224 REGIS HAIRSTYLISTS GREENVILLE SC 24717053359133593670812	-93.07
12/26/13	CHECKCARD 1224 APPLE STORE #R355 GREENVILLE SC 2469216335900091773974	-285.14
12/26/13	MACY'S 700 12/26 #000812599 PURCHASE MACY'S 700 HAY GREENVILLE SC	-234.53
12/26/13	THE HOME DEPOT 12/26 #000293401 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-217.45
12/26/13	BEDBATH&B BEDB 12/26 #000119826 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-430.20
12/26/13	WAL-MART #0640 12/26 #000023719 PURCHASE WAL-MART #0640 GREENVILLE SC	-38.08
12/26/13	SPINX #128 12/26 #000997905 PURCHASE SPINX #128 GREER SC	-57.47
12/27/13	THE HOME DEPOT 12/27 #000693201 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-55.28
12/27/13	BEDBATH&B BEDB 12/27 #000918260 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-84.77
12/27/13	COSTCO WHSE #1 12/27 #000976447 PURCHASE COSTCO WHSE #10 GREENVILLE SC	-111.70
12/30/13	CHECKCARD 1227 MASTERS MARK #4 GREER SC 24073143363900014782017	-47.53
12/30/13	CHECKCARD 1227 CHILI'S HAYWOOD GREENVILLE SC 24231683362207888701049	-45.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/30/13	BKOFAMERICA ATM 12/28 #000005036 WITHDRWL PELHAM ROAD GREENVILLE SC	-200.00
12/30/13	LOWE'S #539 11 12/28 #000849338 PURCHASE LOWE'S #539 1104 MT PLEASANT SC	-62.88
12/30/13	CHECKCARD 1228 COS BAR OF CHARLES CHARLESTON SC 24224433363105005508024	-351.54
12/30/13	TOTAL WINE AND 12/28 #000673139 PURCHASE TOTAL WINE AND MO CHARLESTON SC	-168.03
12/30/13	PUBLIX SUPER M 12/28 #000113165 PURCHASE 1401 SAM RITTENBU CHARLESTON SC	-158.71
12/30/13	PUBLIX SUPER M 12/29 #000228479 PURCHASE 411 THE PARKWAY GREER SC	-51.12
12/30/13	WALGREENS 1 TH 12/30 #000315671 PURCHASE WALGREENS 1 THE P GREENVILLE SC	-15.89
12/30/13	EXXONMOBIL POS 12/28 #000068819 PURCHASE 1140 SAM RITTENBU CHARLESTON SC	-47.00
12/30/13	SPINX #128 12/28 #000059221 PURCHASE SPINX #128 GREER SC	-28.01
12/31/13	CHECKCARD 1230 BERTOLO'S PIZZA GREENVILLE SC 24129423364100000993822	-16.08
12/31/13	SPINX #128 12/31 #000426828 PURCHASE SPINX #128 GREER SC	-14.02
01/02/14	CHECKCARD 1231 IVY COLOR SALON GREENVILLE SC 24692164001000463304002	-40.00
01/02/14	SUNOCO 0475287 01/01 #000185137 PURCHASE SUNOCO 04752879 GREER SC	-5.37
01/02/14	PUBLIX SUPER M 01/01 #000227517 PURCHASE 411 THE PARKWAY GREER SC	-36.76
01/02/14	1000 SPINX140 01/01 #000612985 PURCHASE 1000 SPINX140 B GREENVILLE SC	-60.01
01/03/14	CHECKCARD 1231 CHICORA ALLEY GREENVILLE SC 24064134002900010300480	-62.00
01/03/14	SUNOCO 0475287 01/03 #000241777 PURCHASE SUNOCO 04752879 GREER SC	-6.56
01/06/14	THE HOME DEPOT 01/04 #000329701 PURCHASE THE HOME DEPOT #1 GREER SC	-78.57
01/06/14	THE HOME DEPOT 01/04 #000332001 PURCHASE THE HOME DEPOT #1 GREER SC	-70.81
01/06/14	BKOFAMERICA ATM 01/04 #000003898 WITHDRWL BRUSHY CREEK GREER SC	-240.00
01/07/14	CHECKCARD 0102 CALIFORNIA DREAMING GRU GREENVILLE SC 24266574006207199600964	-27.00
01/07/14	CHECKCARD 0105 USAIRWAYS 03773719780 ATLANTA GA 24792624006246900060833	-1,142.30
01/07/14	HOB-LOB # 1511 01/07 #000314950 PURCHASE HOB-LOB # 1511 Wo Greenville SC	-6.88
01/08/14	CHECKCARD 0103 CHOPHOUSE #47 GREENVILLE SC 24246514007206899100267	-90.00
01/13/14	CHECKCARD 0110 VESTA *T-MOBILE 888-278-3397 OR 24692164010000239160984	-106.63
01/13/14	CHECKCARD 0111 RAREBIT LLC CHARLESTON SC 24765014012286488903540	-39.00
01/13/14	PUBLIX SUPER M 01/11 #000021802 PURCHASE 1401 SAM RITTENBU CHARLESTON SC	-184.77
01/13/14	BI-LO GRO 2460 01/12 #000110840 PURCHASE BI-LO GRO 2460 HU GREER SC	-50.20
01/13/14	SHELL Service 01/11 #000885723 PURCHASE SHELL Service S SUMMERVILLE SC	-49.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/16/14	SPINX #128 01/16 #000399830 PURCHASE SPINX #128 GREER SC	-5.00
01/16/14	SUNOCO 0475287 01/16 #000427092 PURCHASE SUNOCO 04752879 GREER SC	-10.75
Total ATM and debit card subtractions		-\$8,733.96

Other subtractions

Date	Description	Amount
12/17/13	COLLEGE OF CHAR DES:WEBCHECK ID:212537	-167.50
12/20/13	Piedmont Natural Gas Company Bill Payment	-100.00
12/20/13	Duke Power Bill Payment	-100.00
12/30/13	Online Banking transfer to CHK 7581 Conf# 2643663538;	-1,000.00
01/02/14	Online Banking transfer to CHK 7581 Conf# 4270763898;	-250.00
Total other subtractions		-\$1,617.50

Checks

Date	Check #	Amount
01/16/14	<u>9934</u>	-1,351.45
Total checks		-\$1,351.45
Total # of checks		1

Service fees

Date	Transaction description	Amount
12/20/13	TD BANK NA 12/20 #000236432 WITHDRWL	-2.50
Total service fees		-\$2.50

Note your Ending Balance already reflects the subtraction of Service Fees.

- ✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.



STERLING R MENSCH III | Account # [REDACTED] 3259 | December 17, 2013 to January 16, 2014

Check images

Account number: [REDACTED] 3259

Check number: 9934 | Amount: \$1,351.45

Bank of America Advantage

STERLING R. MENSCH, III 00-00 9934
904-845-7463
612 NEW TANGLETON WAY
GREER, SC 29615-3000

Date: Dec 11, 2013

Pay to the order of: PARK STR, INC. \$ 1351.45
One thousand three hundred fifty one and 45/100 Dollars

Bank of America

ACH/NY 00000488
Mem: [REDACTED] 1299

Signature: [Handwritten Signature]

⑆053901483⑆ [REDACTED] ⑆2594934⑆

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

 Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for January 17, 2014 to February 13, 2014

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: XXXXXXXXXX 3259

Account summary

Beginning balance on January 17, 2014	\$2,944.72
Deposits and other additions	20,651.70
ATM and debit card subtractions	-5,462.20
Other subtractions	-4,868.62
Checks	-7,610.05
Service fees	-2.50
Ending balance on February 13, 2014	\$5,653.05

"10 Tips to Help You Boost Your Retirement Savings —Whatever Your Age."

You'll find this article and more on the Merrill Edge website. **Go to merrilledge.com/10tips2boost** and learn why it's never too early, or too late.



Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of Bank of America Corporation. Merrill Lynch, Merrill Edge, the Merrill Edge logo, and Merrill Edge Advisory Center are trademarks of Bank of America Corporation.

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

AR3FUY39 SSM-10-13-1246.B

EX. 4 P 0263

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
01/21/14	Online Banking Transfer From Sav 2007 Confirmation# 0422463127	2,580.00
01/23/14	Online Banking Transfer From Sav 2007 Confirmation# 0451837272	1,979.07
01/24/14	Counter Credit	502.93
01/29/14	Online Banking Transfer From Sav 2007 Confirmation# 3000135800	2,580.00
01/30/14	Offray Specialty Des:Payroll Id:53627000011260x	2,237.37
02/03/14	Checkcard 0130 Doctor Care Greenville Greenville Sc 7406413403190001750	100.00
02/10/14	Online Banking Transfer From Sav 2007 Confirmation# 2504759168	8,434.97
02/13/14	Offray Specialty Des:Payroll Id:53840100025779x	2,237.36
Total deposits and other additions		\$20,651.70

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
01/17/14	CHECKCARD 0115 PARADIES RI #9046 WARWICK RI 24307924016900347882437	-16.68
01/17/14	CHECKCARD 0115 GOOD2GO4 PHILADELPHIA PA 24228994016702911456955	-4.18
01/17/14	CHECKCARD 0116 ARBYS 6936 GREER SC 24431064017206388000290	-7.54
01/17/14	BI-LO GRO 3619 01/17 #000312377 PURCHASE BI-LO GRO 3619 PE GREENVILLE SC	-25.57
01/17/14	SPINX #128 01/17 #000438799 PURCHASE SPINX #128 GREER SC	-38.02
01/21/14	CHECKCARD 0117 HARDEE'S 1501764 GREENVILLE SC 24431054017200688301202	-6.02
01/21/14	CHECKCARD 0117 ATT*BILL PAYMENT 800-288-2020 TX 24692164017000751435775 RECURRING	-228.53
01/21/14	CHECKCARD 0117 WAFFLE HOUSE 0527 GREENVILLE SC 24431064018207463100095	-10.15
01/21/14	JEFF LYNCH APP 01/18 #000000005 PURCHASE JEFF LYNCH APPLIA GREENVILLE SC	-1,491.37
01/21/14	KANGAROO EXP 3 01/18 #000091873 PURCHASE KANGAROO EXP 394 CORNELIUS NC	-12.09

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/21/14	CHECKCARD 0119 ZAX68 GREER SC 24692164020000918429393	-6.25
01/21/14	TOTAL WINE AND 01/19 #000597444 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-9.53
01/21/14	SPINX #128 01/19 #000915501 PURCHASE SPINX #128 GREER SC	-12.69
01/21/14	CHECKCARD 0120 MCDONALD'S F10063 GREENVILLE SC 24427334020720048380684	-4.41
01/21/14	PUBLIX SUPER M 01/19 #000519013 PURCHASE 411 THE PARKWAY GREER SC	-45.05
01/21/14	QUIKTRIP 01/18 #000720906 PURCHASE QUIKTRIP SPARTANBURG SC	-31.00
01/21/14	SHELL Service 01/18 #000788655 PURCHASE SHELL Service S HUNTERSVILLE NC	-15.00
01/22/14	CHECKCARD 0121 BERTOLO'S PIZZA GREENVILLE SC 24129424021100000944364	-8.00
01/22/14	SPINX #128 01/22 #000100445 PURCHASE SPINX #128 GREER SC	-21.01
01/23/14	BKOFAMERICA ATM 01/23 #000007311 WITHDRWL BRUSHY CREEK GREER SC	-40.00
01/24/14	CHECKCARD 0122 SUBWAY 00136432 GREER SC 24164074023255186065363	-7.83
01/24/14	CHECKCARD 0123 MILESTONE FAMILY MEDICI GREENVILLE SC 24492804023118000109358	-40.00
01/24/14	CHECKCARD 0123 DRAGON DEN GREER SC 24765014024286000000102	-10.00
01/24/14	PUBLIX SUPER M 01/24 #000308781 PURCHASE 411 THE PARKWAY GREER SC	-3.69
01/24/14	PUBLIX SUPER M 01/24 #000017260 PURCHASE 411 THE PARKWAY GREER SC	-166.61
01/24/14	TOTAL WINE AND 01/24 #000732051 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-135.36
01/27/14	CHECKCARD 0123 CVS PHARMACY #2189 Q03 GREER SC 24445004024100436772508	-381.31
01/27/14	CHECKCARD 0125 KING STREET COOKIES CHARLESTON SC 24638584026980000005005	-13.70
01/27/14	COLLCHARS 160 01/25 #000914192 PURCHASE COLLCHARS 160 CAL CHARLESTON SC	-98.69
01/27/14	PUBLIX SUPER M 01/25 #000227683 PURCHASE 501 GERVAIS STREE COLUMBIA SC	-53.35
01/27/14	SUNOCO 0475287 01/27 #000742143 PURCHASE SUNOCO 04752879 GREER SC	-15.00
01/28/14	CHECKCARD 0127 PIZZA HUT 6609 GREER SC 24431064028286588900298	-10.80
01/28/14	PUBLIX SUPER M 01/28 #000213129 PURCHASE 411 THE PARKWAY GREER SC	-46.39
01/29/14	CHECKCARD 0128 MCDONALD'S F16321 GREER SC 24427334028720044837929	-8.04
01/30/14	PUBLIX SUPER M 01/30 #000420847 PURCHASE 411 THE PARKWAY GREER SC	-36.25
01/31/14	CHECKCARD 0130 MILESTONE FAMILY MEDICI GREENVILLE SC 24492804030118000116867	-20.00
01/31/14	REI #145 1140 01/31 #000209506 PURCHASE REI #145 1140 Wo GREENVILLE SC	-95.40
01/31/14	WHOLE FOO 1140 01/31 #000227252 PURCHASE WHOLE FOO 1140 Wo Greenville SC	-26.06
01/31/14	WHOLE FOO 1140 01/31 #000318017 PURCHASE WHOLE FOO 1140 Wo Greenville SC	-145.60
01/31/14	SPINX #128 01/31 #000017936 PURCHASE SPINX #128 GREER SC	-33.01
02/03/14	CHECKCARD 0130 DOCTOR CARE GREENVILLE GREENVILLE SC 24064134031900017500129	-248.97
02/03/14	PUBLIX SUPER M 02/01 #000324397 PURCHASE 411 THE PARKWAY GREER SC	-4.97
02/03/14	PUBLIX SUPER M 02/01 #000312641 PURCHASE 411 THE PARKWAY GREER SC	-95.89

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/03/14	CHECKCARD 0201 THE UPS STORE 0232 GREER SC 24692164033000722855242	-92.05
02/03/14	CHECKCARD 0201 PAISANOS PIZZERIA & RES GREENVILLE SC 24122594033980014540800	-9.66
02/03/14	BKOFAMERICA ATM 02/02 #000009887 WITHDRWL PELHAM ROAD GREENVILLE SC	-200.00
02/03/14	SPINX #128 02/01 #000406195 PURCHASE SPINX #128 GREER SC	-42.00
02/03/14	RACEWAY6748 02/02 #000682635 PURCHASE RACEWAY6748 GREENVILLE SC	-20.01
02/04/14	CHECKCARD 0202 WAFFLE HOUSE 0527 GREENVILLE SC 24431064034207463700282	-13.15
02/10/14	CHECKCARD 0207 CYPRESS CHARLESTON SC 24493984039200299401042	-450.00
02/10/14	CHECKCARD 0207 BROOKS BROS PROVIDENCE WARWICK RI 24307924040900343689075	-92.00
02/10/14	CHECKCARD 0207 PAPHYRUS #2309 CHARLESTON SC 24445004039100482965025	-76.74
02/10/14	FIRST CITIZENS 02/07 #000196121 WITHDRWL FIRST CITIZENS CHARLESTON SC	-303.00
02/10/14	SPINX #121 02/08 #000448385 PURCHASE SPINX #121 GREER SC	-37.04
02/10/14	CHECKCARD 0208 BERTOLO'S PIZZA GREENVILLE SC 24129424039100001124784	-16.08
02/10/14	CHECKCARD 0209 VESTA *T-MOBILE 888-278-3397 OR 24692164040000698759767	-106.63
02/10/14	PUBLIX SUPER M 02/09 #000328797 PURCHASE 411 THE PARKWAY GREER SC	-10.61
02/10/14	SC DPS DMV 02/10 #000083704 PURCHASE SC DPS DMV GREENVILLE SC	-10.00
02/10/14	CVS 04205 0420 02/10 #000322066 PURCHASE CVS 04205 04205-- GREENVILLE SC	-57.12
02/10/14	PUBLIX SUPER M 02/10 #000029027 PURCHASE 411 THE PARKWAY GREER SC	-106.92
02/10/14	SPINX #128 02/10 #000720604 PURCHASE SPINX #128 GREER SC	-55.00
02/10/14	CVS 02189 0218 02/10 #000011580 PURCHASE CVS 02189 02189-- GREENVILLE SC	-24.03
02/12/14	CHECKCARD 0211 DRAGON DEN GREER SC 24765014043286000000067	-10.15
Total ATM and debit card subtractions		-\$5,462.20

Other subtractions

Date	Description	Amount
01/21/14	Temporary Credit Reversal on 12/03/13	-608.00
01/21/14	Temporary Credit Reversal on 12/06/13	-249.47
01/21/14	Temporary Credit Reversal on 12/04/13	-10.99
01/21/14	Online Banking transfer to CHK 7581 Conf# 2723383808;	-1,000.00
01/24/14	SC TLR cash withdrawal from CHK 3259	-1,500.00
01/29/14	Online Banking transfer to CHK 7581 Conf# 1800127798;	-1,000.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
02/05/14	Temporary Credit Reversal on 11/29/13	-250.16
02/12/14	Online Banking transfer to CHK 7581 Conf# 3825628606;	-250.00
Total other subtractions		-\$4,868.62

Checks

Date	Check #	Amount	Date	Check #	Amount
02/11/14	<u>9985</u>	-175.08	02/11/14	<u>9986</u>	-7,434.97
			Total checks		-\$7,610.05
			Total # of checks		2

Service fees

Date	Transaction description	Amount
02/10/14	FIRST CITIZENS 02/07 #000196121 WITHDRWL	-2.50
Total service fees		-\$2.50

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.



STERLING R MENSCH III | Account # [REDACTED] 3259 | January 17, 2014 to February 13, 2014

Check images

Account number: [REDACTED] 3259

Check number: 9985 | Amount: \$175.08

STERLING R. MENSCH, III 06-06 9985
504-548-7403
612 NEW TABLETON WAY
GREER, SC 29615-3605
Date 10-Feb-2014
Pay to the order of Greenville County Tax Collector \$ 175.08
Dollars One hundred and seventy-five and 08/100
Bank of America
ACH NY 08060483
Memo CAR TAX
⑆053904483⑆ [REDACTED] 3259 9985

Check number: 9986 | Amount: \$7,434.97

STERLING R. MENSCH, III 06-06 9986
504-548-7403
612 NEW TABLETON WAY
GREER, SC 29615-3605
Date 10-Feb-2014
Pay to the order of Greenville County Tax Collector \$ 7434.97
Dollars Seven thousand four hundred thirty-four and 97/100
Bank of America
ACH NY 08060483
Memo FOUR TIME
⑆053904483⑆ [REDACTED] 3259 9986

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for February 14, 2014 to March 17, 2014

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: XXXXXXXXXX 3259

Account summary

Beginning balance on February 14, 2014	\$5,653.05
Deposits and other additions	12,997.99
ATM and debit card subtractions	-5,731.75
Other subtractions	-6,465.35
Checks	-3,550.47
Service fees	-0.00
Ending balance on March 17, 2014	\$2,903.47

Let's connect on
Facebook, Twitter & Google+

Learn about shopping deals, travel ideas, and tips to
help you with personal finance.



/bankofamerica



@bofa_tips



bankofamerica

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation.

ARRXE47J

SSM-12-13-0426A

EX. 4 P 0283

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
02/19/14	Online Banking Transfer From Chk 7059 Confirmation# 1681758623	2,850.00
02/19/14	Checkcard 0217 Jeff Lynch Appliance An Greenville Sc 7449398404920730580	148.60
02/24/14	Online Banking Transfer From Sav 2007 Confirmation# 3715410990	2,580.00
02/27/14	Offray Specialty Des:Payroll Id:54052400023213x	2,237.37
03/10/14	Online Banking Transfer From Chk 7059 Confirmation# 3929630892	2,944.65
03/13/14	Offray Specialty Des:Payroll Id:54260500004060x	2,237.37
Total deposits and other additions		\$12,997.99

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
02/14/14	CHECKCARD 0213 HARDEE'S 1501764 GREENVILLE SC 24431054044200688300268	-6.88
02/14/14	SPINX #128 02/14 #000078755 PURCHASE SPINX #128 GREER SC	-11.94
02/18/14	CHECKCARD 0213 FTD*FTD.COM 501-8336470 IL 24388944045038364493732	-82.98
02/18/14	CHECKCARD 0214 PARKWAY GRILL, LLC GREER SC 24224434047101014847174	-18.38
02/18/14	CVS 07397 0739 02/15 #000318546 PURCHASE CVS 07397 07397-- GREENVILLE SC	-44.23
02/18/14	SPINX #128 02/15 #000379783 PURCHASE SPINX #128 GREER SC	-40.01
02/18/14	CHECKCARD 0215 VERDE CHARLESTON SC 24828244048700708283646	-28.00
02/18/14	CHECKCARD 0215 BELK #74 MT. PLEASANT MT PLEASANT SC 24445004047100547066009	-67.27
02/18/14	BELK MT. 1200 02/15 #000912401 PURCHASE BELK MT. 1200 BE MT PLEASANT SC	-271.25
02/18/14	TRADER JOE'S # 02/15 #000671388 PURCHASE TRADER JOE'S #7 MT PLEASANT SC	-22.11
02/18/14	HARRIS TE 920 02/15 #000009070 PURCHASE HARRIS TE 920 Hou Mt Pleasant SC	-162.11
02/18/14	PILOT #0060 02/15 #000377476 PURCHASE PILOT #0060 BOWMAN SC	-48.00

continued on the next page

Thank you for being a Bank of America® customer

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/18/14	CHECKCARD 0215 CALIFORNIA DREAMING GRU GREENVILLE SC 24266574048207199602770	-46.00
02/18/14	PUBLIX SUPER M 02/16 #000820026 PURCHASE 411 THE PARKWAY GREER SC	-77.30
02/18/14	CHECKCARD 0217 MILESTONE FAMILY MEDICI GREENVILLE SC 24492804048118000134175	-20.00
02/18/14	PUBLIX SUPER M 02/17 #000021352 PURCHASE 411 THE PARKWAY GREER SC	-29.79
02/18/14	SUNOCO 0475287 02/18 #000791691 PURCHASE SUNOCO 04752879 GREER SC	-49.11
02/19/14	1000 SPINX140 02/19 #000060027 PURCHASE 1000 SPINX140 B GREENVILLE SC	-6.42
02/20/14	CHECKCARD 0219 EXPEDIA*EXPEDIA.COM 877-787-7186 NV 24692164050000668570712	-175.40
02/20/14	CHECKCARD 0220 IVY COLOR SALON GREENVILLE SC 24692164051000917733854	-40.00
02/21/14	CHECKCARD 0219 ROMANOS 1108 GREENVILLE SC 24431054051207988500802	-17.00
02/21/14	SUNOCO 0475287 02/21 #000260481 PURCHASE SUNOCO 04752879 GREER SC	-7.85
02/24/14	CHECKCARD 0219 LITTLE PIGS BBQ GREER SC 24019514052286401213989	-22.20
02/24/14	CHECKCARD 0220 BURGER KING #7310 GREENSBORO NC 24186164052200299401185	-3.29
02/24/14	CHECKCARD 0222 HARDEE'S 1501764 GREENVILLE SC 24431054053200688301942	-5.53
02/24/14	CHECKCARD 0222 LOGANS ROADHOUSE 201 GREENVILLE SC 24692164053000880663268	-16.49
02/24/14	CHECKCARD 0222 WAFFLE HOUSE 0527 GREENVILLE SC 24431064054207463800459	-10.15
02/24/14	WAL-MART #4583 02/22 #000250478 PURCHASE WAL-MART #4583 GREENVILLE SC	-33.15
02/24/14	PUBLIX SUPER M 02/22 #000027217 PURCHASE 411 THE PARKWAY GREER SC	-32.25
02/24/14	SPINX #128 02/22 #000069989 PURCHASE SPINX #128 GREER SC	-57.00
02/24/14	BKOFAMERICA ATM 02/23 #000006945 WITHDRWL PELHAM ROAD GREENVILLE SC	-200.00
02/24/14	KANGAROO EXPRE 02/23 #000696976 PURCHASE KANGAROO EXPRESS N CHARLESTON SC	-49.01
02/25/14	CHECKCARD 0223 HALLS CHOPHOUSE CHARLESTON SC 24136004055701376605461	-106.00
02/25/14	KANGAROO EXP 3 02/25 #000608065 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-15.00
02/26/14	CHECKCARD 0224 SUBWAY 00136432 GREER SC 24164074056255176516797	-8.37
02/26/14	CHECKCARD 0225 MCDONALD'S F27358 GREER SC 24427334056720049503406	-5.38
02/26/14	SPINX #128 02/26 #000457726 PURCHASE SPINX #128 GREER SC	-6.37
02/26/14	PUBLIX SUPER M 02/26 #000314653 PURCHASE 411 THE PARKWAY GREER SC	-53.69
02/27/14	CHECKCARD 0225 CHOPHOUSE #47 GREENVILLE SC 24246514057206899100167	-35.00
02/27/14	CHECKCARD 0226 BERTOLO'S PIZZA GREENVILLE SC 24129424057100001037595	-9.28
02/27/14	KANGAROO EXP 3 02/27 #000298965 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-42.00
02/28/14	CHECKCARD 0226 WAFFLE HOUSE 0527 GREENVILLE SC 24431064058207463300084	-13.15
02/28/14	BKOFAMERICA ATM 02/28 #000003912 WITHDRWL CHARLOTTE DOUGLA CHARLOTTE NC	-400.00
03/03/14	CHECKCARD 0227 USAIRWAYS 03721799097 800-428-4322 AZ 24792624059642000045219	-99.00
03/03/14	CHECKCARD 0227 TSC 104 GREER SC 24013394059001749426979	-55.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/03/14	CHECKCARD 0228 CHARLOTTE AVIATION/PRKN CHARLOTTE NC 24001754060400917026197	-2.00
03/03/14	CHECKCARD 0301 L OCCITANE 254 GREENVILLE SC 24755424061130616969085	-123.49
03/03/14	KANGAROO EXP 3 03/01 #000378466 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-28.00
03/04/14	KANGAROO EXP 3 03/04 #000608405 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-35.00
03/07/14	CHECKCARD 0307 ATT*BILL PAYMENT 800-288-2020 TX 24692164066000228666119	-496.76
03/07/14	PUBLIX SUPER M 03/07 #000325403 PURCHASE 411 THE PARKWAY GREER SC	-51.39
03/07/14	SPINX #128 03/07 #000084804 PURCHASE SPINX #128 GREER SC	-28.04
03/10/14	CHECKCARD 0308 USAIRWAYS 03721800023 800-428-4322 AZ 24792624068642000002888	-62.00
03/10/14	CHECKCARD 0308 BROOKS BROTHERS 06183 GREENVILLE SC 24431064068905000126171	-967.25
03/10/14	PUBLIX SUPER M 03/08 #000129528 PURCHASE 411 THE PARKWAY GREER SC	-35.97
03/10/14	BI-LO GRO 2460 03/09 #000829783 PURCHASE BI-LO GRO 2460 HU GREER SC	-44.85
03/10/14	SPINX #127 03/09 #000287507 PURCHASE SPINX #127 GREENVILLE SC	-60.00
03/10/14	PUBLIX SUPER M 03/10 #000218225 PURCHASE 411 THE PARKWAY GREER SC	-18.21
03/11/14	LOWE'S #1983 1 03/11 #000862717 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-20.60
03/12/14	CHECKCARD 0310 MASTERS MARK #4 GREER SC 24073144070900010600017	-268.55
03/13/14	BI-LO GRO 3619 03/12 #000122343 PURCHASE BI-LO GRO 3619 PE GREENVILLE SC	-53.94
03/14/14	PUBLIX SUPER M 03/14 #000222848 PURCHASE 411 THE PARKWAY GREER SC	-168.38
03/17/14	DISCOUNT DISC 03/15 #000215982 PURCHASE DISCOUNT DISCOUN TAYLORS SC	-24.26
03/17/14	SPINX #189 03/15 #000857999 PURCHASE SPINX #189 GREENVILLE SC	-58.00
03/17/14	SPINX #189 03/15 #000128199 PURCHASE SPINX #189 GREENVILLE SC	-6.35
03/17/14	BKOFAMERICA ATM 03/15 #000008333 WITHDRWL PELHAM ROAD GREENVILLE SC	-300.00
03/17/14	KANGAROO EXP # 03/15 #000498237 PURCHASE KANGAROO EXP #3 WEST COLUMBIA SC	-56.00
03/17/14	POTTERY BARN 0 03/16 #000398411 PURCHASE POTTERY BARN 0826 GREENVILLE SC	-232.14
03/17/14	PUBLIX SUPER M 03/16 #000131346 PURCHASE 411 THE PARKWAY GREER SC	-41.23
Total ATM and debit card subtractions		-\$5,731.75

Other subtractions

Date	Description	Amount
02/18/14	Online Banking transfer to CHK 7581 Conf# 0474167915;	-200.00
02/19/14	Online Banking transfer to CHK 7581 Conf# 2881784797;	-800.00
02/20/14	Temporary Credit Reversal on 11/29/13	-800.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
02/20/14	Temporary Credit Reversal on 12/02/13	-354.94
02/24/14	SC TLR cash withdrawal from CHK 3259	-2,000.00
02/24/14	Online Banking transfer to CHK 7581 Conf# 2808875238;	-600.00
02/27/14	Online Banking transfer to CHK 7581 Conf# 0650719844;	-300.00
03/06/14	Duke Power Bill Payment	-200.00
03/06/14	Waste Management Bill Payment	-150.00
03/06/14	Greenville Water System, SC Bill Payment	-125.00
03/06/14	Piedmont Natural Gas Company Bill Payment	-100.00
03/06/14	Greenville Water System, SC Bill Payment	-50.00
03/07/14	Online Banking transfer to CHK 7581 Conf# 4120110484;	-200.00
03/11/14	PIEDMONT NATURAL GAS COMPANY Bill Payment	-278.35
03/11/14	DUKE POWER Bill Payment	-55.97
03/17/14	Online Banking transfer to CHK 7581 Conf# 0605666228;	-251.09
Total other subtractions		-\$6,465.35

Checks

Date	Check #	Amount	Date	Check #	Amount
03/13/14	<u>9935</u>	-500.00	02/28/14	<u>9984*</u>	-280.00
03/14/14	<u>9938*</u>	-1,351.45	02/14/14	<u>9987*</u>	-1,419.02
Total checks					-\$3,550.47
Total # of checks					4

* There is a gap in sequential check numbers



Important Platinum Privileges program update.

Beginning May 31, 2014, we will no longer enroll clients in the Platinum Privileges program in AR, IA MA, ME, NH, NM, OK, RI, TX, AZ, CA, ID, OR. Clients enrolled in Platinum Privileges by May 31 will continue receiving and enjoying the benefits of the program if they meet the qualifications. Please visit your local banking center to learn more about these benefits and qualifications.

To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.



STERLING R MENSCH III | Account # [REDACTED] 3259 | February 14, 2014 to March 17, 2014

Check images

Account number: [REDACTED] 3259

Check number: 9935 | Amount: \$500.00

Bank of America Advantage
STERLING R. MENSCH, III 00-00 9935
864-848-7483
512 NEW TANGLETON WAY
GREER, SC 29650-3885
Date: March 10 - 2014
Pay to the order of: River Oaks Recreation Assoc \$ 500.00
Five hundred and 00/100 Dollars
Bank of America
ACH R/T 00000483
Memo: 2188
⑆053904483⑆ [REDACTED] 259⑈9935 ⑆0000050000⑆

Check number: 9938 | Amount: \$1,351.45

Bank of America Advantage
STERLING R. MENSCH, III 00-00 9938
864-848-7483
512 NEW TANGLETON WAY
GREER, SC 29650-3885
Date: March 10 2014
Pay to the order of: Park Sterling Bank \$ 1351.45
One thousand three hundred fifty one and 45/100 Dollars
Bank of America
ACH R/T 00000483
Memo: 4299
⑆053904483⑆ [REDACTED] 259⑈9938

Check number: 9984 | Amount: \$280.00

Bank of America Advantage
STERLING R. MENSCH, III 00-00 9984
864-848-7483
512 NEW TANGLETON WAY
GREER, SC 29650-3885
Date: 14 Feb. 2014
Pay to the order of: Greenville Waterworks Guild \$ 280.00
Two hundred eighty and 00/100 Dollars
Bank of America
ACH R/T 00000483
Memo: [REDACTED]
⑆053904483⑆ [REDACTED] 259⑈9984

Check number: 9987 | Amount: \$1,419.02

Bank of America Advantage
STERLING R. MENSCH, III 00-00 9987
864-848-7483
512 NEW TANGLETON WAY
GREER, SC 29650-3885
Date: Feb 14, 2014
Pay to the order of: Park Sterling Bank \$ 1419.02
One thousand four hundred nineteen and 02/100 Dollars
Bank of America
ACH R/T 00000483
Memo: 4299
⑆053904483⑆ [REDACTED] 259⑈9987

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for March 18, 2014 to April 16, 2014

Account number: [REDACTED] 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on March 18, 2014	\$2,903.47
Deposits and other additions	13,749.76
ATM and debit card subtractions	-3,541.03
Other subtractions	-9,354.09
Checks	-225.00
Service fees	-0.00
Ending balance on April 16, 2014	\$3,533.11

Learn more about the home buying process at **BetterMoneyHabits.com**

Did you know you can estimate a manageable mortgage payment by multiplying what you make each month before taxes by 28%? Get more tips like this by visiting BetterMoneyHabits.com. It's a different kind of learning experience that features free, informative, easy-to-understand videos.

Find out more at BetterMoneyHabits.com

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation

Powered by **Bank of America** in partnership with

KHANACADEMY
SSM-01-14-8850.B

EX. 4 P 0311

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
03/19/14	Misc Credit Adjustment On 11/29/13	800.00
03/19/14	Misc Credit Adjustment On 12/02/13	354.94
03/27/14	Offray Specialty Des:Payroll Id:54464800014366x	2,237.37
03/31/14	Online Banking Transfer From Sav 2007 Confirmation# 2710806882	5,810.12
03/31/14	Online Banking Transfer From Sav 2007 Confirmation# 3029380670	2,309.96
04/10/14	Offray Specialty Des:Payroll Id:54674300015107x	2,237.37
Total deposits and other additions		\$13,749.76

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
03/18/14	CHECKCARD 0314 CALIFORNIA DREAMING GRU GREENVILLE SC 24266574076207199603419	-25.00
03/18/14	SPINX #121 03/18 #000438349 PURCHASE SPINX #121 GREER SC	-25.00
03/19/14	KANGAROO EXP 3 03/19 #000525898 PURCHASE KANGAROO EXP 327 GREENVILLE SC	-21.00
03/20/14	CHECKCARD 0319 MCDONALD'S F16321 GREER SC 24427334078720048375529	-4.84
03/21/14	CLASSIC ACE HA 03/21 #000898470 PURCHASE CLASSIC ACE HAR GREER SC	-20.12
03/21/14	1000 SPINX 126 03/21 #000383056 PURCHASE 1000 SPINX 126 GREER SC	-38.00
03/24/14	CHECKCARD 0321 GOLF HEADQUARTERS GREENVILLE SC 24765014080200000000229	-127.19
03/24/14	LOWE'S #667 13 03/22 #000693891 PURCHASE LOWE'S #667 1370 GREER SC	-9.49
03/24/14	CHECKCARD 0322 IVY COLOR SALON GREENVILLE SC 24692164082000685607317	-64.38
03/24/14	PUBLIX SUPER M 03/22 #000121337 PURCHASE 411 THE PARKWAY GREER SC	-112.58
03/24/14	1000 SPINX140 03/23 #000386163 PURCHASE 1000 SPINX140 B GREENVILLE SC	-21.00
03/24/14	CHECKCARD 0323 MCDONALD'S F10063 GREENVILLE SC 24427334082720046351856	-5.68

continued on the next page

Break free from paper in just a few clicks

Switch to secure paperless statements today.

- Your paperless statements look just like your paper copies
- Get email reminders that link right to your statements for easy access
- View, download and print your statements anytime

To switch in minutes, log in to Online Banking at **bankofamerica.com** today.

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation

AR8AN8VW SSM-01-14-9014.A

EX: 4 P 0313

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/24/14	PUBLIX SUPER M 03/23 #000914627 PURCHASE 411 THE PARKWAY GREER SC	-29.09
03/24/14	SUNOCO 0321998 03/24 #000186918 PURCHASE SUNOCO 03219987 GREER SC	-32.00
03/24/14	SUNOCO 0475287 03/24 #000971954 PURCHASE SUNOCO 04752879 GREER SC	-25.00
03/24/14	BKOFAMERICA ATM 03/24 #000005515 WITHDRWL BRUSHY CREEK GREER SC	-40.00
03/25/14	BKOFAMERICA ATM 03/25 #000001882 WITHDRWL PELHAM ROAD GREENVILLE SC	-100.00
03/26/14	RACEWAY 6754 03/26 #000422101 PURCHASE RACEWAY 6754 BOILING SPRIN SC	-31.00
03/27/14	CLASSIC ACE HA 03/27 #000510401 PURCHASE CLASSIC ACE HAR GREER SC	-44.54
03/27/14	SPINX #130 03/27 #000060876 PURCHASE SPINX #130 GREENVILLE SC	-24.01
03/28/14	HOT SPOT 4005 03/28 #000666797 PURCHASE HOT SPOT 4005 GREER SC	-42.00
03/28/14	SUNOCO 0475287 03/28 #000421904 PURCHASE SUNOCO 04752879 GREER SC	-6.37
03/31/14	CHECKCARD 0327 SHOT GREENVILLE SC 24632694087100555619477	-37.05
03/31/14	CHECKCARD 0328 PARKWAY GRILL, LLC GREER SC 24224434089101014859897	-25.00
03/31/14	CHECKCARD 0329 MASTERS MARK #4 GREER SC 24073144089900012305135	-118.46
03/31/14	TRIANGLE ST FD 03/29 #000130958 PURCHASE TRIANGLE ST FD S FLAT ROCK NC	-28.01
03/31/14	PUBLIX SUPER M 03/29 #000115224 PURCHASE 411 THE PARKWAY GREER SC	-43.12
03/31/14	BKOFAMERICA ATM 03/29 #000007066 WITHDRWL BRUSHY CREEK GREER SC	-100.00
03/31/14	SPINX #128 03/30 #000771039 PURCHASE SPINX #128 GREER SC	-63.00
03/31/14	CVS 02189 0218 03/30 #000028768 PURCHASE CVS 02189 02189-- GREENVILLE SC	-55.28
03/31/14	SPINX #128 03/31 #000968484 PURCHASE SPINX #128 GREER SC	-28.01
04/01/14	CHECKCARD 0401 ATT*BILL PAYMENT 800-288-2020 TX 24692164091000364929932	-175.62
04/01/14	Staples, Inc 04/01 #000045632 PURCHASE Staples, Inc GREER SC	-41.78
04/02/14	CITGO CORNER M 04/02 #000115049 PURCHASE CITGO CORNER MAR GREER SC	-22.00
04/03/14	CHECKCARD 0402 ARBYS 6936 GREER SC 24431064093206388000503	-7.77
04/03/14	SPINX #128 04/03 #000149942 PURCHASE SPINX #128 GREER SC	-10.35
04/04/14	SUNOCO 0475287 04/04 #000494870 PURCHASE SUNOCO 04752879 GREER SC	-6.96
04/04/14	BI-LO GRO 3619 04/04 #000311128 PURCHASE BI-LO GRO 3619 PE GREENVILLE SC	-79.85
04/07/14	CHECKCARD 0403 WAFFLE HOUSE 0527 GREENVILLE SC 24431064094207463000037	-13.15
04/07/14	CHECKCARD 0403 SUBWAY 00136432 GREER SC 24164074094255173933148	-8.37
04/07/14	CHECKCARD 0403 PARKWAY GRILL, LLC GREER SC 24224434095101015109815	-28.40
04/07/14	CHECKCARD 0404 DRAGON DEN GREER SC 24765014095286000000106	-12.43
04/07/14	CHECKCARD 0405 CHICK-FIL-A #00663 GREENVILLE SC 24427334096710013801201	-4.41
04/07/14	SUNOCO 0475287 04/05 #000396199 PURCHASE SUNOCO 04752879 GREER SC	-20.11
04/07/14	LOWE'S #667 13 04/05 #000930603 PURCHASE LOWE'S #667 1370 GREER SC	-119.90

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/07/14	SOUTHERN POOLS 04/05 #000000650 PURCHASE SOUTHERN POOLS GREER SC	-150.14
04/07/14	KANGAROO EXP 3 04/06 #000792610 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-49.00
04/07/14	CHECKCARD 0407 ATT*BILL PAYMENT 800-288-2020 TX 24692164097000867618556 RECURRING	-254.78
04/07/14	BI-LO GRO 3619 04/06 #000711902 PURCHASE BI-LO GRO 3619 PE GREENVILLE SC	-67.09
04/08/14	PUBLIX SUPER M 04/08 #000619546 PURCHASE 411 THE PARKWAY GREER SC	-90.59
04/09/14	CHECKCARD 0408 CLASSIC ACE HARDWARE GREER SC 24388944098230168603923	-15.89
04/09/14	SPINX #128 04/09 #000960454 PURCHASE SPINX #128 GREER SC	-20.00
04/09/14	BKOFAMERICA ATM 04/09 #000005854 WITHDRWL PELHAM ROAD GREENVILLE SC	-200.00
04/11/14	CHECKCARD 0409 HARDEE'S 1501764 GREENVILLE SC 24431054100200688301424	-6.56
04/14/14	KANGAROO EXP 3 04/12 #000891598 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-68.03
04/14/14	PUBLIX SUPER M 04/13 #000930001 PURCHASE 411 THE PARKWAY GREER SC	-40.57
04/14/14	PUBLIX SUPER M 04/13 #000326675 PURCHASE 411 THE PARKWAY GREER SC	-77.13
04/14/14	SPINX #128 04/14 #000794322 PURCHASE SPINX #128 GREER SC	-31.00
04/14/14	J. CREW RETAIL 04/14 #000011581 PURCHASE J. CREW RETAIL #6 CHARLESTON SC	-124.23
04/14/14	HOUSE OF SAGE 04/14 #000600292 PURCHASE HOUSE OF SAGE CHARLESTON SC	-135.63
04/14/14	URBAN OUT URBA 04/14 #000818249 PURCHASE URBAN OUT URBAN O CHARLESTON SC	-154.07
04/14/14	EXXONMOBIL POS 04/14 #000864482 PURCHASE 3692 ST MATTHEWS ORANGEBURG SC	-38.00
04/16/14	CHECKCARD 0415 MANNYS GEORGE ST CAFE CHARLESTON SC 24071054105158130158125	-49.00
04/16/14	CHECKCARD 0414 CALIFORNIA DREAMING GRU GREENVILLE SC 24266574105207199601723	-44.00
04/16/14	SPINX #128 04/16 #000730061 PURCHASE SPINX #128 GREER SC	-28.00
Total ATM and debit card subtractions		-\$3,541.03

Other subtractions

Date	Description	Amount
03/19/14	Misc Debit Adjustment on 12/02/13	-99.99
03/31/14	Online Banking Transfer Conf# 1ipi5th5a Mensch	-1,000.00
04/01/14	TYSON FURNITURE DES:PURCHASE CK#9989 BMTNNC INDN: 055687870 CO ID:M911925808 POP	-5,346.89
04/01/14	TYSON FURNITURE DES:PURCHASE CK#9990 BMTNNC INDN: 055688057 CO ID:M911925808 POP	-2,357.21

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
04/04/14	Online Banking Transfer Conf# f721qdm72 Mensch	-250.00
04/16/14	Online Banking Transfer Conf# sh353qbf1 Mensch	-300.00
Total other subtractions		-\$9,354.09

Checks

Date	Check #	Amount
04/16/14	<u>9991</u>	-225.00
Total checks		-\$225.00
Total # of checks		1



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.



STERLING R MENSCH III | Account # [REDACTED] 3259 | March 18, 2014 to April 16, 2014

Check images

Account number: [REDACTED] 3259

Check number: 9991 | Amount: \$225.00

STERLING R. MENSCH, III 00-08 9991
004-049-7402
012 NEW TARKLETON WAY
GREEN, SC 29602-3695
16 APR. 2014 Date
97 440938 30
9128
Pay to the order of Ronald G. Bruce \$ 225.00
Two hundred - twenty - five & 00/100 Dollars
Bank of America
ACH NY 103000440
Memo Mensch Loan Review
1053904483 3259 9991

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for April 17, 2014 to May 15, 2014

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: [REDACTED] 3259

Account summary

Beginning balance on April 17, 2014	\$3,533.11
Deposits and other additions	7,324.73
ATM and debit card subtractions	-3,340.12
Other subtractions	-1,861.38
Checks	-2,702.90
Service fees	-7.50
Ending balance on May 15, 2014	\$2,945.94

Download our free guide

"Saving for college: 5 strategies for parents"
to learn ways to prepare for college.

Go to merrilledge.com/how-to-save-for-college



Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of Bank of America Corporation. Merrill Lynch, Merrill Edge, the Merrill Edge logo, and Merrill Edge Advisory Center are trademarks of Bank of America Corporation.

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

ARUSFTJX SSM-02-14-8974.A

EX. 4 P 0335

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
04/24/14	Offray Specialty Des:Payroll Id:54883600008383x	2,237.36
04/30/14	Online Banking Transfer From Chk 7059 Confirmation# 1886225195	2,850.00
05/08/14	Offray Specialty Des:Payroll Id:55088400007332x	2,237.37
Total deposits and other additions		\$7,324.73

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
04/18/14	CANOPY CAR WAS 04/18 #000764351 PURCHASE CANOPY CAR WASH 2 GREENVILLE SC	-27.99
04/18/14	SUNOCO 0475287 04/18 #000889856 PURCHASE SUNOCO 04752879 GREER SC	-8.55
04/21/14	CHECKCARD 0418 HARDEE'S 1501764 GREENVILLE SC 24431054109200688301904	-6.88
04/21/14	CHECKCARD 0418 CHICK-FIL-A #00663 GREENVILLE SC 24427334109710015193404	-6.40
04/21/14	CHECKCARD 0419 WAFFLE HOUSE 0527 GREENVILLE SC 24431064110207463600166	-13.15
04/21/14	SPINX #128 04/19 #000865629 PURCHASE SPINX #128 GREER SC	-64.00
04/21/14	CHECKCARD 0419 HALF MOON OUTFITTERS 2 GREENVILLE SC 24777424110080080105028	-312.59
04/21/14	CVS 02240 0224 04/19 #000020055 PURCHASE CVS 02240 02240-- GREENVILLE SC	-95.59
04/21/14	CHECKCARD 0419 PARKWAY GRILL, LLC GREER SC 24224434111101010103094	-31.00
04/21/14	BKOFAMERICA ATM 04/20 #000003357 WITHDRWL PELHAM ROAD GREENVILLE SC	-600.00
04/21/14	SHELL Service 04/20 #000474843 PURCHASE SHELL Service S SUMMERVILLE SC	-63.00
04/23/14	HOT SPOT 4005 04/23 #000438088 PURCHASE HOT SPOT 4005 GREER SC	-40.00
04/25/14	BKOFAMERICA ATM 04/25 #000005114 WITHDRWL POINSETT HIGHWAY GREENVILLE SC	-100.00
04/25/14	HOT SPOT 4005 04/25 #000689190 PURCHASE HOT SPOT 4005 GREER SC	-30.00
04/28/14	SUNOCO 0475287 04/26 #000482221 PURCHASE SUNOCO 04752879 GREER SC	-35.00

continued on the next page

Let's connect on
Facebook, Twitter & Google+

Learn about shopping deals, travel ideas, and tips to help you with personal finance.



/bankofamerica



@bofa_tips



bankofamerica

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/28/14	WELLS FARGO BN 04/26 #000798081 WITHDRWL THORNBLEDE GREER SC	-83.00
04/28/14	PUBLIX SUPER M 04/27 #000123152 PURCHASE 411 THE PARKWAY GREER SC	-3.69
04/28/14	BI-LO GRO 3619 04/27 #000211368 PURCHASE BI-LO GRO 3619 PE GREENVILLE SC	-35.56
04/29/14	SPINX #128 04/29 #000578269 PURCHASE SPINX #128 GREER SC	-31.00
04/29/14	ACADEMY LTD 04/29 #000021298 PURCHASE ACADEMY LTD GREENVILLE SC	-92.16
04/29/14	Wal-Mart Super 04/29 #000378322 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-14.66
04/30/14	STOP A MINIT 1 04/30 #000414706 PURCHASE STOP A MINIT 15 GREENVILLE SC	-7.75
05/01/14	CHECKCARD 0429 PARKWAY GRILL, LLC GREER SC 24224434121101013989570	-19.00
05/02/14	BKOFAMERICA ATM 05/01 #000007143 WITHDRWL BRUSHY CREEK GREER SC	-100.00
05/02/14	SPINX #128 05/02 #000934762 PURCHASE SPINX #128 GREER SC	-63.00
05/02/14	CARTERS # 3 05/02 #000362316 PURCHASE CARTERS # 3 RIDGEVILLE SC	-51.01
05/05/14	CHECKCARD 0501 WAFFLE HOUSE 0527 GREENVILLE SC 24431064122207463800036	-13.26
05/05/14	CHECKCARD 0503 ATT*BILL PAYMENT 800-288-2020 TX 24692164123000638555283	-109.24
05/05/14	CHECKCARD 0502 KING STREET GRILLE DOWN CHARLESTON SC 24073144124400007468227	-70.00
05/05/14	PUBLIX SUPER M 05/03 #000922375 PURCHASE 411 THE PARKWAY GREER SC	-43.13
05/05/14	CHECKCARD 0504 NATIONAL CAR RENTAL GREER SC 24164074124060254365986	-77.68
05/05/14	ISPA/PIMDS 05/04 #000002652 WITHDRWL PAI ISO CHARLESTON SC	-62.50
05/05/14	SUNOCO 0627867 05/04 #000922822 PURCHASE SUNOCO 06278675 LADSON SC	-45.00
05/05/14	CHECKCARD 0504 GSP AIRPORT COMMISSION GREER SC 24137474125000013893485	-8.00
05/05/14	SUNOCO 0475287 05/05 #000408623 PURCHASE SUNOCO 04752879 GREER SC	-36.00
05/06/14	CHECKCARD 0504 IHOP 4406 GREENVILLE SC 24692164125000569608935	-18.00
05/06/14	CHECKCARD 0504 SHELL OIL 57541590204 N CHARLESTON SC 24316054125548668045689	-16.00
05/06/14	CHECKCARD 0505 DRAGON DEN GREER SC 24765014126286000000521	-16.00
05/06/14	CHECKCARD 0505 WOODCRAFT 560 GREENVILLE SC 24755424125641253388714	-42.39
05/06/14	BKOFAMERICA ATM 05/06 #000008425 WITHDRWL BRUSHY CREEK GREER SC	-20.00
05/07/14	CHECKCARD 0503 CALIFORNIA DREAMING GRU GREENVILLE SC 24266574126207199602049	-43.00
05/07/14	SPINX #128 05/07 #000578185 PURCHASE SPINX #128 GREER SC	-28.00
05/07/14	SPINX #128 05/07 #000487805 PURCHASE SPINX #128 GREER SC	-10.75
05/08/14	CHECKCARD 0507 ZAX68 GREER SC 24692164127000462864823	-8.62
05/08/14	CHECKCARD 0507 MCDONALD'S F16321 GREER SC 24427334127720051064649	-3.99
05/08/14	7-ELEVEN 05/08 #000547655 PURCHASE 7-ELEVEN ORANGEBURG SC	-2.77
05/08/14	PUBLIX SUPER M 05/08 #000212085 PURCHASE 411 THE PARKWAY GREER SC	-14.04
05/09/14	CHECKCARD 0507 HARDEE'S 1501764 GREENVILLE SC 24431054128200688301232	-4.95

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/12/14	CHECKCARD 0508 HARDEE'S 1501715 CLINTON SC 24431054129207288500989	-2.97
05/12/14	CHECKCARD 0508 CHICK-FIL-A #00654 NORTH CHARLESSC 24427334129710012743231	-6.57
05/12/14	CHECKCARD 0509 HARDEE'S 1501764 GREENVILLE SC 24431054130200688302236	-6.88
05/12/14	CHECKCARD 0509 TONY'S FABRICS GREER SC 24332394130005815441025	-63.48
05/12/14	CHECKCARD 0509 TONY'S FABRICS GREER SC 24332394130005815441033	-5.29
05/12/14	CHECKCARD 0509 JETS PIZZA SC 04 GREER SC 24071054131987174344458	-15.30
05/12/14	CHECKCARD 0510 VESTA *T-MOBILE 888-278-3397 OR 24692164130000960881001	-106.63
05/12/14	SPINX #127 05/10 #000945456 PURCHASE SPINX #127 GREENVILLE SC	-15.00
05/12/14	SPINX #127 05/10 #000542618 PURCHASE SPINX #127 GREENVILLE SC	-7.55
05/12/14	TOTAL WINE AND 05/10 #000500316 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-84.76
05/12/14	PUBLIX SUPER M 05/10 #000118768 PURCHASE 411 THE PARKWAY GREER SC	-71.91
05/12/14	SPINX #130 05/11 #000754191 PURCHASE SPINX #130 GREENVILLE SC	-33.00
05/12/14	PUBLIX SUPER M 05/11 #000125211 PURCHASE 411 THE PARKWAY GREER SC	-21.77
05/13/14	COLUMBUS DATA 05/13 #000730465 WITHDRWL 285 ANDREW YOUNG ATLANTA GA	-103.00
05/14/14	CHECKCARD 0512 ADVANCE AUTO PARTS #857 GREENVILLE SC 24326884133666000568180	-12.71
05/14/14	CHECKCARD 0513 GORDON BIERSCHE-MIDWN450 ATLANTA GA 24210734134200188303031	-100.00
05/15/14	SPINX #127 05/15 #000343297 PURCHASE SPINX #127 GREENVILLE SC	-55.00
Total ATM and debit card subtractions		-\$3,340.12

Other subtractions

Date	Description	Amount
04/17/14	Waste Management Bill Payment	-200.00
04/17/14	Piedmont Natural Gas Company Bill Payment	-111.38
04/30/14	Online Banking Transfer Conf# 1j331lidf Mensch	-1,000.00
05/08/14	Duke Power Bill Payment	-250.00
05/15/14	Online Banking Transfer Conf# 1fgffpkk9 Mensch	-300.00
Total other subtractions		-\$1,861.38

Checks

Date	Check #	Amount
04/25/14	9992	-2,702.90
Total checks		-\$2,702.90
Total # of checks		1

Service fees

Date	Transaction description	Amount
04/28/14	WELLS FARGO BN 04/26 #000798081 WITHDRWL	-2.50
05/05/14	ISPA/PIMDS 05/04 #000002652 WITHDRWL	-2.50
05/13/14	COLUMBUS DATA 05/13 #000730465 WITHDRWL	-2.50
Total service fees		-\$7.50

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

Important Platinum Privileges program update.

Beginning July 26, 2014, we will no longer enroll clients in the Platinum Privileges program in CT, DE, FL, GA, IL, IN, MD, MI, NC, NJ, NY, PA, TN, VA and District of Columbia. Clients enrolled in Platinum Privileges by July 26th will continue receiving and enjoying the benefits of the program if they meet the qualifications. Please visit your local banking center to learn more about these benefits and qualifications.



STERLING R MENSCH III | Account # [REDACTED] 3259 | April 17, 2014 to May 15, 2014

Check images

Account number: [REDACTED] 3259

Check number: 9992 | Amount: \$2,702.90

Bank of America Advantage

STERLING R. MENSCH, III 00-08 9992
954-648-7483
612 NEW TAPLETON WAY
GREER, SC 29650-3005

APR 26 2014 Date

PAY TO THE ORDER OF PARK Sterling Bank \$ 2702.90
Two thousand seven hundred and two and 90/100 Dollars

Bank of America

ACM RV [REDACTED] 4299

Memo [REDACTED]

⑆053904483⑆ [REDACTED] 3259⑉9992

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for May 16, 2014 to June 16, 2014

Account number: [REDACTED] 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on May 16, 2014	\$2,945.94
Deposits and other additions	17,415.12
ATM and debit card subtractions	-9,990.97
Other subtractions	-5,243.68
Checks	-3,243.07
Service fees	-5.00
Ending balance on June 16, 2014	\$1,878.34

See art and culture for free

Bank of America's Museums on Us® program gives you one FREE admission to over 150 cultural institutions during the first full weekend of every month.

Just bring your Bank of America® debit card and a photo ID.

Learn more at bankofamerica.com/artsonus

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation ARUR78HT SSM-02-14-0239A

- Museums
- Botanical Gardens
- Science Centers
- And more

EX. 4 P 0355

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
05/19/14	Online Banking Transfer From Chk 7059 Confirmation# 2735043449	1,822.30
05/22/14	Offray Specialty Des:Payroll Id:55295700032282x	2,237.37
05/23/14	Online Banking Transfer From Sav 2007 Confirmation# 2685644192	2,051.39
05/28/14	Online Banking Transfer From Sav 2007 Confirmation# 2931103720	3,000.00
05/28/14	Online Banking Transfer From Chk 7059 Confirmation# 4231101217	1,362.00
05/28/14	Online Banking Transfer From Chk 7059 Confirmation# 2931106426	1,000.00
06/02/14	Online Banking Transfer From Chk 7059 Confirmation# 3072427826	750.00
06/04/14	Online Banking Transfer From Sav 2007 Confirmation# 0587718295	2,000.00
06/05/14	Offray Specialty Des:Payroll Id:55480000007216x	2,237.36
06/09/14	Counter Credit	839.73
06/09/14	Bedbath&B Bedb 06/08 #000931526 Refund Bedbath&B Bedbath Greenville Sc	74.20
06/09/14	Checkcard 0608 Lowes #01983* Greenville Sc 7469216415900069430	40.77
Total deposits and other additions		\$17,415.12

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
05/19/14	BELK HAYW 700 05/17 #000928717 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-306.31
05/19/14	CVS 02189 0218 05/17 #000023095 PURCHASE CVS 02189 02189-- GREENVILLE SC	-58.77
05/19/14	PUBLIX SUPER M 05/17 #000017714 PURCHASE 411 THE PARKWAY GREER SC	-32.68
05/19/14	SPINX #127 05/18 #000634717 PURCHASE SPINX #127 GREENVILLE SC	-7.36
05/19/14	BKOFAMERICA ATM 05/18 #000001377 WITHDRWL BRUSHY CREEK GREER SC	-100.00
05/19/14	SPINX #127 05/19 #000146603 PURCHASE SPINX #127 GREENVILLE SC	-31.00

continued on the next page

Thank you for being a Bank of America® customer.

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/20/14	CHECKCARD 0518 EGGS UP GRILL - GREENV GREENVILLE SC 24071054139985390857834	-12.00
05/22/14	PUBLIX SUPER M 05/22 #000310305 PURCHASE 411 THE PARKWAY GREER SC	-70.29
05/23/14	CHECKCARD 0522 MCDONALD'S F16321 GREER SC 24427334142720056021710	-6.46
05/23/14	CHECKCARD 0522 ARBYS 6936 GREER SC 24431064143206388000685	-6.04
05/23/14	CHECKCARD 0522 IVY COLOR SALON GREENVILLE SC 24692164143000270089282	-40.00
05/23/14	SPINX #128 05/23 #000433287 PURCHASE SPINX #128 GREER SC	-33.01
05/27/14	CHECKCARD 0523 STATE FARM INSURANCE 800-956-6310 IL 24610434143004079281864	-408.91
05/27/14	CHECKCARD 0523 END UP FURNITURE GREENVILLE SC 24473014145900010600019	-843.76
05/27/14	BEDBATH&B BEDB 05/24 #000327489 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-168.48
05/27/14	FRAME WAREHOU 05/24 #000869208 PURCHASE FRAME WAREHOUSE 1 GREER SC	-317.63
05/27/14	SUNOCO 0475287 05/24 #000740804 PURCHASE SUNOCO 04752879 GREER SC	-49.00
05/27/14	HOME AT LAST 05/24 #000602464 PURCHASE HOME AT LAST GREER SC	-84.79
05/27/14	CHECKCARD 0524 CLASSIC ACE HARDWARE GREER SC 24388944145230136852530	-9.03
05/27/14	1000 SPINX 126 05/24 #000589953 PURCHASE 1000 SPINX 126 GREER SC	-5.45
05/27/14	PUBLIX SUPER M 05/24 #000128709 PURCHASE 411 THE PARKWAY GREER SC	-141.99
05/27/14	LOWE'S #1983 1 05/25 #000833800 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-58.51
05/27/14	GARDEN RIDGE - 05/25 #000269136 PURCHASE GARDEN RIDGE - 01 GREENVILLE SC	-207.71
05/27/14	CLASSIC ACE HA 05/25 #000608202 PURCHASE CLASSIC ACE HAR GREER SC	-21.62
05/27/14	CHECKCARD 0525 DOMINO'S 5627 GREER SC 24445004146000285373304	-8.63
05/27/14	CHECKCARD 0526 CHILI'S #107 NORTH CHARLESSC 24231684147207788701701	-20.00
05/27/14	CHECKCARD 0526 JCPENNEY 0695 GREENVILLE SC 24431064146832899895227	-63.47
05/27/14	BI-LO GRO 2460 05/26 #000810027 PURCHASE BI-LO GRO 2460 HU GREER SC	-107.59
05/27/14	SHELL Service 05/26 #000334428 PURCHASE SHELL Service S WEST COLUMBIA SC	-49.00
05/27/14	BKOFAMERICA ATM 05/26 #000003306 WITHDRWL AVIATION AVENUE N CHARLESTON SC	-700.00
05/27/14	WAL-MART #3367 05/26 #000873442 PURCHASE WAL-MART #3367 NORTH CHARLES SC	-28.91
05/27/14	SPINX #121 05/27 #000787387 PURCHASE SPINX #121 GREER SC	-40.00
05/27/14	BKOFAMERICA ATM 05/27 #000005470 WITHDRWL GSP INTERNATIONAL GREER SC	-80.00
05/27/14	KANGAROO EXP 3 05/27 #000816563 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-27.01
05/28/14	CHECKCARD 0526 MATTFIRM 038018-MFI 864-213-1101 SC 24307924147900010311013	-930.93
05/28/14	CHECKCARD 0526 STATE FARM INSURANCE 800-956-6310 IL 24610434147004056308066	-518.83
05/28/14	CHECKCARD 0526 NICK'S CAR WASH GREENVILLE SC 24071054147985329314543	-115.06
05/28/14	CHECKCARD 0527 NATIONAL CAR RENTAL CHARLESTON SC 24164074147060207282471	-3.98
05/28/14	SPINX #189 05/28 #000107481 PURCHASE SPINX #189 GREENVILLE SC	-70.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/29/14	SPINX #128 05/29 #000346569 PURCHASE SPINX #128 GREER SC	-8.03
05/29/14	GARDEN RIDGE - 05/29 #000457123 PURCHASE GARDEN RIDGE - 01 GREENVILLE SC	-14.80
05/29/14	SPINX #128 05/29 #000191614 PURCHASE SPINX #128 GREER SC	-8.09
05/30/14	CVS 02240 0224 05/30 #000311071 PURCHASE CVS 02240 02240-- GREENVILLE SC	-43.57
06/02/14	CHECKCARD 0529 PARKWAY GRILL, LLC GREER SC 24224434151101016375093	-30.00
06/02/14	CHECKCARD 0530 HARDEE'S 1501764 GREENVILLE SC 24431054151200688301968	-7.42
06/02/14	IKEA CHARLOTTE 05/31 #000009236 PURCHASE IKEA CHARLOTTE CHARLOTTE NC	-52.55
06/02/14	CHECKCARD 0531 LOVES COUNTRY 00003970 BLACKSBURG SC 24164074152111868013127	-61.00
06/02/14	LOWE'S #1983 1 05/31 #000723009 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-161.10
06/02/14	PUBLIX SUPER M 05/31 #000322373 PURCHASE 411 THE PARKWAY GREER SC	-17.63
06/02/14	WELLS FARGO BN 06/01 #000875459 WITHDRWL WOODRUFF-GAL D GREENVILLE SC	-203.00
06/02/14	EXXONMOBIL POS 06/01 #000094908 PURCHASE 3692 ST MATTHEWS ORANGEBURG SC	-63.00
06/02/14	CLASSIC ACE HA 06/01 #000650589 PURCHASE CLASSIC ACE HAR GREER SC	-330.03
06/02/14	SPINX #105 06/01 #000400555 PURCHASE SPINX #105 GREENVILLE SC	-21.00
06/02/14	LOWE'S #1983 1 06/01 #000576209 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-63.54
06/02/14	BEST BUY #272 06/01 #000001910 PURCHASE BEST BUY #272 GREENVILLE SC	-264.99
06/02/14	BEDBATH&B BEDB 06/02 #000631028 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-254.27
06/02/14	PUBLIX SUPER M 06/02 #000027210 PURCHASE 411 THE PARKWAY GREER SC	-59.07
06/02/14	STOP A MINIT 1 06/02 #000272908 PURCHASE STOP A MINIT 15 GREENVILLE SC	-55.00
06/02/14	PELHAM ROAD PA 06/02 #000000026 PURCHASE PELHAM ROAD PARTY GREENVILLE SC	-20.98
06/02/14	WELLS FARGO BN 06/02 #000088074 WITHDRWL WOODRUFF-GAL D GREENVILLE SC	-203.00
06/03/14	CHECKCARD 0530 OLD TIME POTTERY 0031 GREENVILLE SC 24445004153200126220629	-54.00
06/03/14	CHECKCARD 0601 APPLE STORE #R318 CHARLESTON SC 24692164153000803137837	-129.07
06/03/14	CHECKCARD 0602 HOTWIRE-SALES FINAL 866-468-9473 CA 24692164153000997950854	-141.93
06/03/14	LOWE'S #661 77 06/03 #000560025 PURCHASE LOWE'S #661 770 D CHARLESTON SC	-128.76
06/03/14	LOWE'S #655 31 06/03 #000885621 PURCHASE LOWE'S #655 3125 CHARLESTON SC	-56.69
06/03/14	BEDBATH&B BEDB 06/03 #000909791 PURCHASE BEDBATH&B BEDBATH CHARLESTON SC	-432.86
06/04/14	SPINX #351 06/03 #000140658 PURCHASE SPINX #351 N. CHARLESTON SC	-53.53
06/04/14	CITGO CORNER M 06/04 #000027371 PURCHASE CITGO CORNER MAR CLINTON SC	-68.75
06/05/14	SPINX #128 06/05 #000512642 PURCHASE SPINX #128 GREER SC	-67.00
06/06/14	CHECKCARD 0604 CHARLESTON CO PARKING K CHARLESTON SC 24755424156151567014636	-12.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
06/06/14	CHECKCARD 0605 ARBYS 6936 GREER SC 24431064157206388000860	-5.38
06/06/14	CHECKCARD 0605 PELHAM ROAD PARTY SHOP GREENVILLE SC 24246514156207000000445	-5.16
06/06/14	1000 SPINX140 06/06 #000609076 PURCHASE 1000 SPINX140 B GREENVILLE SC	-10.90
06/06/14	CVS 04153 0415 06/06 #000711564 PURCHASE CVS 04153 04153-- GREER SC	-23.91
06/06/14	BI-LO GRO 2460 06/06 #000014455 PURCHASE BI-LO GRO 2460 HU GREER SC	-34.40
06/09/14	CHECKCARD 0606 HARDEE'S 1501764 GREENVILLE SC 24431054158200688301748	-4.83
06/09/14	FRAME WAREHOU 06/07 #000914351 PURCHASE FRAME WAREHOUSE 1 GREER SC	-151.16
06/09/14	BEST BUY #272 06/07 #000008974 PURCHASE BEST BUY #272 GREENVILLE SC	-370.98
06/09/14	CHECKCARD 0607 THE NEW YORK BUTCHER SH GREENVILLE SC 24013394158000495102776	-26.16
06/09/14	PUBLIX SUPER M 06/08 #000316678 PURCHASE 411 THE PARKWAY GREER SC	-22.82
06/09/14	SPINX #128 06/09 #000684385 PURCHASE SPINX #128 GREER SC	-12.90
06/10/14	CHECKCARD 0608 WAFFLE HOUSE 0527 GREENVILLE SC 24431064160207463700270	-8.26
06/10/14	SUNOCO 0475287 06/10 #000342633 PURCHASE SUNOCO 04752879 GREER SC	-56.01
06/11/14	CHECKCARD 0609 HARDEE'S 1501764 GREENVILLE SC 24431054161200688301537	-5.17
06/11/14	ENERGY MART #1 06/11 #000619431 PURCHASE ENERGY MART #11 BLACK MOUNTAI NC	-44.00
06/11/14	SPINX #128 06/11 #000153120 PURCHASE SPINX #128 GREER SC	-13.38
06/12/14	CHECKCARD 0610 BROADWAY BAGELS GREER SC 24828244162980006853502	-6.22
06/12/14	CHECKCARD 0610 BURGER KING #5646 GREENVILLE SC 24186164162207099501665	-6.36
06/13/14	CHECKCARD 0611 CHICK-FIL-A #00663 GREENVILLE SC 24427334163710012125469	-4.30
06/13/14	CHECKCARD 0611 SUBWAY 00136432 GREER SC 24164074163255158511519	-7.83
06/13/14	CHECKCARD 0612 DRAGON DEN GREER SC 24765014164286000000128	-12.43
06/16/14	CHECKCARD 0612 WAFFLE HOUSE 0527 GREENVILLE SC 24431064164207463100048	-13.26
06/16/14	CHECKCARD 0613 CHICK-FIL-A #00663 GREENVILLE SC 24427334165710014548435	-4.30
06/16/14	KANGAROO EXP 3 06/14 #000054179 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-49.00
06/16/14	CHECKCARD 0614 WOODCRAFT 560 GREENVILLE SC 24755424165641655231703	-60.42
06/16/14	PUBLIX SUPER M 06/14 #000321096 PURCHASE 411 THE PARKWAY GREER SC	-39.82
06/16/14	CLASSIC ACE HA 06/15 #000544678 PURCHASE CLASSIC ACE HAR GREER SC	-26.79
06/16/14	BI-LO GRO 2460 06/15 #000913617 PURCHASE BI-LO GRO 2460 HU GREER SC	-19.95
06/16/14	THE LUMBER YAR 06/16 #000632053 PURCHASE THE LUMBER YARD GREENVILLE SC	-74.00
Total ATM and debit card subtractions		-\$9,990.97

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
05/22/14	COLLEGE OF CHAR DES:WEBCHECK ID:235474	-1,347.00
05/23/14	Online Banking payment to CRD 8295 Confirmation# 1485649278	-1,095.68
05/30/14	Online Banking Transfer Conf# 161jve79p; Mensch	-1,000.00
06/02/14	Online Banking Transfer Conf# 1v27eepg3; Mensch	-500.00
06/05/14	Online Banking Transfer Conf# aey5tueue; Mensch	-800.00
06/11/14	Online Banking Transfer Conf# t7mrew64p; Mensch	-201.00
06/13/14	SC TLR cash withdrawal from CHK 3259	-300.00
Total other subtractions		-\$5,243.68

Checks

Date	Check #	Amount
05/27/14	<u>9993</u>	-375.00
06/05/14	<u>9994</u>	-1,450.00

Date	Check #	Amount
06/13/14	<u>9995</u>	-1,418.07

Total checks	-\$3,243.07
Total # of checks	3

Service fees

Date	Transaction description	Amount
06/02/14	WELLS FARGO BN 06/01 #000875459 WITHDRWL	-2.50
06/02/14	WELLS FARGO BN 06/02 #000088074 WITHDRWL	-2.50
Total service fees		-\$5.00

Note your Ending Balance already reflects the subtraction of Service Fees.

- ✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank

Check images

Account number: [REDACTED] 3259

Check number: 9993 | Amount: \$375.00

STERLING R. MENSCH, III 854-848-7483 612 NEW TARLETON WAY GREER, SC 29650-3696		06-06	9993
Date: <u>May 22, 2014</u>		STANDARD CHECK	
Pay to the order of: <u>Big Design Upholstery</u>		\$ <u>375.00</u>	
Three hundred seventy-five and 00/100 Dollars		Bank of America	
ACH NY 0303445		Memo: <u>100 to Zack Tip</u>	
10539044831		32599993	

Check number: 9994 | Amount: \$1,450.00

STERLING R. MENSCH, III 854-848-7483 612 NEW TARLETON WAY GREER, SC 29650-3696		06-06	9994
Date: <u>June 4, 2014</u>		STANDARD CHECK	
Pay to the order of: <u>JAY MOORE</u>		\$ <u>1450.00</u>	
One thousand four hundred fifty and 00/100 Dollars		Bank of America	
ACH NY 0303445		Memo: <u>100 to Zack Tip</u>	
10539044831		32599993	

Check number: 9995 | Amount: \$1,418.07

STERLING R. MENSCH, III 854-848-7483 612 NEW TARLETON WAY GREER, SC 29650-3696		06-06	9995
Date: <u>JUN 12, 2014</u>		STANDARD CHECK	
Pay to the order of: <u>Papa Stery Bar</u>		\$ <u>1418.07</u>	
One thousand four hundred and eighteen and 07/100 Dollars		Bank of America	
ACH NY 0303445		Memo: <u>100 to Zack Tip</u>	
10539044831		32599993	

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

 Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for June 17, 2014 to July 17, 2014

Account number: XXXXXXXXXX 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on June 17, 2014	\$1,878.34
Deposits and other additions	15,780.35
ATM and debit card subtractions	-7,569.70
Other subtractions	-1,265.00
Checks	-3,734.00
Service fees	-21.50
Ending balance on July 17, 2014	\$5,068.49

Break free from paper in just a few clicks

Switch to secure paperless statements today.

- Your paperless statements look just like your paper copies
- Get email reminders that link right to your statements for easy access
- View, download and print your statements anytime

To switch in minutes, log in to Online Banking at **bankofamerica.com** today.

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation

AR8AN8VW SSM-01-14-9014.A

EX. 4 P 0377

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
06/19/14	Offray Specialty Des:Payroll Id:55685100007623x	2,237.37
06/23/14	Online Banking Transfer From Sav 2007 Confirmation# 2645532809	5,190.00
06/30/14	Online Banking Transfer From Sav 2007 Confirmation# 1799484464	811.05
07/03/14	Offray Specialty Des:Payroll Id:55899100027358x	2,501.65
07/09/14	Online Banking Transfer From Chk 7059 Confirmation# 4091774868	1,538.65
07/11/14	Online Banking Transfer From Sav 2007 Confirmation# 0212031965	1,000.00
07/17/14	Offray Specialty Des:Payroll Id:56093100004620x	2,501.63
Total deposits and other additions		\$15,780.35

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
06/17/14	SPINX #128 06/17 #000398517 PURCHASE SPINX #128 GREER SC	-53.00
06/17/14	BKOFAMERICA ATM 06/17 #000009476 WITHDRWL PELHAM ROAD GREENVILLE SC	-200.00
06/17/14	CVS 01039 0103 06/17 #000727954 PURCHASE CVS 01039 0103-- Charleston SC	-10.00
06/17/14	BELK MT. 1200 06/17 #000910329 PURCHASE BELK MT. 1200 BE MT PLEASANT SC	-86.26
06/17/14	MICHAELS STORE 06/17 #000992809 PURCHASE MICHAELS STORES I MT. PLEASANT SC	-85.07
06/17/14	WAL-MART #1748 06/17 #000777531 PURCHASE WAL-MART #1748 CHARLESTON SC	-65.50
06/18/14	LOWE'S #655 31 06/18 #000760497 PURCHASE LOWE'S #655 3125 CHARLESTON SC	-84.86
06/18/14	BEDBATH&B BEDB 06/18 #000822394 PURCHASE BEDBATH&B BEDBATH CHARLESTON SC	-168.12
06/18/14	HARRIS TE 290 06/18 #000130008 PURCHASE HARRIS TE 290 E B Charleston SC	-12.66
06/19/14	CHECKCARD 0617 ADVANCE AUTO PARTS #857 GREENVILLE SC 24326884169666000470392	-18.85
06/19/14	CHECKCARD 0617 ADVANCE AUTO PARTS #857 GREENVILLE SC 24326884169666000470400	-1.47

continued on the next page

First job.
First home.
First child.

Enjoy life's firsts by making
the most of your money.

No matter which of life's goals you're working toward, it changes how you manage money. We can help you build on your financial skills **for free** when and how you want — to help connect you with where life takes you.

Visit bettermoneyhabits.com.

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation AR4HJ4Y7 SSM-04-14-0799.B

Powered by  in partnership with  KHANACADEMY

EX. 4 P 0379

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
06/19/14	CHECKCARD 0617 OUTBACK 4125 MOUNT PLEASANSC 24692164169000920533910	-27.00
06/19/14	CHECKCARD 0618 EAST BAY TRUE VALUE CHARLESTON SC 24246514169200000000726	-18.28
06/19/14	TARGET T1 TARG 06/19 #000028499 PURCHASE TARGET T1 TARGET CHARLESTON SC	-55.51
06/20/14	CHECKCARD 0618 OCHARLEYS322CHRLSTN CHARLESTON SC 24445004170200135534159	-35.00
06/20/14	CHECKCARD 0618 CHARLESTON CO PARKING K CHARLESTON SC 24755424170151706226150	-20.00
06/20/14	CHECKCARD 0620 ATT*CONS PHONE PMT 877-342-9991 TX 24692164171000649007366	-250.00
06/20/14	THE CITY MARIN 06/20 #000760743 PURCHASE THE CITY MARINA CHARLESTON SC	-57.00
06/20/14	BEST BUY #1428 06/20 #000003959 PURCHASE BEST BUY #1428 SUMMERVILLE SC	-291.58
06/23/14	CHECKCARD 0619 SUBWAY 00507970 CHARLESTON SC 24164074171255197485378	-14.20
06/23/14	CHECKCARD 0620 EAST BAY TRUE VALUE CHARLESTON SC 24246514171200000000482	-9.65
06/23/14	CHECKCARD 0620 CHARLESTON CO PARKING K CHARLESTON SC 24755424172161724278891	-40.00
06/23/14	TARGET T1 TARG 06/21 #000326949 PURCHASE TARGET T1 TARGET CHARLESTON SC	-212.30
06/23/14	DILLARDS CITA 06/21 #000421300 PURCHASE DILLARDS CITADEL CHARLESTON SC	-273.42
06/23/14	DILLARDS CITA 06/21 #000527976 PURCHASE DILLARDS CITADEL CHARLESTON SC	-641.56
06/23/14	DILLARDS CITA 06/21 #000527693 PURCHASE DILLARDS CITADEL CHARLESTON SC	-64.45
06/23/14	DILLARDS CITA 06/21 #000528027 PURCHASE DILLARDS CITADEL CHARLESTON SC	-62.93
06/23/14	THE CITY MARIN 06/21 #000145890 PURCHASE THE CITY MARINA CHARLESTON SC	-35.00
06/23/14	CHECKCARD 0621 CHARLESTON CO PARKING K CHARLESTON SC 24755424173151734771620	-20.00
06/23/14	PILOT #0060 06/21 #000919178 PURCHASE PILOT #0060 BOWMAN SC	-35.02
06/23/14	CHECKCARD 0621 MCDONALD'S F27765 BOWMAN SC 24427334172720042189160	-6.16
06/23/14	LOWE'S #1983 1 06/21 #000653664 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-25.19
06/23/14	KANGAROO EXP 3 06/22 #000307042 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-10.00
06/23/14	SUNOCO 0475287 06/22 #000144904 PURCHASE SUNOCO 04752879 GREER SC	-59.00
06/23/14	SUNOCO 0475287 06/22 #000223609 PURCHASE SUNOCO 04752879 GREER SC	-10.90
06/23/14	PUBLIX SUPER M 06/22 #000127729 PURCHASE 411 THE PARKWAY GREER SC	-3.96
06/23/14	PUBLIX SUPER M 06/22 #000118494 PURCHASE 411 THE PARKWAY GREER SC	-105.96
06/24/14	CHECKCARD 0622 BURGER KING #5646 GREENVILLE SC 24186164174207099500713	-5.49
06/24/14	CHECKCARD 0623 GREENVILLE COUNTY TREAS GREENVILLE SC 24755424174161747699477	-302.90
06/24/14	CHECKCARD 0623 GREENVILLE COUNTY TREAS GREENVILLE SC 24755424174161747701034	-3.95
06/24/14	BKOFAMERICA ATM 06/24 #000007084 WITHDRWL GSP INTERNATIONA GREER SC	-200.00
06/25/14	CHECKCARD 0623 ZAX68 GREER SC 24692164175000479797561	-8.95
06/25/14	CHECKCARD 0625 VESTA *T-MOBILE 888-278-3397 OR 24692164176000737643259	-106.62
06/27/14	CHECKCARD 0626 MCDONALD'S F6118 ST PAUL MN 24427334177720043450293	-2.03

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
06/30/14	CHECKCARD 0626 PARADIES # 281 Q02 HOUSTON TX 24307924178900340301637	-203.24
06/30/14	CHECKCARD 0627 THE PARADIES SHOPS, LLC CHARLOTTE NC 24307924180900347681789	-7.81
06/30/14	SUNOCO 0475287 06/28 #000617438 PURCHASE SUNOCO 04752879 GREER SC	-10.90
06/30/14	WAL-MART Wal- 06/28 #000119004 PURCHASE WAL-MART Wal-Mar GREENVILLE SC	-79.83
06/30/14	CHECKCARD 0628 SHOT GREENVILLE SC 24632694180100601539048	-25.39
06/30/14	SPINX #128 06/29 #000866569 PURCHASE SPINX #128 GREER SC	-63.01
06/30/14	PILOT #0060 06/29 #000264236 PURCHASE PILOT #0060 BOWMAN SC	-59.00
06/30/14	CVS 02240 0224 06/29 #000128748 PURCHASE CVS 02240 02240-- GREENVILLE SC	-48.12
06/30/14	Staples, Inc 06/30 #000332266 PURCHASE Staples, Inc GREER SC	-21.17
06/30/14	BI-LO GRO 1365 06/30 #000311067 PURCHASE BI-LO GRO 1365 W GREER SC	-16.33
07/01/14	CHECKCARD 0629 CHARLESTON CO PARKING K CHARLESTON SC 24755424181731814451530	-3.00
07/01/14	1000 SPINX 126 07/01 #000021103 PURCHASE 1000 SPINX 126 GREER SC	-10.90
07/02/14	CHECKCARD 0701 MCDONALD'S F16321 GREER SC 24427334182720051806215	-1.61
07/02/14	HOT SPOT 4005 07/02 #000447437 PURCHASE HOT SPOT 4005 GREER SC	-2.68
07/02/14	EXXONMOBIL POS 07/02 #000419676 PURCHASE 1006 TYGER LAKE R SPARTANBURG SC	-20.01
07/02/14	EXXONMOBIL POS 07/02 #000422352 PURCHASE 1006 TYGER LAKE R SPARTANBURG SC	-4.98
07/03/14	CHECKCARD 0701 PARKWAY GRILL, LLC GREER SC 24224434184101015016467	-29.00
07/03/14	SPINX #181 07/03 #000381299 PURCHASE SPINX #181 GREENVILLE SC	-20.00
07/03/14	WELLS FARGO BN 07/03 #000551118 WITHDRWL THORNBLADE GREER SC	-203.00
07/07/14	CHECKCARD 0702 SUBWAY 00425694 SPARTANBURG SC 24164074184255207715231	-6.21
07/07/14	CHECKCARD 0703 HARDEE'S 1501764 GREENVILLE SC 24431054185200688301653	-5.05
07/07/14	WHOLE FOO 1140 07/04 #000111899 PURCHASE WHOLE FOO 1140 Wo Greenville SC	-90.09
07/07/14	1000 SPINX 126 07/05 #000651139 PURCHASE 1000 SPINX 126 GREER SC	-49.00
07/07/14	CHECKCARD 0705 WOODCRAFT 560 GREENVILLE SC 24755424186641862820988	-14.82
07/07/14	CHECKCARD 0705 MASTERS MARK #4 GREER SC 24073144187900010531402	-99.46
07/07/14	DICKS CLOTHING 07/05 #000289769 PURCHASE DICKS CLOTHING&SP SPARTANBURG SC	-1,059.99
07/07/14	THE HOME DEPOT 07/05 #000238001 PURCHASE THE HOME DEPOT #1 GREER SC	-23.32
07/07/14	SUNOCO 0475287 07/06 #000634561 PURCHASE SUNOCO 04752879 GREER SC	-44.01
07/07/14	CHECKCARD 0706 MERCATO CHARLESTON SC 24755424188121882522946	-165.00
07/07/14	CHECKCARD 0706 COS BAR OF CHARLES CHARLESTON SC 24224434188105003322148	-196.39
07/07/14	HARRIS TE 290 07/06 #000122085 PURCHASE HARRIS TE 290 E B Charleston SC	-194.09

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/07/14	KANGAROO EXPRE 07/06 #000011326 PURCHASE KANGAROO EXPRESS CHARLESTON SC	-56.00
07/08/14	CHECKCARD 0706 CHARLESTON CO PARKING K CHARLESTON SC 24755424188731883804224	-8.00
07/09/14	SPINX #121 07/09 #000522152 PURCHASE SPINX #121 GREER SC	-35.00
07/09/14	BKOFAMERICA ATM 07/09 #000002610 WITHDRWL CHARLOTTE DOUGLA CHARLOTTE NC	-200.00
07/14/14	CHECKCARD 0710 PARKWAY GRILL, LLC GREER SC 24224434193101018306237	-28.00
07/14/14	SUNOCO 0475287 07/12 #000153889 PURCHASE SUNOCO 04752879 GREER SC	-68.00
07/14/14	LUXOTTICA RET 07/12 #000003666 PURCHASE LUXOTTICA RET GRO GREENVILLE SC	-169.55
07/14/14	CHECKCARD 0712 L OCCITANE 254 GREENVILLE SC 24755424194131943580694	-91.16
07/14/14	WELLS FARGO BN 07/12 #000807158 WITHDRWL THORNBLADE GREER SC	-103.00
07/14/14	PUBLIX SUPER M 07/13 #000315412 PURCHASE 411 THE PARKWAY GREER SC	-41.51
07/14/14	OFFICE DE 2801 07/13 #000816461 PURCHASE OFFICE DE 2801 WA GREENVILLE SC	-15.24
07/14/14	BI-LO GRO 2460 07/13 #000118732 PURCHASE BI-LO GRO 2460 HU GREER SC	-6.86
07/15/14	EXXONMOBIL POS 07/15 #000912021 PURCHASE 139 RIVER RD ANDOVER MA	-21.03
07/16/14	CHECKCARD 0714 TIO JUANS MARGARITAS SA SALEM NH 24431054196207142015461	-22.20
07/16/14	SPINX #128 07/16 #000374704 PURCHASE SPINX #128 GREER SC	-68.00
07/16/14	SPINX #128 07/16 #000721841 PURCHASE SPINX #128 GREER SC	-3.08
07/17/14	CHECKCARD 0715 PARADIES # 046 Q02 PROVIDENCE RI 24307924197900344326462	-13.36
07/17/14	SPINX #192 07/17 #000646010 WITHDRWL 1321 SOUTH SUBER GREER SC	-42.50
Total ATM and debit card subtractions		-\$7,569.70

Other subtractions

Date	Description	Amount
06/25/14	Duke Power Bill Payment	-400.00
06/25/14	Greenville Water System, SC Bill Payment	-140.00
06/25/14	Piedmont Natural Gas Company Bill Payment	-75.00
06/25/14	Greenville Water System, SC Bill Payment	-50.00
06/30/14	Online Banking Transfer Conf# 9w5hb6im2; Mensch	-350.00
07/03/14	Online Banking Transfer Conf# cdcfvc004; Mensch	-250.00
Total other subtractions		-\$1,265.00

Checks

Date	Check #	Amount
06/25/14	9996	-3,734.00
Total checks		-\$3,734.00
Total # of checks		1

Service fees

Date	Transaction description	Amount
07/03/14	WELLS FARGO BN 07/03 #000551118 WITHDRWL	-2.50
07/14/14	WELLS FARGO BN 07/12 #000807158 WITHDRWL	-2.50
07/17/14	SPINX #192 07/17 #000646010 WITHDRWL	-2.50
07/17/14	Monthly Maintenance Fee	-14.00
Total service fees		-\$21.50

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank

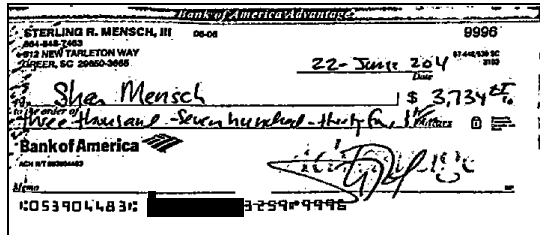


STERLING R MENSCH III | Account # [REDACTED] 3259 | June 17, 2014 to July 17, 2014

Check images

Account number: [REDACTED] 3259

Check number: 9996 | Amount: \$3,734.00



This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for July 18, 2014 to August 15, 2014

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: [REDACTED] 3259

Account summary

Beginning balance on July 18, 2014	\$5,068.49
Deposits and other additions	11,185.20
ATM and debit card subtractions	-4,302.96
Other subtractions	-4,659.00
Checks	-5,782.02
Service fees	-7.50
Ending balance on August 15, 2014	\$1,502.21

Read our free article

“How Mutual Funds Can Help
You Pursue Your Goals”

Visit merrilledge.com/LearnMutualFunds



Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of Bank of America Corporation. Merrill Lynch, Merrill Edge, the Merrill Edge logo, and Merrill Edge Advisory Center are trademarks of Bank of America Corporation.

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

ARG9TUAT SSM-05-14-0443.B

EX. 4 P 0399

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
07/28/14	Online Banking Transfer From Sav 2007 Confirmation# 1741376731	4,000.00
07/31/14	Offray Specialty Des:Payroll Id:56297300012154x	2,501.63
08/06/14	Online Banking Transfer From Sav 2007 Confirmation# 0335093707	2,200.00
08/14/14	Offray Specialty Des:Payroll Id:56506700010298x	2,483.57
Total deposits and other additions		\$11,185.20

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
07/18/14	CHECKCARD 0716 PARKWAY GRILL, LLC GREER SC 24224434199101020779946	-35.00
07/18/14	CHECKCARD 0717 IVY COLOR SALON GREENVILLE SC 24692164199000728901453	-40.00
07/18/14	SPINX #128 07/18 #000848827 PURCHASE SPINX #128 GREER SC	-70.02
07/18/14	JOANN STORES, 07/18 #000101092 PURCHASE JOANN STORES, INC GREENVILLE SC	-21.91
07/18/14	PELHAM ROAD PA 07/18 #000000058 PURCHASE PELHAM ROAD PARTY GREENVILLE SC	-69.50
07/21/14	SPINX #128 07/19 #000137359 WITHDRWL 498 THE PARKWAY GREER SC	-42.50
07/21/14	LOWE'S #1983 1 07/19 #000661650 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-22.59
07/21/14	PUBLIX SUPER M 07/19 #000328988 PURCHASE 411 THE PARKWAY GREER SC	-20.67
07/21/14	CHECKCARD 0720 BROADWAY BAGELS GREER SC 24828244201980006853562	-8.00
07/22/14	CHECKCARD 0720 003 E - HOME T12200036 CHARLOTTE NC 24164074202531214748367	-52.00
07/23/14	I-FUEL 07/23 #000220828 PURCHASE I-FUEL LEWISBURG PA	-7.90
07/24/14	CHECKCARD 0723 HUDSON NEWS 10 HARRIS MIDDLETOWN PA 24692164205000322842931	-3.02
07/24/14	SPINX #121 07/23 #000564442 PURCHASE SPINX #121 GREER SC	-62.00
07/24/14	SPINX #121 07/23 #000349759 PURCHASE SPINX #121 GREER SC	-11.03

continued on the next page

A FILM BY KEN BURNS

THE ROOSEVELTS

An Intimate History



We're a proud sponsor. Go to bankofamerica.com/theroosevelts for details.

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation ARNPDPB6 SSM-05-14-0943.B

EX. 4 P 0401

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/24/14	CVS 04153 0415 07/24 #000918797 PURCHASE CVS 04153 04153-- GREER SC	-425.94
07/24/14	PUBLIX SUPER M 07/24 #00009829 PURCHASE 411 THE PARKWAY GREER SC	-86.34
07/24/14	WELLS FARGO BN 07/24 #000330978 WITHDRWL THORNBLADE GREER SC	-203.00
07/25/14	SC DPS DMV 07/25 #000019333 PURCHASE SC DPS DMV GREENVILLE SC	-49.00
07/28/14	CHECKCARD 0724 BROADWAY BAGELS GREER SC 24828244206980006853567	-5.49
07/28/14	CHECKCARD 0725 GREENVILLE COUNTY TREAS GREENVILLE SC 24755424206262063381799	-287.16
07/28/14	CHECKCARD 0725 GREENVILLE COUNTY TREAS GREENVILLE SC 24755424206262063383597	-3.95
07/28/14	FRAME WAREHOU 07/26 #000969166 PURCHASE FRAME WAREHOUSE 1 GREER SC	-76.32
07/28/14	SPINX #128 07/27 #000530478 PURCHASE SPINX #128 GREER SC	-47.00
07/28/14	SHELL Service 07/27 #000712489 PURCHASE SHELL Service S CHARLESTON SC	-53.00
07/28/14	PUBLIX SUPER M 07/28 #000517534 PURCHASE 411 THE PARKWAY GREER SC	-38.19
07/29/14	CHECKCARD 0728 BERTOLO'S PIZZA GREENVILLE SC 24129424209100000954680	-13.92
07/31/14	CHECKCARD 0729 MARCO'S PIZZA GREER SC 24394694211080080117246	-13.76
07/31/14	STOP A MINIT 1 07/31 #000528934 PURCHASE STOP A MINIT 15 GREENVILLE SC	-30.00
08/01/14	SPINX #128 08/01 #000221077 PURCHASE SPINX #128 GREER SC	-11.90
08/01/14	BKOFAMERICA ATM 08/01 #000002754 WITHDRWL BRUSHY CREEK GREER SC	-40.00
08/01/14	THE LUMBER YAR 08/01 #000108998 PURCHASE THE LUMBER YARD GREENVILLE SC	-164.83
08/04/14	CHECKCARD 0731 LITTLE PIGS BBQ GREER SC 24019514213998901059235	-8.31
08/04/14	CHECKCARD 0801 WAFFLE HOUSE 0527 GREENVILLE SC 24431064213207463101856	-15.00
08/04/14	BI-LO GRO 3619 08/02 #000117497 PURCHASE BI-LO GRO 3619 PE GREENVILLE SC	-7.07
08/04/14	KANGAROO EXP 3 08/03 #000319200 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-31.00
08/04/14	CHECKCARD 0803 BROADWAY BAGELS GREER SC 24828244215980006853517	-6.63
08/04/14	SUNOCO 0475287 08/03 #000581737 PURCHASE SUNOCO 04752879 GREER SC	-45.00
08/04/14	PUBLIX SUPER M 08/03 #000014946 PURCHASE 411 THE PARKWAY GREER SC	-38.69
08/04/14	HOT SPOT 4005 08/03 #000140518 PURCHASE HOT SPOT 4005 GREER SC	-13.22
08/05/14	CHECKCARD 0804 SC SFPS WMC GREENVILLE SC 24755424217132176808755	-106.66
08/06/14	CHECKCARD 0804 BURGER KING #5646 GREENVILLE SC 24186164217207099500563	-7.01
08/06/14	CHECKCARD 0805 MCDONALD'S F27358 GREER SC 24427334217720053022414	-4.19
08/06/14	SUNOCO 0475287 08/06 #000312991 PURCHASE SUNOCO 04752879 GREER SC	-12.89
08/07/14	CHECKCARD 0807 LCA*LABCORP PHONE 800-845-6167 NC 24692164219000552078101	-224.00
08/07/14	CHECKCARD 0807 ATT*BILL PAYMENT 800-288-2020 TX 24692164219000556141103 RECURRING	-1,028.12
08/07/14	ADS 08/07 #000791716 WITHDRWL 103 HAMMETT BRIDG GREER SC	-42.00
08/08/14	CHECKCARD 0806 HARDEE'S 1501764 GREENVILLE SC 24431054219200688301745	-5.17

continued on the next page

EX. 4 P 0402

Page 4 of 8

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/08/14	CHECKCARD 0806 PARKWAY GRILL, LLC GREER SC 24224434220101014151949	-37.00
08/08/14	PELHAM ROAD PA 08/08 #000000068 PURCHASE PELHAM ROAD PARTY GREENVILLE SC	-38.24
08/11/14	CHECKCARD 0808 VESTA *T-MOBILE 888-278-3397 OR 24692164220000182433806	-106.62
08/11/14	PUBLIX SUPER M 08/09 #000125674 PURCHASE 411 THE PARKWAY GREER SC	-74.50
08/11/14	SPINX #120 08/09 #000209945 PURCHASE SPINX #120 MAULDIN SC	-35.00
08/11/14	WAL-MART #0640 08/09 #000692642 PURCHASE WAL-MART #0640 GREENVILLE SC	-76.19
08/11/14	PUBLIX SUPER M 08/09 #000218026 PURCHASE 411 THE PARKWAY GREER SC	-37.20
08/11/14	STOP A MINIT 1 08/10 #000131784 PURCHASE STOP A MINIT 15 GREENVILLE SC	-12.44
08/11/14	PUBLIX SUPER M 08/10 #000809504 PURCHASE 411 THE PARKWAY GREER SC	-128.07
08/12/14	CHECKCARD 0810 WAFFLE HOUSE 0527 GREENVILLE SC 24431064223207463100104	-10.00
08/13/14	CHECKCARD 0812 BROADWAY BAGELS GREER SC 24828244224980006853532	-6.49
08/13/14	CHECKCARD 0812 ARBYS 6936 GREER SC 24431064225206388000215	-6.79
08/13/14	SUNOCO 0475287 08/13 #000213620 PURCHASE SUNOCO 04752879 GREER SC	-10.90
08/14/14	CHECKCARD 0812 QT 1144 97011449 GREENVILLE SC 24399004225993010272983	-8.63
08/14/14	1000 SPINX140 08/14 #000162146 PURCHASE 1000 SPINX140 B GREENVILLE SC	-29.00
08/15/14	CHECKCARD 0813 HARDEE'S 1501764 GREENVILLE SC 24431054226200688301951	-5.05
08/15/14	CHECKCARD 0813 LITTLE PIGS BBQ GREER SC 24019514226137300983803	-8.31
08/15/14	CHECKCARD 0814 MCDONALD'S F27358 GREER SC 24427334226720055764954	-4.61
08/15/14	WILCO #905 08/15 #000349810 PURCHASE WILCO #905 BLACKSBURG SC	-57.02
Total ATM and debit card subtractions		-\$4,302.96

Other subtractions

Date	Description	Amount
07/18/14	Online Banking Transfer Conf# 13116eorw; Mensch	-500.00
07/24/14	Online Banking Transfer Conf# 5hov9qr94; Mensch	-250.00
08/04/14	COLLEGE OF CHAR DES:WEBCHECK ID:239495	-3,009.00
08/14/14	Online Banking Transfer Conf# 8h088o0j9; Mensch	-900.00
Total other subtractions		-\$4,659.00

Checks

Date	Check #	Amount
07/21/14	<u>9997</u>	-1,419.02
07/28/14	<u>9998</u>	-3,000.00

Date	Check #	Amount
08/15/14	<u>9999</u>	-1,363.00

Total checks	-\$5,782.02
Total # of checks	3

Service fees

Date	Transaction description	Amount
07/21/14	SPINX #128 07/19 #000137359 WITHDRWL	-2.50
07/24/14	WELLS FARGO BN 07/24 #000330978 WITHDRWL	-2.50
08/07/14	ADS 08/07 #000791716 WITHDRWL	-2.50

Total service fees	-\$7.50

Note your Ending Balance already reflects the subtraction of Service Fees.

- ✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.



STERLING R MENSCH III | Account # [REDACTED] 3259 | July 18, 2014 to August 15, 2014

Check images

Account number: [REDACTED] 3259

Check number: 9997 | Amount: \$1,419.02

Bank of America Advantage

STERLING R. MENSCH, III 08-08 9997
804-848-7483
612 NEW TARLETON WAY
GREER, SC 29605-0000

July 18, 2014 Date

PAY TO THE ORDER OF PARK Sterling Bank \$ 1419.02

One thousand four hundred and nineteen and 02/100 Dollars

Bank of America

ACH NY 000000000

Memo 4299

⑆053904483⑆ [REDACTED] 3259 9997

Check number: 9998 | Amount: \$3,000.00

Bank of America Advantage

STERLING R. MENSCH, III 08-08 9998
804-848-7483
612 NEW TARLETON WAY
GREER, SC 29605-0000

27-July-14 Date

PAY TO THE ORDER OF Shea Mensch \$ 3000.00

Three thousand and 00/100 Dollars

Bank of America

ACH NY 000000000

Memo

⑆053904483⑆ [REDACTED] 3259 9998

Check number: 9999 | Amount: \$1,363.00

Bank of America Advantage

STERLING R. MENSCH, III 08-08 9999
804-848-7483
612 NEW TARLETON WAY
GREER, SC 29605-0000

August 15, 2014 Date

PAY TO THE ORDER OF PARK Sterling Bank \$ 1363.00

One thousand three hundred and sixty three and 00/100 Dollars

Bank of America

ACH NY 000000000

Memo 4299

⑆053904483⑆ [REDACTED] 3259 9999

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for August 16, 2014 to September 16, 2014

Account number: [REDACTED] 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on August 16, 2014	\$1,502.21
Deposits and other additions	10,780.62
ATM and debit card subtractions	-4,238.68
Other subtractions	-2,751.09
Checks	-0.00
Service fees	-5.00
Ending balance on September 16, 2014	\$5,288.06



Scan this
QR code
with your
smartphone
to find out
more.

Start choosing the cash back deals you want

With BankAmeriDeals®, you choose the cash back deals you want in Online or Mobile Banking. Then just pay with your debit or credit card and cash back gets put into your account.

- Active card users can earn up to 15% cash back
- It's in addition to any rewards you already get
- **It's free** for Online and Mobile Banking customers



To learn more, visit bankofamerica.com/deals.

You must be enrolled in Online or Mobile Banking and have an eligible Bank of America® debit or credit card. Earned cash back will be credited into designated account the month following redemption. Bank of America N.A. Member FDIC. ©2014 Bank of America Corporation.

ARC49GME

SSM-04-14-0517.B

EX. 4 P 0419

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
08/18/14	Counter Credit	2,005.87
08/25/14	Online Banking Transfer From Sav 2007 Confirmation# 4180560786	1,107.59
08/28/14	Offray Specialty Des:Payroll Id:56725100024071x	2,483.58
09/09/14	Online Banking Transfer From Sav 2007 Confirmation# 1328564707	2,000.00
09/10/14	Online Banking Transfer From Sav 2007 Confirmation# 2637244796	700.00
09/11/14	Offray Specialty Des:Payroll Id:56929400018177x	2,483.58
Total deposits and other additions		\$10,780.62

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
08/18/14	CHECKCARD 0814 HARDEE'S 1501764 GREENVILLE SC 24431054227200688301695	-5.17
08/18/14	CHECKCARD 0816 WAFFLE HOUSE 0527 GREENVILLE SC 24431064228207463600017	-16.07
08/18/14	CHECKCARD 0815 WENDYS 963 90009630 BLACKSBURG SC 24164074228437000087194	-8.07
08/18/14	CHECKCARD 0816 HARDEE'S 1501764 GREENVILLE SC 24431054229200688301370	-5.58
08/18/14	SOUTHERN POOLS 08/16 #000608238 PURCHASE SOUTHERN POOLS GREER SC	-97.26
08/18/14	SPINX #189 08/16 #000465777 PURCHASE SPINX #189 GREENVILLE SC	-13.08
08/18/14	BI-LO GRO 1365 08/16 #000029751 PURCHASE BI-LO GRO 1365 W GREER SC	-55.84
08/18/14	PUBLIX SUPER M 08/17 #000122885 PURCHASE 411 THE PARKWAY GREER SC	-77.30
08/18/14	PUBLIX SUPER M 08/17 #000115985 PURCHASE 411 THE PARKWAY GREER SC	-21.26
08/19/14	CHECKCARD 0818 CHIQUITA CLASSIC 980-636-5376 NC 24431064231286819200057	-45.00
08/19/14	KANGAROO 3438 08/19 #000364598 PURCHASE KANGAROO 3438 GAFFNEY SC	-42.00
08/20/14	TOTAL WINE AND 08/20 #000741851 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-199.17

continued on the next page

Go Paperless

Switch to secure paperless statements today.



- Your paperless statements look just like your paper copies
- Get email reminders that link right to your statements for easy access
- View, download and print your statements anytime

To switch in minutes, log in to Online Banking at bankofamerica.com.

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/20/14	TOTAL WINE AND 08/20 #000742132 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-32.98
08/20/14	SUNOCO 0475287 08/20 #000078863 PURCHASE SUNOCO 04752879 GREER SC	-12.90
08/21/14	CHECKCARD 0819 CHICK-FIL-A #02459 GAFFNEY SC 24427334232710017926637	-8.34
08/21/14	CHECKCARD 0819 KRYSTAL 4260 GAFFNEY SC 24299104232002014298539	-3.23
08/21/14	CHECKCARD 0820 ARBYS 6936 GREER SC 24431064233206388000827	-6.79
08/21/14	TOTAL WINE AND 08/21 #000529153 PURCHASE TOTAL WINE AND MO CHARLESTON SC	-43.91
08/21/14	TOTAL WINE AND 08/21 #000530012 PURCHASE TOTAL WINE AND MO CHARLESTON SC	-24.21
08/21/14	BEDBATH&B BEDB 08/21 #000924445 PURCHASE BEDBATH&B BEDBATH CHARLESTON SC	-63.86
08/21/14	FOOD LION #093 08/21 #000167974 PURCHASE FOOD LION #0933 CHARLESTON SC	-97.39
08/22/14	CHECKCARD 0821 BROADWAY BAGELS GREER SC 24828244233980006853598	-5.49
08/22/14	CHECKCARD 0821 COFC WENTWORTH GARAGE CHARLESTON SC 24001754233286192200223	-4.00
08/25/14	CHECKCARD 0821 KING STREET GRILLE DOWN CHARLESTON SC 24073144234400008458539	-51.00
08/25/14	CHECKCARD 0821 SUGAR BAKESHOP CHARLESTON SC 24828244234980005866236	-62.66
08/25/14	CHECKCARD 0821 CHARLESTON CO PARKING K CHARLESTON SC 24755424234152347797595	-8.00
08/25/14	CHECKCARD 0822 SUBWAY 00136432 GREER SC 24164074235255183687742	-7.56
08/25/14	CHECKCARD 0823 HARDEE'S 1501764 GREENVILLE SC 24431054236200688301421	-5.05
08/25/14	CHECKCARD 0824 ATT*BILL PAYMENT 800-288-2020 TX 24692164236000108553820 RECURRING	-247.44
08/25/14	SOUTHERN POOLS 08/23 #000515187 PURCHASE SOUTHERN POOLS GREER SC	-81.85
08/25/14	SOUTHERN POOLS 08/23 #000516503 PURCHASE SOUTHERN POOLS GREER SC	-25.39
08/25/14	THE HOME DEPOT 08/23 #000460801 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-208.31
08/25/14	SPINX #105 08/23 #000370709 PURCHASE SPINX #105 GREENVILLE SC	-49.00
08/25/14	PUBLIX SUPER M 08/23 #000215206 PURCHASE 411 THE PARKWAY GREER SC	-3.96
08/25/14	PUBLIX SUPER M 08/23 #000212634 PURCHASE 411 THE PARKWAY GREER SC	-32.20
08/25/14	CLASSIC ACE HA 08/23 #000387720 PURCHASE CLASSIC ACE HAR GREER SC	-30.72
08/25/14	BKOFAMERICA ATM 08/24 #000008741 WITHDRWL BRUSHY CREEK GREER SC	-200.00
08/25/14	CHECKCARD 0824 THE NEW YORK BUTCHER SH GREENVILLE SC 24013394236002503053757	-76.11
08/26/14	MURPHY6761ATWA 08/26 #000667731 PURCHASE MURPHY6761ATWAL GAFFNEY SC	-25.00
08/27/14	CHECKCARD 0825 BROADWAY BAGELS GREER SC 24828244238980006853569	-5.49
08/27/14	CHECKCARD 0825 THE BALTIMORE BALTIMORE MD 24692164238000098346241	-98.00
08/28/14	RACEWAY 6754 08/28 #000928553 PURCHASE RACEWAY 6754 BOILING SPRIN SC	-49.00
08/28/14	LOWE'S #1983 1 08/28 #000688443 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-31.80
08/29/14	CHECKCARD 0827 CAROLINA ALE HOUSE GREENVILLE SC 24326884241200599201380	-69.00
09/02/14	CHECKCARD 0829 ANITA'S MEXICAN RESTAUR SIMPSONVILLE SC 24431064242286288900986	-20.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/02/14	KANGAROO EXP 3 08/30 #000457843 PURCHASE KANGAROO EXP 328 GREENVILLE SC	-31.01
09/02/14	CHECKCARD 0830 CHICK-FIL-A #00663 GREENVILLE SC 24427334243710013834303	-6.84
09/02/14	SUNOCO 0475287 08/30 #000021191 PURCHASE SUNOCO 04752879 GREER SC	-10.90
09/02/14	PUBLIX SUPER M 08/30 #000027504 PURCHASE 411 THE PARKWAY GREER SC	-68.01
09/02/14	LOWE'S #1983 1 08/31 #000686270 PURCHASE LOWE'S #1983 1131 GREENVILLE SC	-31.38
09/02/14	PUBLIX SUPER M 08/31 #000110836 PURCHASE 411 THE PARKWAY GREER SC	-49.54
09/02/14	SPINX #127 09/01 #000456440 PURCHASE SPINX #127 GREENVILLE SC	-60.00
09/02/14	SPINX #127 09/01 #000219454 PURCHASE SPINX #127 GREENVILLE SC	-15.35
09/02/14	WILCO #933 09/01 #000490030 PURCHASE WILCO #933 SAINT MATTHEW SC	-59.00
09/03/14	CHECKCARD 0901 LA HACIENDA CHARLESTON SC 24750764245400001640085	-48.00
09/04/14	WELLS FARGO BN 09/04 #000440641 WITHDRWL THORNBLADE GREER SC	-43.00
09/05/14	CHECKCARD 0904 146 STELLAR NEWS FH23 PHILADELPHIA PA 24210734248206788100357	-28.08
09/05/14	STOP A MINIT 1 09/05 #000624756 PURCHASE STOP A MINIT 15 GREENVILLE SC	-8.58
09/05/14	RUSHCO LIBERTY 09/05 #000688957 PURCHASE RUSHCO LIBERTY DAVIDSON NC	-28.00
09/08/14	CHECKCARD 0906 MATTFIRM 038019-MFI 864-288-5558 SC 24307924250900016314865	-315.88
09/08/14	CHECKCARD 0906 END UP FURNITURE GREENVILLE SC 24013394249000626296894	-422.94
09/08/14	MARSHALLS MARS 09/06 #000014633 PURCHASE MARSHALLS MARSHAL GREENVILLE SC	-26.49
09/08/14	RED ROBIN GAS 09/06 #000713382 PURCHASE RED ROBIN GAS AND GREENVILLE SC	-28.00
09/08/14	KOHL'S #0 1219 09/06 #000119518 PURCHASE KOHL'S #0 1219 WO GREENVILLE SC	-137.79
09/08/14	BEDBATH&B BEDB 09/06 #000129782 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-93.03
09/08/14	PUBLIX SUPER M 09/06 #000020319 PURCHASE 411 THE PARKWAY GREER SC	-31.25
09/08/14	THE PALMETTO B 09/07 #000219855 WITHDRWL 2101 WOODRUFF GREENVILLE SC	-43.00
09/08/14	THE HOME DEPOT 09/07 #000629501 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-45.62
09/10/14	SUNOCO 0475287 09/10 #000156898 PURCHASE SUNOCO 04752879 GREER SC	-12.90
09/10/14	SPINX #128 09/10 #000213317 PURCHASE SPINX #128 GREER SC	-68.01
09/11/14	CHECKCARD 0909 LITTLE PIGS BBQ GREER SC 24019514253422800930231	-8.31
09/11/14	CHECKCARD 0910 MCDONALD'S F27358 GREER SC 24427334253720051916323	-3.00
09/12/14	CHECKCARD 0911 BERTOLO'S PIZZA GREENVILLE SC 24129424254100001018984	-7.47
09/12/14	CHECKCARD 0911 COG PARKING RICHARDSON GREENVILLE SC 24755424255122558242890	-1.50
09/12/14	SUNOCO 0475287 09/12 #000320536 PURCHASE SUNOCO 04752879 GREER SC	-9.43
09/12/14	BKOFAMERICA ATM 09/12 #000001268 WITHDRWL BRUSHY CREEK GREER SC	-60.00

continued on the next page

EX. 4 P 0423

Page 5 of 6

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/15/14	CHECKCARD 0911 HARDEE'S 1501764 GREENVILLE SC 24431054255200688301682	-5.16
09/15/14	CHECKCARD 0913 BERTOLO'S PIZZA GREENVILLE SC 24129424256100001102471	-28.98
09/15/14	CHECKCARD 0914 QT 1147 97011472 GREENVILLE SC 24399004257993089148974	-3.99
09/15/14	CHECKCARD 0914 STAX'S OMEGA GREENVILLE SC 24765014257200000000036	-12.89
09/15/14	PUBLIX SUPER M 09/14 #000729508 PURCHASE 411 THE PARKWAY GREER SC	-96.72
09/15/14	SUNOCO 0475287 09/14 #000541193 PURCHASE SUNOCO 04752879 GREER SC	-12.19
Total ATM and debit card subtractions		-\$4,238.68

Other subtractions

Date	Description	Amount
08/22/14	Online Banking Transfer Conf# io961uzz4; Mensch	-350.00
08/25/14	Online Banking payment to CRD 8295 Confirmation# 1480584301	-608.38
08/26/14	DUKE POWER Bill Payment	-416.17
08/26/14	WASTE MANAGEMENT Bill Payment	-112.54
09/04/14	Online Banking Transfer Conf# 19n8jfa5i; Mensch	-500.00
09/10/14	Online Banking Transfer Conf# akkuapxaz; Mensch	-764.00
Total other subtractions		-\$2,751.09

Service fees

Date	Transaction description	Amount
09/04/14	WELLS FARGO BN 09/04 #000440641 WITHDRWL	-2.50
09/08/14	THE PALMETTO B 09/07 #000219855 WITHDRWL	-2.50
Total service fees		-\$5.00

Note your Ending Balance already reflects the subtraction of Service Fees.

- ✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for October 18, 2014 to November 13, 2014

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: [REDACTED] 3259

Account summary

Beginning balance on October 18, 2014	\$2,088.21
Deposits and other additions	9,625.26
ATM and debit card subtractions	-3,259.56
Other subtractions	-5,352.50
Checks	-0.00
Service fees	-2.50
Ending balance on November 13, 2014	\$3,098.91



Scan this
QR code
with your
smartphone
to find out
more.

Start choosing the cash back deals you want

With BankAmeriDeals®, you choose the cash back deals you want in Online or Mobile Banking. Then just pay with your debit or credit card and cash back gets put into your account.

- Active card users can earn up to 15% cash back
- It's in addition to any rewards you already get
- **It's free** for Online and Mobile Banking customers



To learn more, visit bankofamerica.com/deals.

You must be enrolled in Online or Mobile Banking and have an eligible Bank of America® debit or credit card. Earned cash back will be credited into designated account the month following redemption. Bank of America N.A. Member FDIC. ©2014 Bank of America Corporation.

ARC49GME

SSM-04-14-0517.B

EX. 4 P 0431

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
10/21/14	Counter Credit	658.11
10/23/14	Offray Specialty Des:Payroll Id:57577700003726x	2,483.57
10/28/14	Online Banking Transfer From Sav 2007 Confirmation# 0349908530	2,000.00
11/06/14	Offray Specialty Des:Payroll Id:57791100027694x	2,483.58
11/10/14	Online Banking Transfer From Chk 7059 Confirmation# 3755660808	2,000.00
Total deposits and other additions		\$9,625.26

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
10/20/14	CHECKCARD 1017 USAIRWAYS 03723772819 800-428-4322 AZ 24792624291642000331906	-11.20
10/20/14	BI-LO GRO 2460 10/18 #000925970 PURCHASE BI-LO GRO 2460 HU GREER SC	-19.98
10/20/14	SPINX #128 10/19 #000656895 PURCHASE SPINX #128 GREER SC	-45.00
10/20/14	CHECKCARD 1019 MCCRADY'S CHARLESTON SC 24224434293104007426494	-79.00
10/20/14	SUNOCO 0984144 10/19 #000343990 PURCHASE SUNOCO 09841446 COLUMBIA SC	-50.00
10/21/14	CHECKCARD 1019 Tbonz Gill and Grill CHARLESTON SC 24342854293700017431352	-17.96
10/23/14	CHECKCARD 1022 BERTOLO'S PIZZA GREENVILLE SC 24129424295100000914903	-17.00
10/24/14	SPINX #128 10/24 #000031348 PURCHASE SPINX #128 GREER SC	-10.90
10/24/14	WM SUPERC Wal- 10/24 #000217191 PURCHASE WM SUPERC Wal-Mar GREENVILLE SC	-47.77
10/27/14	CHECKCARD 1023 PARKWAY GRILL, LLC GREER SC 24224434298101018896751	-30.00
10/27/14	CHECKCARD 1023 PARKWAY GRILL, LLC GREER SC 24224434298101018896777	-18.00
10/27/14	CHECKCARD 1024 HARDEE'S 1501764 GREENVILLE SC 24431054298200688301715	-7.20
10/27/14	CHECKCARD 1024 LITTLE PIGS BBQ GREER SC 24019514299913601030227	-8.31

continued on the next page

Go Paperless

Switch to secure paperless statements today.



- Your paperless statements look just like your paper copies
- Get email reminders that link right to your statements for easy access
- View, download and print your statements anytime

To switch in minutes, log in to Online Banking at **bankofamerica.com**.

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
10/27/14	CHECKCARD 1024 SHOT GREENVILLE SC 24632694298100573869547	-31.75
10/27/14	PUBLIX SUPER M 10/25 #000621819 PURCHASE 411 THE PARKWAY GREER SC	-60.58
10/27/14	CHECKCARD 1026 KRISPY KREME DOUGH GREENVILLE SC 24224434300104006047821	-5.46
10/27/14	STOP A MINIT 1 10/26 #000135526 PURCHASE STOP A MINIT 15 GREENVILLE SC	-12.65
10/27/14	CVS 07397 0739 10/27 #000210854 PURCHASE CVS 07397 07397-- GREENVILLE SC	-19.31
10/27/14	SUNOCO 0475287 10/27 #000992695 PURCHASE SUNOCO 04752879 GREER SC	-21.00
10/27/14	SPINX #179 10/27 #000393148 WITHDRWL 2901 N. PLEASANTB GREENVILLE SC	-22.50
10/28/14	CHECKCARD 1026 WAFFLE HOUSE 0527 GREENVILLE SC 24431064300207463900293	-14.00
10/28/14	BKOFAMERICA ATM 10/28 #000004791 WITHDRWL GSP INTERNATIONAL GREER SC	-100.00
10/29/14	CHECKCARD 1027 HARDEE'S 1501764 GREENVILLE SC 24431054301200688301157	-7.20
11/03/14	CHECKCARD 1101 ATT*BILL PAYMENT 800-288-2020 TX 24692164305000805977229 RECURRING	-504.13
11/03/14	CHECKCARD 1031 CVS/PHARMACY #04153 GREER SC 24445004305000506058806	-15.15
11/03/14	PUBLIX SUPER M 11/01 #000719552 PURCHASE 411 THE PARKWAY GREER SC	-141.12
11/03/14	CHECKCARD 1101 L OCCITANE 254 GREENVILLE SC 24755424306733067048013	-55.12
11/03/14	SPINX #128 11/02 #000683374 PURCHASE SPINX #128 GREER SC	-59.00
11/03/14	SPINX #128 11/02 #000222468 PURCHASE SPINX #128 GREER SC	-16.35
11/03/14	BEDBATH&B BEDB 11/02 #000731275 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-26.87
11/03/14	WILLIAMS-SONOM 11/02 #000304835 PURCHASE WILLIAMS-SONOMA O GREENVILLE SC	-105.95
11/03/14	THE HOME DEPOT 11/03 #000271501 PURCHASE THE HOME DEPOT #1 GREER SC	-50.14
11/04/14	CHECKCARD 1102 CLASSIC ACE HARDWARE GREER SC 24388944307230158131445	-8.46
11/04/14	THE HOME DEPOT 11/04 #000959001 PURCHASE THE HOME DEPOT #1 GREER SC	-14.74
11/05/14	CHECKCARD 1104 GREENVILLE WATER SYSTEM 864-2416000 SC 24755424309733096799484	-143.72
11/06/14	CHECKCARD 1103 CALIFORNIA DREAMING GRU GREENVILLE SC 24266574309207199601263	-41.00
11/06/14	CHECKCARD 1106 SPEEDPAY:DUKE-ENERGY 866-316-3360 NC 24692164310000073057863	-351.50
11/06/14	CHECKCARD 1105 MCDONALD'S F16321 GREER SC 24427334309720049779266	-4.30
11/06/14	SUNOCO 0475287 11/06 #000059782 PURCHASE SUNOCO 04752879 GREER SC	-12.39
11/07/14	CHECKCARD 1105 HARDEE'S 1501764 GREENVILLE SC 24431054310200688301529	-6.84
11/07/14	TOTAL WINE AND 11/07 #000679626 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-153.04
11/07/14	POTTERY BARN O 11/07 #000358842 PURCHASE POTTERY BARN 0826 GREENVILLE SC	-52.47
11/07/14	BKOFAMERICA ATM 11/07 #000009108 WITHDRWL PELHAM ROAD GREENVILLE SC	-300.00
11/10/14	CHECKCARD 1106 WAFFLE HOUSE 0527 GREENVILLE SC 24431064311207463000364	-13.00
11/10/14	CHECKCARD 1107 HARDEE'S 1501764 GREENVILLE SC 24431054312200688301717	-7.20
11/10/14	CHECKCARD 1107 L OCCITANE 254 GREENVILLE SC 24755424312133124954141	-47.70

continued on the next page

EX. 4 P 0434

Page 4 of 6

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
11/10/14	CHECKCARD 1108 NANTUCKET SEAFOOD GRILL GREENVILLE SC 24013394312000753624787	-276.00
11/10/14	SPINX #128 11/08 #000192049 PURCHASE SPINX #128 GREER SC	-37.00
11/10/14	PUBLIX SUPER M 11/08 #000309085 PURCHASE 411 THE PARKWAY GREER SC	-15.55
11/10/14	CHECKCARD 1108 STARBUCKS #10525 GREENV Greenville SC 24692164312000120656012	-12.10
11/10/14	BELK HAYW 700 11/09 #000020014 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-63.05
11/10/14	DILLARDS MCAL 11/09 #000016243 PURCHASE DILLARDS MCALIST GREENVILLE SC	-68.90
Total ATM and debit card subtractions		-\$3,259.56

Other subtractions

Date	Description	Amount
10/20/14	PSB Loan Paymnt DES:013236 ID:0701	-1,352.50
10/27/14	Online Banking Transfer Conf# 161rg3jf9; Mensch	-1,000.00
10/28/14	Online Banking Transfer Conf# wdtlsvkq; Mensch	-1,000.00
10/31/14	Online Banking Transfer Conf# hvc3w44dx; Mensch	-500.00
11/04/14	Online Banking payment to CRD 8295 Confirmation# 1413253110	-500.00
11/10/14	Online Banking Transfer Conf# 33s9472fl; Mensch	-1,000.00
Total other subtractions		-\$5,352.50

Service fees

Date	Transaction description	Amount
10/27/14	SPINX #179 10/27 #000393148 WITHDRWL	-2.50
Total service fees		-\$2.50

Note your Ending Balance already reflects the subtraction of Service Fees.

✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for September 17, 2014 to October 17, 2014

Account number: [REDACTED] 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on September 17, 2014	\$5,288.06
Deposits and other additions	8,267.14
ATM and debit card subtractions	-7,609.49
Other subtractions	-3,852.50
Checks	-0.00
Service fees	-5.00
Ending balance on October 17, 2014	\$2,088.21



Bank of America

Preferred Rewards

Get more rewards with your everyday banking. You're already eligible to enroll and there are no fees to join or participate.

Enroll today at bankofamerica.com/rewardme
or call 888.888.RWDS (888.888.7937)

AR84UW9A

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation

SSM-03-14-0192.A1

EX. 4 P 0443

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
09/18/14	Online Banking Transfer From Sav 2007 Confirmation# 3906198010	3,300.00
09/25/14	Offray Specialty Des:Payroll Id:57143300020319x	2,483.57
10/09/14	Offray Specialty Des:Payroll Id:57360900019139x	2,483.57
Total deposits and other additions		\$8,267.14

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
09/17/14	SUNOCO 0475287 09/17 #000875119 PURCHASE SUNOCO 04752879 GREER SC	-12.79
09/18/14	CHECKCARD 0916 BREAKERS # 18 GREENVILLE SC 24610434260004083872564	-20.00
09/18/14	SPINX #128 09/18 #000899181 PURCHASE SPINX #128 GREER SC	-25.00
09/18/14	CVS 02189 0218 09/18 #000016507 PURCHASE CVS 02189 02189-- GREENVILLE SC	-8.58
09/19/14	BKOFAMERICA ATM 09/19 #000009051 WITHDRWL HAYWOOD ROAD GREENVILLE SC	-100.00
09/22/14	CHECKCARD 0918 PARKWAY GRILL, LLC GREER SC 24224434263101019605137	-32.00
09/22/14	CHECKCARD 0919 STATE FARM INSURANCE 800-956-6310 IL 24610434263004060253181	-1,039.00
09/22/14	CHECKCARD 0919 STATE FARM INSURANCE 800-956-6310 IL 24610434263004059458064	-39.41
09/22/14	CHECKCARD 0919 BRADSHAW ACURA GREENVILLE SC 24635654262383380365197	-3,118.32
09/22/14	CHECKCARD 0920 WOODCRAFT 560 GREENVILLE SC 24755424263642636119547	-49.03
09/22/14	CHECKCARD 0921 EGGS UP GRILL - GREENV GREENVILLE SC 24071054264985368844647	-4.26
09/22/14	THE HOME DEPOT 09/21 #000639601 PURCHASE THE HOME DEPOT #1 GREER SC	-24.21
09/22/14	WELLS FARGO BN 09/21 #000828655 WITHDRWL THORNBLADE GREER SC	-43.00
09/22/14	THE HOME DEPOT 09/22 #000648901 PURCHASE THE HOME DEPOT #1 GREER SC	-89.16
09/22/14	GARDEN RIDGE - 09/22 #000005511 PURCHASE GARDEN RIDGE - 01 GREENVILLE SC	-74.16

continued on the next page

They're not just heroes, they're also our neighbors

Join us in helping connect our returning service members and veterans to the things they need to make their lives better. Express your thanks at [#troopthanks](#) or [bankofamerica.com/troopthanks](#), and we'll donate \$1—up to \$1 million—to nonprofits dedicated to helping them succeed here at home.

Join us at [#troopthanks](#) or [bankofamerica.com/troopthanks](#).

 [WELCOMEBACKVETERANS.ORG](#)



Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation ARH5KJ6R SSM-04-14-0584.B
For details, visit [bankofamerica.com/troopthanks](#).

EX. 4 P 0445

Page 3 of 6

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/24/14	SPINX #121 09/24 #000375382 PURCHASE SPINX #121 GREER SC	-21.00
09/24/14	BKOFAMERICA ATM 09/24 #000002987 WITHDRWL GSP INTERNATIONAL GREER SC	-200.00
09/26/14	CHECKCARD 0924 NEW YORK CITY PIZZA - CHARLESTON SC 24071054268985380180661	-45.00
09/26/14	RACEWAY 6754 09/26 #000719736 PURCHASE RACEWAY 6754 BOILING SPRIN SC	-58.00
09/26/14	SUNOCO 0475287 09/26 #000806629 PURCHASE SUNOCO 04752879 GREER SC	-24.01
09/29/14	CHECKCARD 0926 A & P RESTAURANT GREER SC 24013394269002862714627	-10.00
09/29/14	CHECKCARD 0926 BROADWAY BAGELS GREER SC 24828244269980006853561	-12.77
09/29/14	CHECKCARD 0927 HARDEE'S 1501764 GREENVILLE SC 24431054271200688301377	-4.96
09/29/14	CLASSIC ACE HA 09/27 #000912289 PURCHASE CLASSIC ACE HAR GREER SC	-47.66
09/29/14	ADVANCE STORES 09/27 #000008213 PURCHASE ADVANCE STORES CO GREENVILLE SC	-10.59
09/29/14	PUBLIX SUPER M 09/27 #000232098 PURCHASE 411 THE PARKWAY GREER SC	-133.33
09/29/14	BKOFAMERICA ATM 09/28 #000004523 WITHDRWL WOODRUFF ROAD GREENVILLE SC	-60.00
10/01/14	BKOFAMERICA ATM 10/01 #000003342 WITHDRWL GSP INTERNATIONAL GREER SC	-100.00
10/02/14	CHECKCARD 0930 PARADIES # 391 Q02 WASHINGTON DC 24307924274900944148387	-6.48
10/02/14	CHECKCARD 1001 CABALLO RESTAURANT BERNARDSVILLE NJ 24733094275207914900044	-22.12
10/06/14	CHECKCARD 1002 Station Pub and Grub Bernardsville NJ 24707804276001151469299	-64.55
10/06/14	SPINX #189 10/04 #000646636 PURCHASE SPINX #189 GREENVILLE SC	-53.00
10/06/14	PUBLIX SUPER M 10/04 #000014654 PURCHASE 411 THE PARKWAY GREER SC	-45.76
10/06/14	PUBLIX SUPER M 10/05 #000315728 PURCHASE 411 THE PARKWAY GREER SC	-11.76
10/07/14	CHECKCARD 1005 MACS SPEED SHOP GREENVI GREENVILLE SC 24073144279900016700315	-39.00
10/07/14	SUNOCO 0475287 10/07 #000925978 PURCHASE SUNOCO 04752879 GREER SC	-10.90
10/07/14	CANOPY CAR WAS 10/07 #000526212 PURCHASE CANOPY CAR WASH 2 GREENVILLE SC	-17.98
10/08/14	CHECKCARD 1006 MASTERS MARK #4 GREER SC 24073144280900018351767	-43.07
10/08/14	CHECKCARD 1007 COLUMBOS COLUMBIA SC 24013394280000769201172	-7.92
10/08/14	CHECKCARD 1007 VESTA *T-MOBILE 888-278-3397 OR 24692164280000797308226	-106.62
10/08/14	CHECKCARD 1007 BERTOLO'S PIZZA GREENVILLE SC 24129424280100000936812	-10.00
10/08/14	CHECKCARD 1007 COLUMBOS COLUMBIA SC 24013394280000769201073	-9.00
10/09/14	CHECKCARD 1008 COLUMBOS COLUMBIA SC 24013394281000888186386	-11.77
10/09/14	BELK HAYW 700 10/09 #000827980 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-33.07
10/09/14	BELK HAYW 700 10/09 #000815226 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-20.35
10/09/14	BELK HAYW 700 10/09 #000830583 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-5.30
10/09/14	BI-LO GRO 3619 10/09 #000808238 PURCHASE BI-LO GRO 3619 PE GREENVILLE SC	-33.48
10/10/14	CHECKCARD 1008 LOVES COUNTRY 00003962 NEWBERRY SC 24164074282111877033721	-53.01

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
10/10/14	CHECKCARD 1009 EXPEDIA*187220266505 EXPEDIA.COM NV 24692164282000545075703	-853.62
10/10/14	CHECKCARD 1009 EXPEDIA*187221250399 EXPEDIA.COM NV 24692164282000545084382	-405.25
10/14/14	CHECKCARD 1011 HARDEE'S 1501764 GREENVILLE SC 24431054285200688301751	-2.58
10/14/14	WM SUPERC Wal- 10/11 #000831298 PURCHASE WM SUPERC Wal-Mar GREENVILLE SC	-22.71
10/14/14	CHECKCARD 1011 PAISANOS PIZZERIA & RES GREENVILLE SC 24122594285980014540813	-10.00
10/14/14	BKOFAMERICA ATM 10/12 #000001647 WITHDRWL PANTRY 3285 GREENVILLE SC	-100.00
10/16/14	MILLENNIUM HOT 10/16 #000647535 WITHDRWL 1313 NICOLLET MAL MINNEAPOLIS MN	-203.95
Total ATM and debit card subtractions		-\$7,609.49

Other subtractions

Date	Description	Amount
09/17/14	PSB Loan Paymnt DES:050801 ID:0700	-1,352.50
09/29/14	Online Banking Transfer Conf# qxf11x3rf; Mensch	-1,000.00
09/30/14	Online Banking Transfer Conf# 14ta40722; Mensch	-1,000.00
10/06/14	Online Banking Transfer Conf# jzkzqbcjl; Mensch	-500.00
Total other subtractions		-\$3,852.50

Service fees

Date	Transaction description	Amount
09/22/14	WELLS FARGO BN 09/21 #000828655 WITHDRWL	-2.50
10/16/14	MILLENNIUM HOT 10/16 #000647535 WITHDRWL	-2.50
Total service fees		-\$5.00

Note your Ending Balance already reflects the subtraction of Service Fees.

✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

 Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118



Please see the Account Changes section of your statement for details regarding important changes to your account.

Your Regular Checking

for November 14, 2014 to December 16, 2014

Account number: XXXXXXXXXX 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on November 14, 2014	\$3,098.91
Deposits and other additions	10,489.05
ATM and debit card subtractions	-5,533.62
Other subtractions	-6,335.92
Checks	-0.00
Service fees	-5.00
Ending balance on December 16, 2014	\$1,713.42



Learn smart ways to pay down debt

Check out the free, unbiased tools and videos available to you at BetterMoneyHabits.com. They can help you develop a repayment plan you can stick to.

Get the know-how you need at BetterMoneyHabits.com

Better Money Habits™

Powered by **Bank of America**  in partnership with  **KHANACADEMY**

ARWR4RRT
SSM-09-14-0403.A

EX. 4 P 0477

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
11/17/14	Online Banking Transfer From Sav 2007 Confirmation# 3015987715	700.00
11/20/14	Offray Specialty Des:Payroll Id:58021200010050x	2,483.57
11/28/14	Online Banking Transfer From Sav 2007 Confirmation# 3918065191	2,301.25
12/04/14	Offray Specialty Des:Payroll Id:58228400022715x	2,483.58
12/05/14	Checkcard 1204 Classic Ace Hardware Greer Sc 7438894433823016379	20.65
12/15/14	Online Banking Transfer From Sav 2007 Confirmation# 1564907778	1,000.00
12/16/14	Online Banking Transfer From Sav 2007 Confirmation# 4276861679	1,500.00
Total deposits and other additions		\$10,489.05

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
11/14/14	SPINX #105 11/14 #000186482 PURCHASE SPINX #105 GREENVILLE SC	-49.00
11/14/14	PUBLIX SUPER M 11/14 #000819554 PURCHASE 411 THE PARKWAY GREER SC	-60.49
11/14/14	BEDBATH&B BEDB 11/14 #000020796 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-118.70
11/17/14	CHECKCARD 1114 WM EZPAY 866-834-2080 TX 24707804320980145481658	-80.96
11/17/14	PUBLIX SUPER M 11/15 #000715163 PURCHASE 411 THE PARKWAY GREER SC	-8.57
11/17/14	STOP A MINIT 1 11/16 #000100675 PURCHASE STOP A MINIT 15 GREENVILLE SC	-12.44
11/17/14	PALMETTO MOON 11/16 #000836021 PURCHASE PALMETTO MOON 700 GREENVILLE SC	-34.95
11/17/14	WILLIAMS-SONOM 11/16 #000288092 PURCHASE WILLIAMS-SONOMA O GREENVILLE SC	-63.60
11/17/14	POTTERY BARN O 11/16 #000338685 PURCHASE POTTERY BARN 0826 GREENVILLE SC	-41.98
11/17/14	BI-LO GRO 2460 11/16 #000024920 PURCHASE BI-LO GRO 2460 HU GREER SC	-37.91
11/17/14	SPINX #128 11/17 #000627803 PURCHASE SPINX #128 GREER SC	-6.45

continued on the next page

See art and culture for free

Bank of America's Museums on Us® program gives you one FREE admission to over 150 cultural institutions during the first full weekend of every month.

Just bring your Bank of America® debit card and a photo ID.

Learn more at bankofamerica.com/artsonus

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation ARUR78HT SSM-02-14-0239A

- Museums
- Botanical Gardens
- Science Centers
- And more

EX. 4 P 0479

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
11/18/14	CHECKCARD 1116 WAFFLE HOUSE 0527 GREENVILLE SC 24431064321207463000230	-18.37
11/18/14	SHELL Service 11/18 #000575197 PURCHASE SHELL Service S MOUNT AIRY NC	-21.00
11/18/14	WILCO #905 11/18 #000745174 PURCHASE WILCO #905 BLACKSBURG SC	-49.01
11/20/14	RACEWAY6753 11/20 #000926682 PURCHASE RACEWAY6753 SPARTANBURG SC	-15.00
11/20/14	RACEWAY6753 11/20 #000923929 PURCHASE RACEWAY6753 SPARTANBURG SC	-6.64
11/21/14	HOT SPOT 4005 11/21 #000663751 PURCHASE HOT SPOT 4005 GREER SC	-37.00
11/21/14	HOT SPOT 4005 11/21 #000664009 PURCHASE HOT SPOT 4005 GREER SC	-12.12
11/21/14	BR OUTLET USA 11/21 #000001699 PURCHASE BR OUTLET USA GAFFNEY SC	-43.18
11/21/14	TOTAL WINE AND 11/21 #000679239 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-180.07
11/24/14	CHECKCARD 1120 CHICK-FIL-A #02843 ORANGEBURG SC 24427334325710020594164	-4.00
11/24/14	CHECKCARD 1121 BROOKS BROTHERS 06658 GAFFNEY SC 24431064326905000066888	-139.97
11/24/14	CHECKCARD 1121 MCDONALD'S F16321 GREER SC 24427334325720058118455	-4.29
11/24/14	CHECKCARD 1122 HARDEE'S 1501764 GREENVILLE SC 24431054327200688301348	-6.88
11/24/14	CHECKCARD 1122 MASTERS MARK #4 GREER SC 24073144327900012464348	-44.93
11/24/14	CHECKCARD 1122 CLASSIC ACE HARDWARE GREER SC 24388944327230191920396	-10.58
11/24/14	MICHAELS STORE 11/22 #000717063 PURCHASE MICHAELS STORES I GREENVILLE SC	-4.22
11/24/14	PUBLIX SUPER M 11/22 #000320528 PURCHASE 411 THE PARKWAY GREER SC	-74.24
11/24/14	PUBLIX SUPER M 11/23 #000618725 PURCHASE 411 THE PARKWAY GREER SC	-59.20
11/24/14	WHOLEFDS 1140 11/23 #000822345 PURCHASE WHOLEFDS 1140 Wo Greenville SC	-26.86
11/24/14	TOTAL WINE AND 11/23 #000528500 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-10.96
11/24/14	BI-LO GRO 2460 11/23 #000122902 PURCHASE BI-LO GRO 2460 HU GREER SC	-14.81
11/24/14	SPINX #128 11/23 #000368766 PURCHASE SPINX #128 GREER SC	-11.07
11/25/14	CHECKCARD 1124 BERTOLO'S PIZZA GREENVILLE SC 24129424328100000803214	-12.68
11/25/14	HOT SPOT 4005 11/25 #000392806 PURCHASE HOT SPOT 4005 GREER SC	-44.00
11/25/14	WHOLEFDS 1140 11/25 #000229281 PURCHASE WHOLEFDS 1140 Wo Greenville SC	-62.74
11/26/14	Wal-Mart Super 11/26 #000026339 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-21.36
11/26/14	PUBLIX SUPER M 11/26 #000027507 PURCHASE 411 THE PARKWAY GREER SC	-22.48
11/28/14	CHECKCARD 1126 PARKWAY GRILL, LLC GREER SC 24224434332101010035117	-25.00
11/28/14	BI-LO GRO 2460 11/27 #000211882 PURCHASE BI-LO GRO 2460 HU GREER SC	-38.71
11/28/14	SUNOCO 0475287 11/27 #000391648 PURCHASE SUNOCO 04752879 GREER SC	-44.51
11/28/14	CVS 07397 0739 11/27 #000723090 PURCHASE CVS 07397 07397-- GREENVILLE SC	-14.88
11/28/14	BKOFAMERICA ATM 11/28 #000003639 WITHDRWL BRUSHY CREEK GREER SC	-200.00
11/28/14	GARDEN RIDGE.L 11/28 #000934428 PURCHASE GARDEN RIDGE.LP GREENVILLE SC	-200.68

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/01/14	CHECKCARD 1128 COUNTRY BOY'S GARDEN CE GREENVILLE SC 24412894332980004825329	-169.60
12/01/14	SPINX #128 11/29 #000517380 PURCHASE SPINX #128 GREER SC	-32.19
12/01/14	LOWE'S #667 13 11/29 #000094969 PURCHASE LOWE'S #667 1370 GREER SC	-26.43
12/01/14	HOB-LOB # 6007 11/29 #000529505 PURCHASE HOB-LOB # 6007 Wa Taylors SC	-8.47
12/01/14	CHECKCARD 1129 COUNTRY BOY'S GARDEN CE GREENVILLE SC 24412894334980003947817	-99.34
12/01/14	BI-LO GRO 2460 11/29 #000129773 PURCHASE BI-LO GRO 2460 HU GREER SC	-6.77
12/01/14	CHECKCARD 1130 KRISPY KREME DOUGH GREENVILLE SC 24224434335105003768615	-5.46
12/01/14	STOP A MINIT 1 11/30 #000112239 PURCHASE STOP A MINIT 15 GREENVILLE SC	-12.44
12/01/14	LOWE'S #667 13 11/30 #000235525 PURCHASE LOWE'S #667 1370 GREER SC	-39.52
12/01/14	PUBLIX SUPER M 11/30 #000920345 PURCHASE 411 THE PARKWAY GREER SC	-15.51
12/01/14	BI-LO GRO 2460 11/30 #000130800 PURCHASE BI-LO GRO 2460 HU GREER SC	-30.67
12/01/14	CLASSIC ACE HA 12/01 #000755967 PURCHASE CLASSIC ACE HAR GREER SC	-27.53
12/02/14	CHECKCARD 1130 WAFFLE HOUSE 0527 GREENVILLE SC 24431064335207463400186	-11.00
12/02/14	BLACKSBURG BP 12/02 #000434896 PURCHASE BLACKSBURG BP BLACKSBURG SC	-18.01
12/02/14	1000 SPINX140 12/02 #000438273 PURCHASE 1000 SPINX140 B GREENVILLE SC	-13.07
12/03/14	CHECKCARD 1202 BERTOLO'S PIZZA GREENVILLE SC 24129424336100000892621	-17.00
12/03/14	HOT SPOT 4005 12/03 #000417615 PURCHASE HOT SPOT 4005 GREER SC	-42.00
12/05/14	CHECKCARD 1204 BERTOLO'S PIZZA GREENVILLE SC 24323044338577001010402	-10.00
12/05/14	BKOFAMERICA ATM 12/05 #000003392 WITHDRWL CHARLOTTE DOUGLA CHARLOTTE NC	-60.00
12/08/14	FLYING J #711 12/05 #000806113 PURCHASE FLYING J #711 BLACKSBURG SC	-42.00
12/08/14	CHECKCARD 1206 A SHEAR THAIRAPY GREER SC 24632694341100629800154	-33.00
12/08/14	BI-LO GRO 2460 12/06 #000831335 PURCHASE BI-LO GRO 2460 HU GREER SC	-70.68
12/08/14	SUNOCO 0475287 12/06 #000215469 PURCHASE SUNOCO 04752879 GREER SC	-11.07
12/08/14	CHECKCARD 1207 VESTA *T-MOBILE 888-278-3397 OR 24692164341000085131840	-74.82
12/08/14	CHECKCARD 1207 STATE FARM 800-956-6310 IL 24610434341004081010566	-961.59
12/08/14	CHECKCARD 1207 HUDSON NEWS GREER SC 24692164342000556117020	-7.93
12/09/14	CHECKCARD 1207 ATL AIRP DIVERSE C31/CR ATLANTA GA 24431054342286070511264	-7.13
12/09/14	CHECKCARD 1207 LONGHORN STEAK12268512 ATLANTA GA 24164074342531337112302	-27.00
12/11/14	CHECKCARD 1210 HUDSON NEWNEWARK B ELIZABETH NJ 24692164345000148764989	-14.39
12/11/14	Market Center 12/11 #000110693 WITHDRWL 1578 Hendersonvil Asheville NC	-203.00
12/11/14	BKOFAMERICA ATM 12/11 #000005528 WITHDRWL BILTMORE VILLAGE ASHEVILLE NC	-200.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/11/14	WILCO #261 12/11 #000474288 PURCHASE WILCO #261 ASHEVILLE NC	-38.00
12/11/14	WILCO #261 12/11 #000542298 PURCHASE WILCO #261 ASHEVILLE NC	-23.08
12/11/14	ABC STORE 2 12/11 #000929698 PURCHASE ABC STORE 2 ASHEVILLE NC	-35.20
12/12/14	CHECKCARD 1210 B57 SIMPLY BOO12266961 ATLANTA GA 24164074345531344313437	-5.19
12/15/14	CHECKCARD 1211 CHICK-FIL-A #02341 BELMONT NC 24427334346710019181879	-3.99
12/15/14	CHECKCARD 1211 THE BISTRO ASHEVILLE NC 24001754346206399000337	-101.00
12/15/14	CHECKCARD 1211 SHARPSHOOTER-BILTMORE E ASHEVILLE NC 24270764346200069100579	-32.60
12/15/14	CHECKCARD 1212 HARDEE'S 1501764 GREENVILLE SC 24431054347200688301799	-4.30
12/15/14	1000 SPINX140 12/13 #000643931 PURCHASE 1000 SPINX140 B GREENVILLE SC	-11.07
12/15/14	CHECKCARD 1213 MORI LUGGAGE & GIFTS GREENVILLE SC 24690514348207488500510	-26.45
12/15/14	CHECKCARD 1213 L OCCITANE 254 GREENVILLE SC 24755424348133483350806	-138.86
12/15/14	WILLIAMS-SONOM 12/13 #000151676 PURCHASE WILLIAMS-SONOMA O GREENVILLE SC	-26.15
12/15/14	TOTAL WINE AND 12/13 #000650774 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-44.50
12/15/14	TOTAL WINE AND 12/13 #000652854 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-172.14
12/15/14	PUBLIX SUPER M 12/13 #000027168 PURCHASE 411 THE PARKWAY GREER SC	-34.13
12/15/14	WM SUPERC Wal- 12/13 #000220066 PURCHASE WM SUPERC Wal-Mar GREENVILLE SC	-8.38
12/15/14	SPINX #128 12/14 #000810203 PURCHASE SPINX #128 GREER SC	-35.00
12/15/14	SPINX #128 12/14 #000285614 WITHDRWL 498 THE PARKWAY GREER SC	-42.50
12/15/14	PUBLIX SUPER M 12/14 #000417018 PURCHASE 411 THE PARKWAY GREER SC	-49.74
12/15/14	BI-LO GRO 2460 12/14 #000808244 PURCHASE BI-LO GRO 2460 HU GREER SC	-21.06
12/15/14	SPINX #128 12/15 #000967235 PURCHASE SPINX #128 GREER SC	-13.07
12/15/14	HOB-LOB # 6007 12/15 #000308296 PURCHASE HOB-LOB # 6007 Wa Taylors SC	-33.75
12/16/14	CHECKCARD 1215 PALMETTO RESTAURANT AND GREENVILLE SC 24431064350286488900818	-35.00
12/16/14	BEDBATH&B BEDB 12/16 #000317777 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-296.79
12/16/14	SUNOCO 0475287 12/16 #000138203 PURCHASE SUNOCO 04752879 GREER SC	-7.56
Total ATM and debit card subtractions		-\$5,533.62

Other subtractions

Date	Description	Amount
11/14/14	Online Banking Transfer Conf# 14ekwyr3t; Mensch	-750.00
11/18/14	Online Banking Transfer Conf# 15qf46a4u; Mensch	-380.00
11/18/14	PSB Loan Paymnt DES:072672 ID:0704	-1,352.50
12/01/14	Online Banking Transfer Conf# w3r4lctha; Mensch	-1,000.00

continued on the next page

EX. 4 P 0482

Page 6 of 10

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
12/03/14	Online Banking Transfer Conf# h001g82yj; Mensch	-1,000.00
12/08/14	Online Banking Transfer Conf# k94hyj4zf; Mensch	-500.00
12/16/14	PSB Loan Paymnt DES:029714 ID:0704	-1,353.42
Total other subtractions		-\$6,335.92

Service fees

Date	Transaction description	Amount
12/11/14	Market Center 12/11 #000110693 WITHDRWL	-2.50
12/15/14	SPINX #128 12/14 #000285614 WITHDRWL	-2.50
Total service fees		-\$5.00

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank

Account Changes

At Bank of America, we're committed to keeping you up-to-date on any changes that may impact your banking accounts.

Starting February 3, 2015, if you have a Bank of America Debit or ATM card, you'll no longer be able to use these cards to get cash back at a merchant **without making a purchase**. You can still get cash back when you make a purchase or by making a cash withdrawal at one of our ATMs or banking centers. You can find a banking center or ATM near you by visiting bankofamerica.com/locator.

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for December 17, 2014 to January 15, 2015

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: XXXXXXXXXX 3259

Account summary

Beginning balance on December 17, 2014	\$1,713.42
Deposits and other additions	23,715.09
ATM and debit card subtractions	-14,499.43
Other subtractions	-5,997.87
Checks	-0.00
Service fees	-10.00
Ending balance on January 15, 2015	\$4,921.21

Go Paperless

Switch to secure paperless statements today.



- Your paperless statements look just like your paper copies
- Get email reminders that link right to your statements for easy access
- View, download and print your statements anytime

To switch in minutes, log in to Online Banking at **bankofamerica.com**.

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation

ARQ5KDLR

SSM-06-14-0438.B

EX. 4 P 0507

IMPORTANT INFORMATION: 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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2013 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



Your checking account

STERLING R MENSCH III | Account # [REDACTED] 3259 | December 17, 2014 to January 15, 2015

Deposits and other additions

Date	Description	Amount
12/18/14	Offray Specialty Des:Payroll Ppd Id:58443000003897x Indn:Mensch, Sterling R Co Id:9008557736	2,483.57
12/23/14	Online Banking Transfer From Sav 2007 Confirmation# 0436634568	1,500.00
12/24/14	Online Banking Transfer From Sav 2007 Confirmation# 3043227355	2,000.31
12/30/14	Counter Credit	10,000.00
12/31/14	Offray Specialty Des:Payroll Ppd Id:58641800015632x Indn:Mensch, Sterling R Co Id:9008557736	2,483.57
01/14/15	Online Banking Transfer From Chk 7059 Confirmation# 2926221632	2,759.00
01/15/15	Offray Specialty Des:Payroll Ppd Id:58832600003574x Indn:Mensch, Sterling R Co Id:9008557736	2,488.64
Total deposits and other additions		\$23,715.09

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
12/17/14	CHECKCARD 1213 CHOPHOUSE #47 GREENVILLE SC 24246514350206899100294	-17.88
12/17/14	CHECKCARD 1216 ARBYS 6936 GREER SC 24431064351206388000302	-6.89
12/17/14	CHECKCARD 1216 THE UPS STORE 0232 GREER SC 24692164351000483947414	-36.06
12/18/14	CHECKCARD 1216 PARKWAY GRILL, LLC GREER SC 24224434352101023299317	-35.00
12/18/14	CHECKCARD 1217 BROADWAY BAGELS GREER SC 24828244351980006853545	-5.49
12/18/14	1000 SPINX140 12/18 #000312193 PURCHASE 1000 SPINX140 B GREENVILLE SC	-11.07
12/19/14	CHECKCARD 1217 SUBWAY 00136432 GREER SC 24164074352255193102317	-6.48
12/19/14	CHECKCARD 1219 PIEDMONTNG/SPEEDPAY 800-752-7504 NC 24692164353000635130933	-153.50
12/19/14	Wal-Mart Super 12/19 #000837380 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-43.20

continued on the next page

Thank you for being a Bank of America® customer.

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/19/14	WILLIAMS-SONOM 12/19 #000398420 PURCHASE WILLIAMS-SONOMA O GREENVILLE SC	-84.80
12/19/14	POTTERY BARN O 12/19 #000024322 PURCHASE POTTERY BARN 0826 GREENVILLE SC	-75.07
12/22/14	CHECKCARD 1218 CHICK-FIL-A #00663 GREENVILLE SC 24427334353710012982091	-6.66
12/22/14	CHECKCARD 1218 LITTLE PIGS BBQ GREER SC 24019514353504600964103	-8.31
12/22/14	CHECKCARD 1219 HARDEE'S 1501764 GREENVILLE SC 24431054354200688302045	-4.62
12/22/14	CABELAS RETAIL 12/20 #000518144 PURCHASE CABELAS RETAIL GR GREENVILLE SC	-139.18
12/22/14	BELK HAYW 700 12/20 #000329292 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-103.88
12/22/14	CLARKS ST 700 12/20 #000316754 PURCHASE CLARKS ST 700 HAY GREENVILLE SC	-100.69
12/22/14	WILLIAMS-SONOM 12/20 #000155898 PURCHASE WILLIAMS-SONOMA O GREENVILLE SC	-64.29
12/22/14	BELK HAYW 700 12/20 #000428739 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-73.14
12/22/14	BELK HAYW 700 12/20 #000414938 PURCHASE BELK HAYW 700 HAY GREENVILLE SC	-63.59
12/22/14	DICK'S CLOTHIN 12/20 #000273120 PURCHASE DICK'S CLOTHING&S GREENVILLE SC	-160.02
12/22/14	SPINX #135 12/20 #000574545 PURCHASE SPINX #135 PIEDMONT SC	-40.00
12/22/14	ULTA 3 12/20 #000009839 PURCHASE ULTA 3 ANDERSON SC	-105.95
12/22/14	CHECKCARD 1220 MCDONALD'S F10063 GREENVILLE SC 24427334355710051184243	-4.94
12/22/14	WM SUPERC Wal- 12/20 #000924881 PURCHASE WM SUPERC Wal-Mar GREENVILLE SC	-63.44
12/22/14	WELLS FARGO BN 12/21 #000297215 WITHDRWL THORNBLADE GREER SC	-43.00
12/22/14	WHOLEFDS 1140 12/21 #000412576 PURCHASE WHOLEFDS 1140 Wo Greenville SC	-48.87
12/22/14	PUBLIX SUPER M 12/21 #000828192 PURCHASE 411 THE PARKWAY GREER SC	-130.61
12/22/14	PUBLIX SUPER M 12/22 #000108805 PURCHASE 411 THE PARKWAY GREER SC	-55.24
12/22/14	WELLS FARGO BN 12/22 #000471348 WITHDRWL THORNBLADE GREER SC	-203.00
12/23/14	CHECKCARD 1222 DRAGON DEN GREER SC 24765014357286000000190	-15.00
12/23/14	WAL-MART #4583 12/23 #000669501 PURCHASE WAL-MART #4583 GREENVILLE SC	-31.24
12/23/14	DOUG HALLS GAR 12/23 #000019059 PURCHASE DOUG HALLS GARAGE GREER SC	-789.39
12/23/14	WHOLEFDS 1140 12/23 #000210067 PURCHASE WHOLEFDS 1140 Wo Greenville SC	-41.20
12/24/14	PUBLIX SUPER M 12/24 #000332073 PURCHASE 411 THE PARKWAY GREER SC	-71.96
12/24/14	PUBLIX SUPER M 12/24 #000122825 PURCHASE 411 THE PARKWAY GREER SC	-62.65
12/24/14	SPINX #128 12/24 #000386641 PURCHASE SPINX #128 GREER SC	-28.01
12/26/14	CHECKCARD 1223 PARKWAY GRILL, LLC GREER SC 24224434359101018084644	-41.09
12/26/14	CHECKCARD 1225 EXPEDIA*193797796325 EXPEDIA.COM NV 24692164359000053293134	-236.58
12/26/14	CHECKCARD 1225 EXPEDIA*193798274808 EXPEDIA.COM NV 24692164359000053294876	-905.74
12/29/14	CHECKCARD 1224 ACROPOLIS RESTAURA GREENVILLE SC 24224434361101018963116	-45.00
12/29/14	CHECKCARD 1226 CHUY'S GREENVILLE SC 24445004361600308197610	-39.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/29/14	SPINX #128 12/27 #000986070 PURCHASE SPINX #128 GREER SC	-38.00
12/29/14	CHECKCARD 1227 THE NEW YORK BUTCHER SH GREENVILLE SC 24013394361002693042153	-61.03
12/29/14	WELLS FARGO BN 12/28 #000080058 WITHDRWL THORNBLADE GREER SC	-43.00
12/29/14	LOWE'S #667 13 12/28 #000000186 PURCHASE LOWE'S #667 1370 GREER SC	-22.75
12/30/14	CHECKCARD 1229 BERTOLO'S PIZZA GREENVILLE SC 24323044363577023010305	-8.00
12/31/14	CHECKCARD 1229 QT 1144 97011449 GREENVILLE SC 24399004364993001934055	-11.07
12/31/14	CHECKCARD 1230 BERTOLO'S PIZZA GREENVILLE SC 24323044364577024010873	-14.00
12/31/14	PUBLIX SUPER M 12/31 #000016979 PURCHASE 411 THE PARKWAY GREER SC	-47.65
01/02/15	CHECKCARD 1230 SKINS HOTDOGS # 9 GREENVILLE SC 24736934365003049198041	-7.06
01/02/15	THE HOME DEPOT 01/01 #000172201 PURCHASE THE HOME DEPOT #1 GREER SC	-27.50
01/02/15	HOME AT LAST 01/01 #000810312 PURCHASE HOME AT LAST GREER SC	-458.94
01/02/15	BEDBATH&B BEDB 01/01 #000122373 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-147.27
01/02/15	TOTAL WINE AND 01/01 #000506002 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-111.24
01/02/15	SUNOCO 0475287 01/01 #000485049 PURCHASE SUNOCO 04752879 GREER SC	-9.91
01/02/15	WELLS FARGO BN 01/02 #000718701 WITHDRWL THORNBLADE GREER SC	-203.00
01/02/15	SPINX #128 01/02 #000205262 PURCHASE SPINX #128 GREER SC	-30.00
01/02/15	BEDBATH&B BEDB 01/02 #000115214 PURCHASE BEDBATH&B BEDBATH CHARLESTON SC	-42.24
01/02/15	JCPENNEY STORE 01/02 #000002787 PURCHASE JCPENNEY STORE #2 CHARLESTON SC	-110.65
01/02/15	TARGET T1 TARG 01/02 #000122132 PURCHASE TARGET T1 TARGET CHARLESTON SC	-45.67
01/02/15	CORNER PANTRY 01/02 #000600557 PURCHASE CORNER PANTRY # CHAPIN SC	-14.00
01/05/15	CHECKCARD 1231 MASTERS MARK #4 GREER SC 24073145002900015573961	-70.55
01/05/15	CHECKCARD 0102 CHARLESTON CO PARKING K CHARLESTON SC 24755425003160034810635	-9.00
01/05/15	CLASSIC ACE HA 01/03 #000623010 PURCHASE CLASSIC ACE HAR GREER SC	-44.33
01/05/15	SUNOCO 0475287 01/03 #000578941 PURCHASE SUNOCO 04752879 GREER SC	-38.00
01/05/15	CVS 04153 0415 01/04 #000210049 PURCHASE CVS 04153 04153-- GREER SC	-25.29
01/05/15	CHECKCARD 0104 SHERWIN WILLIAMS #2905 GREER SC 24610435004004005062060	-23.83
01/05/15	CLASSIC ACE HA 01/05 #000701752 PURCHASE CLASSIC ACE HAR GREER SC	-64.71
01/05/15	CLASSIC ACE HA 01/05 #000593184 PURCHASE CLASSIC ACE HAR GREER SC	-93.84
01/06/15	CHECKCARD 0102 MORRIS SOKOL FURNITURE CHARLESTON SC 24828245005980010610086	-1,980.13
01/06/15	CHECKCARD 0106 ATT*BILL PAYMENT 800-288-2020 TX 24692165006000262429374 RECURRING	-502.78

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/07/15	CHECKCARD 0106 CLASSIC ACE HARDWARE GREER SC 24388945006230120923961	-13.76
01/07/15	PALMETTO HOME 01/07 #000076070 PURCHASE PALMETTO HOME AND GREENVILLE SC	-69.53
01/07/15	BEDBATH&B BEDB 01/07 #000017702 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-96.16
01/07/15	PUBLIX SUPER M 01/07 #000022137 PURCHASE 411 THE PARKWAY GREER SC	-64.53
01/08/15	CHECKCARD 0107 CHARLESTON COOKS GREENVILLE SC 24755425008640080114789	-84.80
01/08/15	POTTERY BARN O 01/08 #000309797 PURCHASE POTTERY BARN 0826 GREENVILLE SC	-136.41
01/09/15	CHECKCARD 0107 ZAX68 GREER SC 24692165008000256182177	-5.92
01/09/15	THE HOME DEPOT 01/09 #000061901 PURCHASE THE HOME DEPOT #1 GREER SC	-22.76
01/12/15	CHECKCARD 0110 EXPEDIA*195079887459 EXPEDIA.COM NV 24692165010000152515625	-486.92
01/12/15	CHECKCARD 0109 ACROPOLIS RESTAURA GREENVILLE SC 24224435010104009079498	-33.00
01/12/15	SPINX #128 01/10 #000067634 PURCHASE SPINX #128 GREER SC	-31.00
01/12/15	SPINX #128 01/10 #000121474 PURCHASE SPINX #128 GREER SC	-12.70
01/12/15	11511 - KING S 01/10 #000359159 PURCHASE 11511 - KING STRE CHARLESTON SC	-636.90
01/12/15	CHECKCARD 0110 MELLOW MUSHROOM CHARLE CHARLESTON SC 24692165011000604490368	-36.00
01/12/15	CHECKCARD 0110 THE HAUTE HANGER CHARLESTON SC 24071055011985374043351	-183.58
01/12/15	CHECKCARD 0110 THE IMPECCABLE PIG-CHAR CHARLESTON SC 24506015011980131959964	-52.08
01/12/15	CHECKCARD 0110 CHARLESTON CO PARKING K CHARLESTON SC 24755425011150114761857	-6.00
01/12/15	ARCHITECTURAL 01/10 #000120023 PURCHASE ARCHITECTURAL ANT CHARLESTON SC	-238.90
01/12/15	KANGAROO EXPRE 01/10 #000628264 PURCHASE KANGAROO EXPRESS CHARLESTON SC	-29.00
01/12/15	KANGAROO EXPRE 01/10 #000641365 PURCHASE KANGAROO EXPRESS CHARLESTON SC	-7.97
01/12/15	THE HOME DEPOT 01/10 #000329301 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-53.15
01/12/15	CHECKCARD 0110 PARKWAY GRILL, LLC GREER SC 24224435012101011839461	-36.28
01/12/15	PUBLIX SUPER M 01/11 #000711127 PURCHASE 411 THE PARKWAY GREER SC	-36.22
01/12/15	CHECKCARD 0111 CLASSIC ACE HARDWARE GREER SC 24388945011230178928386	-14.60
01/12/15	Wal-Mart Super 01/11 #000048802 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-77.73
01/13/15	CHECKCARD 0110 J. CREW RETAIL #640 CHARLESTON SC 24610435012004059522894	-54.22
01/13/15	CHECKCARD 0112 EXPEDIA*195210951160 EXPEDIA.COM NV 24692165012000015732183	-155.00
01/13/15	CHECKCARD 0112 EXPEDIA*195210951160 EXPEDIA.COM NV 24692165012000015732175	-7.00
01/13/15	CHECKCARD 0112 CAROLINA FABRIC AND UPH GREENVILLE SC 24013395012001145225382	-57.20
01/13/15	CHECKCARD 0112 TONY'S FABRICS GREENVILLE SC 24332395013006550362623	-14.83
01/13/15	CHECKCARD 0112 BERTOLO'S PIZZA GREENVILLE SC 24323045012577033010529	-13.00
01/13/15	SPINX #128 01/13 #000333418 PURCHASE SPINX #128 GREER SC	-35.00
01/13/15	SPINX #128 01/13 #000397148 PURCHASE SPINX #128 GREER SC	-16.60

continued on the next page

EX. 4 P 0512

Page 6 of 8

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/13/15	Wal-Mart Super 01/13 #000433097 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-151.88
01/14/15	CHECKCARD 0113 OMNICARE *PHARMACY 877-865-4064 OH 24692165013000693494832	-375.97
01/15/15	CHECKCARD 0112 QANTAS AIR 75574474200 LOS ANGELES CA 74055265014288003701052	-2,385.78
01/15/15	CHECKCARD 0113 HARDEE'S 1501764 GREENVILLE SC 24431055014200688301277	-4.62
01/15/15	CHECKCARD 0113 ROMANOS 1108 GREENVILLE SC 24431055014207988500433	-37.00
01/15/15	CHECKCARD 0114 CAROLINA FABRIC AND UPH GREENVILLE SC 24013395014001332235267	-172.20
01/15/15	SPINX #128 01/15 #000678248 PURCHASE SPINX #128 GREER SC	-12.00
01/15/15	SHELL Service 01/15 #000465815 PURCHASE SHELL Service S BISHOPVILLE SC	-21.00
01/15/15	SPINX #128 01/15 #000595391 PURCHASE SPINX #128 GREER SC	-13.06
Total ATM and debit card subtractions		-\$14,499.43

Other subtractions

Date	Description	Amount
12/18/14	Online Banking Transfer Conf# 1g8n4k319; Mensch	-900.00
12/26/14	Online Banking Transfer Conf# 1fcdjaipt; Mensch	-1,000.00
12/31/14	Online Banking Transfer Conf# 1lmhrtOvt; Mensch	-1,000.00
01/02/15	Duke Power Bill Payment	-244.29
01/05/15	Online Banking Transfer Conf# 9t61ad9wl; Mensch	-1,000.00
01/14/15	Online Banking Transfer Conf# zgyzfe2t6; Mensch	-500.00
01/15/15	PSB Loan Paymnt DES:081193 ID:0705 INDN:PSB Loan Paymnt 433400 CO ID:TXXXXXXXXXX CCD	-1,353.58
Total other subtractions		-\$5,997.87

Service fees

Date	Transaction description	Amount
12/22/14	WELLS FARGO BN 12/21 #000297215 WITHDRWL	-2.50
12/22/14	WELLS FARGO BN 12/22 #000471348 WITHDRWL	-2.50

continued on the next page

Service fees - continued

Date	Transaction description	Amount
12/29/14	WELLS FARGO BN 12/28 #000080058 WITHDRWL	-2.50
01/02/15	WELLS FARGO BN 01/02 #000718701 WITHDRWL	-2.50
Total service fees		-\$10.00

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for January 16, 2015 to February 12, 2015

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: [REDACTED] 3259

Account summary

Beginning balance on January 16, 2015	\$4,921.21
Deposits and other additions	15,469.64
ATM and debit card subtractions	-7,784.79
Other subtractions	-6,954.00
Checks	-0.00
Service fees	-2.50
Ending balance on February 12, 2015	\$5,649.56

Bank of America
**Preferred
Rewards**

Get more rewards with your everyday banking™

You're already eligible to enroll and there are no fees to join or participate.

**Enroll today at bankofamerica.com/rewardme
or call 888.888.RWDS (888.888.7937).**

ARTBTLB9

Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation

SSM-11-14-0128.B

EX. 4 P 0531

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2015 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Deposits and other additions

Date	Description	Amount
01/20/15	Online Banking transfer from CHK 7059 Confirmation# 1851515350	2,500.00
01/20/15	POTTERY BARN 0 01/19 #000116140 REFUND POTTERY BARN 0826 GREENVILLE SC	83.25
01/21/15	POTTERY BARN 0 01/21 #000478995 REFUND POTTERY BARN 0826 GREENVILLE SC	61.48
01/23/15	Online Banking transfer from CHK 7059 Confirmation# 1604096973	4,360.71
01/29/15	OFFFRAY SPECIALTY DES:PAYROLL ID:59030900007513X INDN:MENSCH, STERLING R CO ID:9008557736 PPD	3,486.94
01/29/15	OFFFRAY SPECIALTY DES:PAYROLL ID:59030900007514X INDN:MENSCH, STERLING R CO ID:9008557736 PPD	2,488.63
02/12/15	OFFFRAY SPECIALTY DES:PAYROLL ID:59223700006906X INDN:MENSCH, STERLING R CO ID:9008557736 PPD	2,488.63
Total deposits and other additions		\$15,469.64

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
01/16/15	HOB-LOB # 6007 01/16 #000730328 PURCHASE HOB-LOB # 6007 Wa Taylors SC	-7.40
01/16/15	SUNOCO 0475287 01/16 #000710757 PURCHASE SUNOCO 04752879 GREER SC	-6.37
01/20/15	CHECKCARD 0115 CALIFORNIA DREAMING GRU GREENVILLE SC 24266575016207199601751	-47.00
01/20/15	CHECKCARD 0116 BGS RESTAURANT GREENVILLE SC 24559305018900011615761	-21.35
01/20/15	KANGAROO EXP 3 01/17 #000974486 PURCHASE KANGAROO EXP 327 GREENVILLE SC	-15.00
01/20/15	CHECKCARD 0117 ZAX68 GREER SC 24692165018000800208260	-6.47
01/20/15	WELLS FARGO BN 01/18 #000814408 WITHDRWL THORNBLADE GREER SC	-63.00
01/20/15	BEDBATH&B BEDB 01/18 #000622358 PURCHASE BEDBATH&B BEDBATH GREENVILLE SC	-174.86
01/20/15	CHECKCARD 0118 CLASSIC ACE HARDWARE GREER SC 24388945018230198241078	-10.14

continued on the next page

Get the know-how you need at BetterMoneyHabits.com

We've partnered with Khan Academy to provide a free and unbiased online learning experience that can help you reach your financial goals.

Better Money Habits™

Powered by  in partnership with 

ARDDKRM7 SSM-11-14-0157.B

EX. 4 P 0533

Page 3 of 8

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/20/15	BI-LO GRO 2460 01/18 #000108277 PURCHASE BI-LO GRO 2460 HU GREER SC	-38.58
01/20/15	CITGO CORNER M 01/19 #000573783 PURCHASE CITGO CORNER MAR GREENVILLE SC	-31.00
01/20/15	CAROLINA FABRI 01/19 #000659266 PURCHASE CAROLINA FABRIC A GREENVILLE SC	-362.14
01/20/15	POTTERY BARN O 01/19 #000306978 PURCHASE POTTERY BARN 0826 GREENVILLE SC	-61.48
01/20/15	TOTAL WINE AND 01/19 #000605178 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-25.43
01/20/15	CHECKCARD 0119 BERTOLO'S PIZZA GREENVILLE SC 24323045019577039010849	-20.00
01/20/15	CAROLINA FABRI 01/20 #000982999 PURCHASE CAROLINA FABRIC A GREENVILLE SC	-420.17
01/21/15	1000 SPINX140 01/21 #000243115 PURCHASE 1000 SPINX140 B GREENVILLE SC	-11.07
01/22/15	PIER 1 IMPORTS 01/22 #000016492 PURCHASE PIER 1 IMPORTS 16 Greenville SC	-158.95
01/22/15	POTTERY BARN O 01/22 #000138420 PURCHASE POTTERY BARN 0826 GREENVILLE SC	-89.04
01/22/15	JOANN STORES, 01/22 #000760745 PURCHASE JOANN STORES, INC GREENVILLE SC	-61.38
01/22/15	THE HOME DEPOT 01/22 #000368012 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-29.85
01/22/15	CLASSIC ACE HA 01/22 #000173275 PURCHASE CLASSIC ACE HARDW GREER SC	-31.78
01/22/15	BI-LO GROCERY 01/22 #000912501 PURCHASE BI-LO GROCERY # 2 GREER SC	-52.85
01/23/15	CHECKCARD 0122 MCDONALD'S F16321 GREER SC 24427335022720049039219	-5.38
01/23/15	CHECKCARD 0122 CAROLINA FABRIC AND UPH GREENVILLE SC 24013395022002154242316	-55.62
01/23/15	CAROLINA FABRI 01/23 #000664404 PURCHASE CAROLINA FABRIC A GREENVILLE SC	-68.88
01/23/15	BKOFAMERICA ATM 01/23 #000009822 WITHDRWL PELHAM ROAD GREENVILLE SC	-300.00
01/26/15	CHECKCARD 0123 VISIONWORKS #335 GREENVILLE SC 24435655024884190396239	-356.93
01/26/15	CHECKCARD 0124 END UP FURNITURE GREENVILLE SC 24013395024002335249535	-1,150.00
01/26/15	1000 SPINX 126 01/24 #000196771 PURCHASE 1000 SPINX 126 GREER SC	-28.00
01/26/15	CHECKCARD 0125 TWIGS GREENVILLE SC 24254775025455647900163	-116.60
01/26/15	PUBLIX SUPER M 01/24 #000533067 PURCHASE PUBLIX SUPER MAR GREER SC	-69.27
01/26/15	PIER 1 IMPORTS 01/25 #000011507 PURCHASE PIER 1 IMPORTS 16 Greenville SC	-243.75
01/26/15	PIER 1 IMPORTS 01/25 #000011508 PURCHASE PIER 1 IMPORTS 16 Greenville SC	-40.97
01/26/15	LOWE'S #1983 01/25 #000446302 PURCHASE LOWE'S #1983 GREENVILLE SC	-48.64
01/26/15	TOTAL WINE AND 01/25 #000692756 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-40.26
01/26/15	GREENVILLE 36 01/25 #000557835 PURCHASE GREENVILLE 36 PAR GREENVILLE SC	-211.98
01/26/15	AT HOME #18 01/25 #000711824 PURCHASE AT HOME #18 GREENVILLE SC	-37.06
01/26/15	CHECKCARD 0125 THE NEW YORK BUTCHER SH GREENVILLE SC 24013395025002441071053	-50.08
01/26/15	BI-LO GROCERY 01/25 #000721887 PURCHASE BI-LO GROCERY # 2 GREER SC	-17.84
01/28/15	PUBLIX SUPER M 01/28 #000743865 PURCHASE PUBLIX SUPER MAR GREER SC	-17.69
01/29/15	CHECKCARD 0128 SC SFPS MFM GREENVILLE SC 24755425029130294687130	-49.80

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/29/15	INTERIORS MARK 01/29 #000173237 PURCHASE INTERIORS MARKET GREER SC	-684.74
01/29/15	1000 SPINX 126 01/29 #000716669 PURCHASE 1000 SPINX 126 GREER SC	-20.01
01/29/15	HOB-LOB #318 1 01/29 #000361633 PURCHASE HOB-LOB #318 1511 Greenville SC	-95.39
01/29/15	BEDBATH&BEYOND 01/29 #000603028 PURCHASE BEDBATH&BEYOND# B GREENVILLE SC	-84.78
01/29/15	MARSHALLS MARS 01/29 #000314843 PURCHASE MARSHALLS MARSHAL GREENVILLE SC	-84.76
01/30/15	CHECKCARD 0128 WOODCRAFT 560 GREENVILLE SC 24789305029933000396084	-62.50
01/30/15	CHECKCARD 0128 PARKWAY GRILL, LLC GREER SC 24224435030101013350622	-36.00
01/30/15	CHECKCARD 0129 GREENVILLE COUNTY TREAS GREENVILLE SC 24755425029260290122798	-129.43
01/30/15	CHECKCARD 0129 GREENVILLE COUNTY TREAS GREENVILLE SC 24755425029260290120719	-3.39
01/30/15	PUBLIX SUPER M 01/30 #000935808 PURCHASE PUBLIX SUPER MAR GREER SC	-73.25
02/02/15	CHECKCARD 0130 HARDEE'S 1501764 GREENVILLE SC 24431055031200688301730	-6.88
02/02/15	CHECKCARD 0130 BGS RESTAURANT GREENVILLE SC 24559305032900012760212	-66.00
02/02/15	CHECKCARD 0131 A SHEAR THAIRAPY GREER SC 24632695032100573651315	-30.00
02/02/15	TOTAL WINE AND 01/31 #000599374 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-33.90
02/02/15	TOTAL WINE AND 01/31 #000600695 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-15.89
02/02/15	PUBLIX SUPER M 01/31 #000451120 PURCHASE PUBLIX SUPER MAR GREER SC	-34.43
02/02/15	BI-LO GROCERY 01/31 #000411165 PURCHASE BI-LO GROCERY # 2 GREER SC	-30.98
02/02/15	SPINX #128 02/01 #000388137 PURCHASE SPINX #128 GREER SC	-13.57
02/02/15	THE HOME DEPOT 02/01 #000977395 PURCHASE THE HOME DEPOT #1 GREER SC	-69.97
02/02/15	THE HOME DEPOT 02/01 #000175473 PURCHASE THE HOME DEPOT #1 GREER SC	-52.98
02/02/15	SUNOCO 0475287 02/01 #000336658 PURCHASE SUNOCO 0475287900 GREER SC	-12.01
02/02/15	CLASSIC ACE HA 02/02 #000775665 PURCHASE CLASSIC ACE HARDW GREER SC	-32.28
02/02/15	BI-LO GROCERY 02/02 #000925712 PURCHASE BI-LO GROCERY # 2 GREER SC	-46.66
02/03/15	CHECKCARD 0131 WOODCRAFT 560 GREENVILLE SC 24789305033965100285688	-59.10
02/06/15	CHECKCARD 0205 VESTA *T-MOBILE 888-278-3397 OR 24692165036000029491505	-106.62
02/06/15	CHECKCARD 0205 GSP AIRPORT COMMISSION GREER SC 24137475037000011280036	-38.00
02/09/15	CHECKCARD 0205 WOODCRAFT 560 GREENVILLE SC 24789305037018900533489	-46.62
02/09/15	BKOFAMERICA ATM 02/06 #000006591 WITHDRWL BRUSHY CREEK GREER SC	-40.00
02/09/15	RED ROBIN GAS 02/07 #000053565 PURCHASE RED ROBIN GAS AND GREENVILLE SC	-20.00
02/09/15	CVS 02189 0218 02/07 #000723133 PURCHASE CVS 02189 02189-- GREENVILLE SC	-44.76
02/09/15	WM SUPERC Wal- 02/08 #000517475 PURCHASE WM SUPERC Wal-Mar GREENVILLE SC	-50.07

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/09/15	PUBLIX SUPER M 02/08 #000565299 PURCHASE PUBLIX SUPER MAR GREER SC	-90.80
02/09/15	THE HOME DEPOT 02/08 #000965813 PURCHASE THE HOME DEPOT #1 GREER SC	-59.13
02/10/15	CHECKCARD 0209 BERTOLO'S PIZZA GREENVILLE SC 24323045040577057010484	-22.00
02/10/15	FRAME WAREHOUS 02/10 #000755588 PURCHASE FRAME WAREHOUSE 1 GREER SC	-84.27
02/10/15	RACEWAY6748 02/10 #000865139 PURCHASE RACEWAY6748 GREENVILLE SC	-35.00
02/11/15	CHECKCARD 0209 WOODCRAFT 560 GREENVILLE SC 24789305041059900414795	-76.85
02/11/15	CHECKCARD 0210 WOODWORKERS SUPPLY, INC 800-6459292 WY 24906415041013582148523	-54.73
02/11/15	CHECKCARD 0210 GREENVILLE WATER SYSTEM 864-2416000 SC 24755425042730426605372	-149.41
02/11/15	CHECKCARD 0211 ATT*BILL PAYMENT 800-288-2020 TX 24692165042000663586984 RECURRING	-252.59
02/11/15	SUNOCO 0475287 02/11 #000195744 PURCHASE SUNOCO 0475287900 GREER SC	-13.55
02/12/15	CHECKCARD 0212 SPEEDPAY:DUKE-ENERGY 866-316-3360 NC 24692165043000227402529	-130.76
02/12/15	CLASSIC ACE HA 02/12 #000996355 PURCHASE CLASSIC ACE HARDW GREER SC	-36.67
Total ATM and debit card subtractions		-\$7,784.79

Other subtractions

Date	Description	Amount
01/16/15	COLLEGE OF CHAR DES:WEBCHECK ID:266125 INDN:STERLING MENSCH CO ID:3576000265 WEB	-2,769.00
01/20/15	Online Banking Transfer Conf# o57w3trn4; Mensch	-1,000.00
01/20/15	Online Banking Transfer Conf# jx6gpcban; Mensch	-250.00
01/22/15	COLLEGE OF CHAR DES:WEBCHECK ID:267873 INDN:STERLING MENSCH CO ID:3576000265 WEB	-25.00
01/23/15	Online Banking Transfer Conf# z7par7ibq; Mensch	-250.00
01/29/15	SC TLR cash withdrawal from CHK 3259	-960.00
02/02/15	Online Banking Transfer Conf# 9fiqa954f; Mensch	-1,000.00
02/04/15	Online Banking Transfer Conf# x7a28s39k; Mensch	-500.00
02/10/15	Online Banking Transfer Conf# p103pujma; Mensch	-200.00
Total other subtractions		-\$6,954.00



Your checking account

STERLING R MENSCH III | Account # [REDACTED] 3259 | January 16, 2015 to February 12, 2015

Service fees

Date	Transaction description	Amount
01/20/15	WELLS FARGO BN 01/18 #000814408 WITHDRWL	-2.50
Total service fees		-\$2.50

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer Service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for February 13, 2015 to March 17, 2015

Account number: [REDACTED] 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on February 13, 2015	\$5,649.56
Deposits and other additions	28,506.84
ATM and debit card subtractions	-18,423.16
Other subtractions	-13,049.12
Checks	-0.00
Service fees	-10.00
Ending balance on March 17, 2015	\$2,674.12

Go Paperless

Switch to secure paperless statements today.



- Your paperless statements look just like your paper copies
- Get email reminders that link right to your statements for easy access
- View, download and print your statements anytime

To switch in minutes, log in to Online Banking at **bankofamerica.com**.

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation

ARQ5KDLR

SSM-06-14-0438.B

EX. 4 P 0551

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2015 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
02/25/15	Online Banking transfer from CHK 7059 Confirmation# 2890713271	11,167.43
02/26/15	OFFRAY SPECIALTY DES:PAYROLL ID:5942100001635X INDN:MENSCH, STERLING R CO ID:9008557736 PPD	2,488.63
02/26/15	Online Banking transfer from CHK 7059 Confirmation# 2896537695	2,000.00
02/26/15	Counter Credit	1,517.97
03/02/15	Online Banking transfer from CHK 7059 Confirmation# 0233274342	2,272.11
03/02/15	CHECKCARD 0227 EXPEDIA*199117537222 EXPEDIA.COM NV 7469216505800038369	71.77
03/05/15	Online Banking transfer from CHK 7059 Confirmation# 0258628328	4,500.00
03/12/15	OFFRAY SPECIALTY DES:PAYROLL ID:59626800014754X INDN:MENSCH, STERLING R CO ID:9008557736 PPD	2,488.64
03/16/15	Online Banking transfer from CHK 7059 Confirmation# 2835515220	2,000.29
Total deposits and other additions		\$28,506.84

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
02/13/15	CHECKCARD 0210 PIEDMONT NATURAL GAS 800-7527504 NC 24073145043900017590139	-240.68
02/13/15	CHECKCARD 0211 HARDEE'S 1501764 GREENVILLE SC 24431055043200688301389	-4.62
02/13/15	CHECKCARD 0212 CLASSIC ACE HARDWARE GREER SC 24388945043230182113407	-13.77
02/13/15	THE HOME DEPOT 02/13 #000387264 PURCHASE THE HOME DEPOT #1 GREER SC	-44.21
02/13/15	DILLARDS - 016 02/13 #000650190 PURCHASE DILLARDS - 0166 M GREENVILLE SC	-54.22
02/13/15	SPINX #128 02/13 #000654305 PURCHASE SPINX #128 GREER SC	-25.02
02/17/15	CHECKCARD 0212 LITTLE PIGS BBQ GREER SC 24019515044092500838876	-8.31
02/17/15	CHECKCARD 0213 ZAX68 GREER SC 24692165044000809144340	-10.56

continued on the next page

See art and culture for free

Bank of America's Museums on Us® program gives you one FREE admission to over 150 cultural institutions during the first full weekend of every month.

Just bring your Bank of America® debit card and a photo ID.

Learn more at bankofamerica.com/artsonus.

Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation ARXLVCMH SSM-11-14-0504.B

- Museums
- Botanical Gardens
- Science Centers
- And more

EX. 4 P 0553

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/17/15	CHECKCARD 0214 TWIGS GREENVILLE SC 24254775046455647901216	-100.70
02/17/15	CHECKCARD 0213 CALIFORNIA DREAMING GRU GREENVILLE SC 24266575046207199602134	-53.00
02/17/15	WELLS FARGO BN 02/14 #000656108 WITHDRWL THORNBLEADE GREER SC	-303.00
02/17/15	TRADER JOE'S # 02/14 #000051280 PURCHASE TRADER JOE'S #752 MT PLEASANT SC	-120.12
02/17/15	WHOLEFDS CHL 1 02/14 #000915655 PURCHASE WHOLEFDS CHL 102 Mt Pleasant SC	-317.44
02/17/15	KANGAROO EXPRE 02/14 #000711859 PURCHASE KANGAROO EXPRESS CHARLESTON SC	-29.00
02/17/15	BI-LO GROCERY 02/15 #000753549 PURCHASE BI-LO GROCERY # 2 GREER SC	-33.65
02/17/15	1000 SPINX 126 02/16 #000231894 PURCHASE 1000 SPINX 126 GREER SC	-35.01
02/19/15	CHECKCARD 0217 SHOT GREENVILLE SC 24632695049100400287136	-31.75
02/19/15	PUBLIX SUPER M 02/19 #000532337 PURCHASE PUBLIX SUPER MAR GREER SC	-81.48
02/19/15	BI-LO GROCERY 02/19 #000642965 PURCHASE BI-LO GROCERY # 2 GREER SC	-28.27
02/20/15	CHECKCARD 0219 MCDONALD'S F16321 GREER SC 24427335050720050158358	-5.40
02/20/15	BI-LO GROCERY 02/20 #000704349 PURCHASE BI-LO GROCERY # 2 GREER SC	-13.00
02/23/15	WHOLEFDS WDF 1 02/21 #000647794 PURCHASE WHOLEFDS WDF 102 Greenville SC	-35.00
02/23/15	PUBLIX SUPER M 02/22 #000205299 PURCHASE PUBLIX SUPER MAR GREER SC	-100.93
02/23/15	DILLARDS - 016 02/22 #000609456 PURCHASE DILLARDS - 0166 M GREENVILLE SC	-145.95
02/24/15	CHECKCARD 0222 WAFFLE HOUSE 0527 GREENVILLE SC 24431065054207788700118	-14.00
02/24/15	PUBLIX SUPER M 02/24 #000203198 PURCHASE PUBLIX SUPER MAR GREER SC	-67.45
02/24/15	SPINX #128 02/24 #000636792 PURCHASE SPINX #128 GREER SC	-33.00
02/27/15	WM SUPERC Wal- 02/27 #000227508 PURCHASE WM SUPERC Wal-Mar GREENVILLE SC	-151.85
03/02/15	CHECKCARD 0226 SC.GOV 803-771-0131 SC 24001755058286512802665	-7,447.09
03/02/15	CHECKCARD 0226 ST FRANCIS HOS00136556 GREENVILLE SC 24164075058026240010413	-6.03
03/02/15	CHECKCARD 0227 EXPEDIA*199117537222 EXPEDIA.COM NV 24692165058000382920507	-71.77
03/02/15	CHECKCARD 0227 EXPEDIA*199143209588 EXPEDIA.COM NV 24692165058000383275158	-246.53
03/02/15	CHECKCARD 0227 ST FRANCIS HOS00136556 GREENVILLE SC 24164075059026240012392	-6.03
03/02/15	CHECKCARD 0228 A SHEAR THAIRAPY GREER SC 24632695060100630020335	-32.50
03/02/15	CHECKCARD 0228 PARKWAY GRILL, LLC GREER SC 24224435061101019072552	-49.00
03/02/15	SPINX #128 03/02 #000583139 PURCHASE SPINX #128 GREER SC	-11.07
03/03/15	CHECKCARD 0302 OMNICARE *PHARMACY 877-865-4064 OH 24692165061000165771601	-1,862.57
03/03/15	CHECKCARD 0302 BERTOLO'S PIZZA GREENVILLE SC 24323045061577075010858	-15.00
03/03/15	1000 SPINX140 03/03 #000323786 PURCHASE 1000 SPINX140 B GREENVILLE SC	-15.00
03/04/15	CHECKCARD 0304 ATT*BILL PAYMENT 800-288-2020 TX 24692165063000756810634 RECURRING	-272.35
03/04/15	CHECKCARD 0303 JACK RUNNION CLOTHIER L GREENVILLE SC 24755425062270628224610	-174.35

continued on the next page

EX. 4 P 0554

Page 4 of 10

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/05/15	CHECKCARD 0228 SC ST FRANCIS DT GIFT S GREENVILLE SC 24755425064130645947916	-19.07
03/06/15	CHECKCARD 0304 BROADWAY BAGELS GREER SC 24207855064165701426746	-7.35
03/06/15	CHECKCARD 0304 BAR LOUIE GREENVIL GREENVILLE SC 24224435064105006941981	-10.00
03/06/15	CHECKCARD 0304 RUTHS CHRIS GREENVILLE GREENVILLE SC 24307925064900010257618	-125.00
03/06/15	CHECKCARD 0305 BGS RESTAURANT GREENVILLE SC 24559305064900018900060	-22.00
03/06/15	STOP A MINIT 1 03/06 #000064741 PURCHASE STOP A MINIT 15 GREENVILLE SC	-10.32
03/06/15	1000 SPINX 126 03/06 #000897949 PURCHASE 1000 SPINX 126 GREER SC	-40.00
03/06/15	BKOFAMERICA ATM 03/06 #000001495 WITHDRWL PELHAM ROAD GREENVILLE SC	-200.00
03/06/15	PUBLIX SUPER M 03/06 #000123343 PURCHASE PUBLIX SUPER MAR GREER SC	-38.30
03/09/15	CHECKCARD 0305 HARDEE'S 1501764 GREENVILLE SC 24431055065200688301598	-6.88
03/09/15	CHECKCARD 0306 JACK RUNNION CLOTHIER L GREENVILLE SC 24755425065270654863908	-535.30
03/09/15	CHECKCARD 0306 THE NEW YORK BUTCHER SH GREENVILLE SC 24013395065000531083104	-29.84
03/09/15	CHECKCARD 0307 GRILL 225 AT MKT PAV. H CHARLESTON SC 24301335067118000121513	-842.00
03/09/15	CHECKCARD 0307 82 QUEEN CHARLESTON SC 24431065068206788101552	-20.00
03/09/15	111 INTERSTATE 03/08 #000780256 PURCHASE 111 INTERSTATE ORANGEBURG SC	-40.01
03/09/15	P216072 03/08 #000819061 WITHDRWL 3687 ST. MATTHEWS ORANGEBURG SC	-42.50
03/10/15	CHECKCARD 0308 WYNDHAM THE MILL HOUSE CHARLESTON SC 24610435068072005035249	-306.41
03/10/15	CHECKCARD 0309 ARBYS 6936 GREER SC 24431065069206388000112	-7.33
03/10/15	WILCO #905 03/10 #000994206 PURCHASE WILCO #905 BLACKSBURG SC	-38.00
03/11/15	1000 SPINX140 03/10 #000443658 PURCHASE 1000 SPINX140 B GREENVILLE SC	-13.95
03/11/15	BI-LO GROCERY 03/11 #000148148 PURCHASE BI-LO GROCERY # 3 GREENVILLE SC	-65.56
03/12/15	CHECKCARD 0307 THE GIN JOINT CHARLESTON SC 24254775070456366900669	-127.00
03/12/15	CHECKCARD 0310 HARDEE'S 1501726 BLACKSBURG SC 24431055070207188601263	-4.16
03/12/15	CHECKCARD 0310 COPPER RIVER GRILL OF GREENVILLE SC 24073145070900018901554	-91.00
03/13/15	CHECKCARD 0311 BROADWAY BAGELS GREER SC 24207855071161701450506	-6.36
03/13/15	SUNOCO 0475287 03/13 #000142938 PURCHASE SUNOCO 0475287900 GREER SC	-11.07
03/13/15	WELLS FARGO BN 03/13 #000631712 WITHDRWL THORNBLADE GREER SC	-63.00
03/16/15	CHECKCARD 0312 RUTHS CHRIS GREENVILLE GREENVILLE SC 24307925072900011064773	-90.00
03/16/15	CHECKCARD 0313 SQ *JEWELRY DISCOUNTERS Greer SC 24692165072000319969868	-22.42
03/16/15	CHECKCARD 0313 IRASHIAI SUSHI PUB 2 GREENVILLE SC 24493985073200899301075	-24.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/16/15	JEFF LYNCH APP 03/14 #000825040 PURCHASE JEFF LYNCH APPLIA GREENVILLE SC	-2,274.76
03/16/15	BEDBATH&BEYOND 03/14 #000327528 PURCHASE BEDBATH&BEYOND# B GREENVILLE SC	-286.17
03/16/15	TOTAL WINE AND 03/14 #000738843 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-207.61
03/16/15	TOTAL WINE AND 03/14 #000741464 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-67.81
03/16/15	BI-LO GROCERY 03/14 #000447003 PURCHASE BI-LO GROCERY # 2 GREER SC	-45.37
03/16/15	CHECKCARD 0315 THE EPIC CUREAN RESTAUR GREENVILLE SC 24559305074900014051346	-15.00
03/16/15	CHECKCARD 0315 KOHL'S #0493 GREENVILLE SC 24445005075600243769352	-119.45
03/16/15	CHECKCARD 0315 THE NEW YORK BUTCHER SH GREENVILLE SC 24013395074001390048930	-55.93
03/16/15	WELLS FARGO BN 03/16 #000956969 WITHDRWL THORNBLADE GREER SC	-63.00
03/16/15	HOT SPOT 4005 03/16 #000022912 PURCHASE HOT SPOT 4005 GREER SC	-43.00
03/17/15	CHECKCARD 0314 CALIFORNIA DREAMING GRU GREENVILLE SC 24266575075207199601536	-47.00
03/17/15	PUBLIX SUPER M 03/17 #000619498 PURCHASE PUBLIX SUPER MAR GREER SC	-28.55
Total ATM and debit card subtractions		-\$18,423.16

Other subtractions

Date	Description	Amount
02/17/15	Online Banking Transfer Conf# 1iy6lumfd; Mensch	-700.00
02/17/15	Online Banking Transfer Conf# 11yzow7wi; Mensch	-550.00
02/19/15	Online Banking Transfer Conf# 1n5a32qu9; Mensch	-550.00
02/23/15	Online Banking Transfer Conf# 1mt4f5vkl; Mensch	-293.85
02/26/15	SC TLR transfer to CHK 7581	-2,500.00
03/02/15	Online Banking Transfer Conf# 12qys70ns; Mensch	-350.00
03/02/15	Online Banking Transfer Conf# 1ns9rs0fk; Mensch	-150.00
03/02/15	Online Banking payment to CRD 8295 Confirmation# 0233277757	-2,069.70
03/04/15	PSB Loan Paymnt DES:079308 ID:0706 INDN:PSB Loan Paymnt 442528 CO ID:TXXXXXXX CCD	-2,825.57
03/04/15	PIEDMONT NATURAL GAS COMPANY Bill Payment	-250.00
03/04/15	WASTE MANAGEMENT Bill Payment	-200.00
03/04/15	DUKE POWER Bill Payment	-200.00
03/04/15	GREENVILLE WATER SYSTEM, SC Bill Payment	-100.00
03/05/15	Online Banking Transfer Conf# jvjstw9gu; Mensch	-500.00
03/09/15	Online Banking Transfer Conf# r4x58uzbc; Mensch	-225.00
03/12/15	Online Banking Transfer Conf# 1b9c36dmz; Mensch	-650.00
03/16/15	Online Banking Transfer Conf# lovehwpxi; Mensch	-935.00
Total other subtractions		-\$13,049.12

Service fees

Date	Transaction description	Amount
02/17/15	WELLS FARGO BN 02/14 #000656108 WITHDRWL	-2.50
03/09/15	P216072 03/08 #000819061 WITHDRWL	-2.50
03/13/15	WELLS FARGO BN 03/13 #000631712 WITHDRWL	-2.50
03/16/15	WELLS FARGO BN 03/16 #000956969 WITHDRWL	-2.50
Total service fees		-\$10.00

Note your Ending Balance already reflects the subtraction of Service Fees.

- ✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for March 18, 2015 to April 16, 2015

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: [REDACTED] 3259

Account summary

Beginning balance on March 18, 2015	\$2,674.12
Deposits and other additions	14,937.97
ATM and debit card subtractions	-8,646.71
Other subtractions	-6,449.96
Checks	-0.00
Service fees	-10.00
Ending balance on April 16, 2015	\$2,505.42

Allowance.
Budgeting.
Saving. Money.

Bank of America, N.A. Member FDIC.
©2015 Bank of America Corporation AR4QRCDX SSM-01-15-8295.B

Ready to talk to your
kids about money?

For practical tools and resources, visit:

BetterMoneyHabits.com

Better Money Habits™

Powered by **Bank of America** in partnership with **KHANACADEMY**
EX. 4 P 0577

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2015 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
03/24/15	Online Banking transfer from CHK 7059 Confirmation# 0221932012	3,000.00
03/26/15	OFFFRAY SPECIALTY DES:PAYROLL ID:59842000018935X INDN:MENSCH, STERLING R CO ID:9008557736 PPD	2,488.63
04/03/15	Online Banking transfer from CHK 7059 Confirmation# 0206917303	4,626.91
04/06/15	CHECKCARD 0402 RENAISSANCE HOTEL 9673E CHARLESTON SC 7461043509300406906	33.00
04/09/15	OFFFRAY SPECIALTY DES:PAYROLL ID:60034800002973X INDN:MENSCH, STERLING R CO ID:9008557736 PPD	2,488.64
04/14/15	Online Banking transfer from CHK 7059 Confirmation# 0201231359	2,300.79
Total deposits and other additions		\$14,937.97

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
03/19/15	CHECKCARD 0318 SC SFPS GERIATRIC CARE GREENVILLE SC 24755425078130786319515	-38.30
03/19/15	NATIONAL BANK 03/19 #000000007 WITHDRWL NBSC GREER SC	-203.00
03/20/15	CHECKCARD 0318 FAHRENHEIT CHARLOTTE NC 24247605078100494327426	-147.49
03/23/15	CHECKCARD 0321 SQ *SOUTHERNPOOLS625@BE Greer SC 24692165080000146815110	-100.59
03/23/15	CLASSIC ACE HA 03/21 #000388849 PURCHASE CLASSIC ACE HARDW GREER SC	-402.75
03/23/15	PUBLIX SUPER M 03/22 #000654704 PURCHASE PUBLIX SUPER MAR GREER SC	-34.55
03/24/15	CHECKCARD 0323 BERTOLO'S PIZZA GREENVILLE SC 24323045082577093010588	-17.00
03/24/15	1000 SPINX 126 03/24 #000691771 PURCHASE 1000 SPINX 126 GREER SC	-40.00
03/25/15	BI-LO GROCERY 03/25 #000407115 PURCHASE BI-LO GROCERY # 2 GREER SC	-12.54
03/26/15	CHECKCARD 0324 BROADWAY BAGELS GREER SC 24207855084163501329562	-9.00
03/26/15	CHECKCARD 0325 BY PASS BEVERAGE MORGANTON NC 24765015084207091711211	-8.18

continued on the next page



It's game time

We're proud to be the Official Bank of Major League Baseball®

Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation ARNY4CG9 SSM-01-15-8298.B
Major League Baseball trademarks and copyrights are used with permission of Major League Baseball Properties, Inc. Visit MLB.com.

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/26/15	BEDBATH&BEYOND 03/26 #000522402 PURCHASE BEDBATH&BEYOND# B GREENVILLE SC	-394.17
03/27/15	CHECKCARD 0325 PARKWAY GRILL, LLC GREER SC 24224435086101012881562	-56.10
03/27/15	CHECKCARD 0326 EXPEDIA*1101351562715 EXPEDIA.COM NV 24692165085000300591684	-339.36
03/27/15	CHECKCARD 0326 MCDONALD'S F16321 GREER SC 24427335085720053462236	-5.40
03/27/15	TARGET T1 TARG 03/26 #000130794 PURCHASE TARGET T1 TARGET GREENVILLE SC	-88.86
03/27/15	FIRST CITIZENS 03/27 #000170067 WITHDRWL FIRST CITIZENS CHARLESTON SC	-303.00
03/27/15	DICK'S CLOTHIN 03/27 #000908095 PURCHASE DICK'S CLOTHING&S CHARLESTON SC	-35.20
03/30/15	CHECKCARD 0326 USAIRWAYS 03775845021 BELLEVUE WA 24792625086246900122740	-430.00
03/30/15	CHECKCARD 0327 MARATHON PETRO178079 FOUNTAIN INN SC 24299105086002564672301	-33.00
03/30/15	CHECKCARD 0327 BARONY TAVERN CHARLESTON SC 24431065087200584600138	-33.00
03/30/15	CHECKCARD 0329 RENAISSANCE HOTEL 9673E CHARLESTON SC 24610435088004060266332	-17.36
03/30/15	CHECKCARD 0327 NEW YORK CITY PIZZA - CHARLESTON SC 24071055088985326401515	-158.00
03/30/15	CHECKCARD 0328 JOE PASTA CHARLESTON SC 24431065088206788000537	-95.00
03/30/15	ORANGEBURG EXX 03/28 #000724680 PURCHASE ORANGEBURG EXXO ORANGEBURG SC	-33.01
03/30/15	CHECKCARD 0328 MCDONALD'S F11228 CLINTON SC 24427335087720044703365	-5.65
03/30/15	SUNOCO 0475287 03/28 #000555449 PURCHASE SUNOCO 0475287900 GREER SC	-11.07
03/30/15	SOUTHERN FIRST 03/29 #000359750 WITHDRWL 307 THE PARKWAY GREER SC	-103.00
03/30/15	CHECKCARD 0327 RENAISSANCE HOTEL 9673E CHARLESTON SC 24610435088004052547921	-33.00
03/30/15	PUBLIX SUPER M 03/29 #000951589 PURCHASE PUBLIX SUPER MAR GREER SC	-49.30
03/30/15	PUBLIX SUPER M 03/29 #000717724 PURCHASE PUBLIX SUPER MAR GREER SC	-29.68
04/01/15	CHECKCARD 0331 SC SFPS BSFM GREENVILLE SC 24755425091130917110489	-30.83
04/01/15	CHECKCARD 0331 SC SFPS GERIATRIC CARE GREENVILLE SC 24755425091130917092042	-26.91
04/01/15	SUNOCO 0475287 04/01 #000758661 PURCHASE SUNOCO 0475287900 GREER SC	-30.00
04/01/15	Wal-Mart Super 04/01 #000304102 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-129.20
04/03/15	CHECKCARD 0401 RUTHS CHRIS GREENVILLE GREENVILLE SC 24307925092900013082357	-81.00
04/03/15	CHECKCARD 0402 MORI LUGGAGE & GIFTS GREENVILLE SC 24690515093207488500050	-636.00
04/03/15	CVS 02189 0218 04/03 #000402786 PURCHASE CVS 02189 02189-- GREENVILLE SC	-105.31
04/03/15	WELLS FARGO BN 04/03 #000446385 WITHDRWL THORNBLADE GREER SC	-303.00
04/03/15	DILLARDS - 016 04/03 #000619987 PURCHASE DILLARDS - 0166 M GREENVILLE SC	-31.40
04/03/15	LUXOTTICA RET 04/03 #000008261 PURCHASE LUXOTTICA RET GRO GREENVILLE SC	-296.75
04/03/15	REI #145 GREEN 04/03 #000021709 PURCHASE REI #145 GREENV 1 GREENVILLE SC	-43.39
04/03/15	ACADEMY SPORTS 04/03 #000888546 PURCHASE ACADEMY SPORTS #2 GREENVILLE SC	-110.21
04/06/15	CHECKCARD 0403 NICK'S CAR WASH GREENVILLE SC 24071055095985359790660	-25.17

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/06/15	CHECKCARD 0403 SUSHIMASA GREENVILLE SC 24755425094150940826080	-32.00
04/06/15	SPINX #128 04/04 #000214679 PURCHASE SPINX #128 GREER SC	-34.00
04/06/15	CHECKCARD 0404 MAGNOLIA'S CHARLESTON SC 24765015095286588800312	-121.00
04/06/15	11511 - KING S 04/04 #000446697 PURCHASE 11511 - KING STRE CHARLESTON SC	-413.39
04/06/15	PILOT #0060 04/04 #000052067 PURCHASE PILOT #0060 BOWMAN SC	-20.88
04/06/15	THE HOME DEPOT 04/05 #000821978 PURCHASE THE HOME DEPOT #1 GREER SC	-36.91
04/06/15	LOWE'S #667 04/06 #000435728 PURCHASE LOWE'S #667 GREER SC	-12.91
04/07/15	CHECKCARD 0405 MARCO'S PIZZA GREER SC 24394695096080080963265	-26.00
04/07/15	SUNOCO 0475287 04/07 #000165701 PURCHASE SUNOCO 0475287900 GREER SC	-40.00
04/08/15	CHECKCARD 0406 SOUTHERN POOLS GREER SC 24073145097900014363964	-148.24
04/08/15	CHECKCARD 0407 VESTA *T-MOBILE 888-278-3397 OR 24692165097000102590237	-106.62
04/08/15	SUNOCO 0475287 04/08 #000106816 PURCHASE SUNOCO 0475287900 GREER SC	-12.78
04/08/15	PUBLIX SUPER M 04/08 #000406549 PURCHASE PUBLIX SUPER MAR GREER SC	-7.49
04/09/15	CHECKCARD 0408 ACROPOLIS RESTAURA GREENVILLE SC 24224435099104017851254	-28.00
04/10/15	BKOFAMERICA ATM 04/10 #000001418 WITHDRWL BRUSHY CREEK GREER SC	-200.00
04/13/15	CHECKCARD 0409 PARKWAY GRILL, LLC GREER SC 24224435101101014936183	-30.00
04/13/15	CHECKCARD 0410 RUTHS CHRIS GREENVILLE GREENVILLE SC 24307925102900013990243	-257.00
04/13/15	CLASSIC ACE HA 04/11 #000125231 PURCHASE CLASSIC ACE HARDW GREER SC	-190.75
04/13/15	Southern Pools 04/11 #000006516 PURCHASE Southern Pools greer SC	-74.15
04/13/15	THE HOME DEPOT 04/11 #000804649 PURCHASE THE HOME DEPOT #1 GREER SC	-25.25
04/13/15	PUBLIX SUPER M 04/12 #000824590 PURCHASE PUBLIX SUPER MAR GREER SC	-103.04
04/13/15	CVS 02189 0218 04/12 #000247965 PURCHASE CVS 02189 02189-- GREENVILLE SC	-37.07
04/13/15	PUBLIX SUPER M 04/12 #000047114 PURCHASE PUBLIX SUPER MAR GREER SC	-42.23
04/14/15	CHECKCARD 0412 HARDEE'S 1501764 GREENVILLE SC 24431055103200688301345	-3.11
04/14/15	CHECKCARD 0413 MCDONALD'S F27358 GREER SC 24427335103720052791948	-4.40
04/14/15	CHECKCARD 0413 BERTOLO'S PIZZA GREENVILLE SC 24323045103577111010599	-22.00
04/14/15	BEST BUY #272 04/14 #000003511 PURCHASE BEST BUY #272 GREENVILLE SC	-1,187.37
04/14/15	BKOFAMERICA ATM 04/14 #000007680 WITHDRWL WOODRUFF ROAD GREENVILLE SC	-200.00
04/15/15	CHECKCARD 0413 BROADWAY BAGELS GREER SC 24207855104161701320247	-5.35

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/15/15	1000 SPINX140 04/15 #000489387 PURCHASE 1000 SPINX140 B GREENVILLE SC	-20.00
04/16/15	078 REEDS JEWEL 04/16 #000217983 PURCHASE 078 REEDS JEWEL 7 GREENVILLE SC	-89.04
Total ATM and debit card subtractions		-\$8,646.71

Other subtractions

Date	Description	Amount
03/27/15	Online Banking Transfer Conf# fqxcwvfl2; Mensch	-500.00
03/30/15	Online Banking Transfer Conf# klgy3rix4; Mensch	-1,000.00
04/03/15	Online Banking Transfer Conf# dwhrpq5ri; Mensch	-1,000.00
04/03/15	Online Banking payment to CRD 8295 Confirmation# 2510702319	-1,046.96
04/09/15	PSB Loan Paymnt DES:055303 ID:0707 INDN:PSB Loan Paymnt 449665 CO ID:TXXXXXXXXXX CCD	-1,403.00
04/13/15	Online Banking Transfer Conf# gbavtycdw; Mensch	-1,000.00
04/14/15	Online Banking Transfer Conf# 14fycd4az; Mensch	-500.00
Total other subtractions		-\$6,449.96

Service fees

Date	Transaction description	Amount
03/19/15	NATIONAL BANK 03/19 #000000007 WITHDRWL	-2.50
03/27/15	FIRST CITIZENS 03/27 #000170067 WITHDRWL	-2.50
03/30/15	SOUTHERN FIRST 03/29 #000359750 WITHDRWL	-2.50
04/03/15	WELLS FARGO BN 04/03 #000446385 WITHDRWL	-2.50
Total service fees		-\$10.00

Note your Ending Balance already reflects the subtraction of Service Fees.

- ✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118



Please see the Account Changes section of your statement for details regarding important changes to your account.

Your Regular Checking

for April 17, 2015 to May 14, 2015

Account number: [REDACTED] 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on April 17, 2015	\$2,505.42
Deposits and other additions	24,750.24
ATM and debit card subtractions	-7,727.25
Other subtractions	-7,040.57
Checks	-6,757.00
Service fees	-31.00
Ending balance on May 14, 2015	\$5,699.84

Go Paperless

Switch to secure paperless statements today.



- Your paperless statements look just like your paper copies
- Get email reminders that link right to your statements for easy access
- View, download and print your statements anytime

To switch in minutes, log in to Online Banking at **bankofamerica.com**.

Bank of America, N.A. Member FDIC. ©2014 Bank of America Corporation

ARQ5KDLR

SSM-06-14-0438.B

EX. 4 P 0599

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2015 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
04/17/15	Online Banking transfer from CHK 7059 Confirmation# 1629251512	3,000.00
04/21/15	Online Banking transfer from CHK 7059 Confirmation# 2963716277	2,700.00
04/23/15	OFFFRAY SPECIALTY DES:PAYROLL ID:60243300001398X INDN:MENSCH, STERLING R CO ID:9008557736 PPD	4,225.63
04/23/15	OFFFRAY SPECIALTY DES:PAYROLL ID:60243300001406X INDN:MENSCH, STERLING R CO ID:9008557736 PPD	2,488.62
04/27/15	Online Banking transfer from CHK 7059 Confirmation# 2907756990	4,688.00
04/30/15	VISCOTEC AUTOMOT DES:Payroll ID:396549691826880 INDN:MENSCH, STERLING RAYMO CO ID:2311299990 PPD	1,402.23
05/07/15	Online Banking transfer from CHK 7059 Confirmation# 1604719754	3,245.76
05/11/15	Online Banking transfer from CHK 7059 Confirmation# 3918669176	2,000.00
05/11/15	Online Banking transfer from CHK 7059 Confirmation# 2618673257	1,000.00
Total deposits and other additions		\$24,750.24

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
04/17/15	CHECKCARD 0416 RUBY TUESDAY #3781 GREENVILLE SC 24445005107000467868695	-24.00
04/20/15	CHECKCARD 0417 PORTOFINO'S GREENVILLE SC 24224435108104038741384	-25.00
04/20/15	CHECKCARD 0417 PORTOFINO'S GREENVILLE SC 24224435108104038741988	-99.00
04/20/15	BKOFAMERICA ATM 04/18 #000003436 WITHDRWL BRUSHY CREEK GREER SC	-100.00
04/20/15	SPINX #189 04/18 #000575382 PURCHASE SPINX #189 GREENVILLE SC	-49.00
04/20/15	THE HOME DEPOT 04/18 #000512786 PURCHASE THE HOME DEPOT #1 GREER SC	-22.14
04/20/15	CLASSIC ACE HA 04/18 #000367773 PURCHASE CLASSIC ACE HARDW GREER SC	-42.29

continued on the next page

Here's a tip

When you need to transfer money, use Online Banking

Online Banking is a convenient way to move money between your banking accounts, get money to someone you know or even to a business.

How to transfer money:

- Log in to Online Banking
- Choose the "Transfers" tab
- Follow the simple steps

To transfer funds, go to **bankofamerica.com**.

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/20/15	CLASSIC ACE HA 04/18 #000022136 PURCHASE CLASSIC ACE HARDW GREER SC	-59.21
04/20/15	THE HOME DEPOT 04/18 #000306167 PURCHASE THE HOME DEPOT #1 GREER SC	-23.04
04/20/15	THE HOME DEPOT 04/18 #000359033 PURCHASE THE HOME DEPOT #1 GREER SC	-30.42
04/20/15	CLASSIC ACE HA 04/18 #000060682 PURCHASE CLASSIC ACE HARDW GREER SC	-33.84
04/20/15	ST NICK S 04/18 #000978399 PURCHASE ST NICK S GREENVILLE SC	-139.92
04/20/15	CHECKCARD 0418 THE NEW YORK BUTCHER SH GREENVILLE SC 24013395108001701092254	-30.04
04/20/15	BI-LO GROCERY 04/18 #000444087 PURCHASE BI-LO GROCERY # 3 GREENVILLE SC	-28.94
04/20/15	WM SUPERC Wal- 04/19 #000418763 PURCHASE WM SUPERC Wal-Mar GREENVILLE SC	-42.51
04/20/15	ULTA 3 04/19 #000532593 PURCHASE ULTA 3 GREENVILLE SC	-66.25
04/20/15	CHECKCARD 0419 L OCCITANE 254 GREENVILLE SC 24755425110121109352424	-124.02
04/20/15	BI-LO GROCERY 04/19 #000416281 PURCHASE BI-LO GROCERY # 2 GREER SC	-13.04
04/20/15	PUBLIX SUPER M 04/20 #000807770 PURCHASE PUBLIX SUPER MAR GREER SC	-36.12
04/21/15	CHECKCARD 0420 SUSHIMASA GREENVILLE SC 24755425111131116611026	-31.00
04/21/15	SUNOCO 0475287 04/21 #000564149 PURCHASE SUNOCO 0475287900 GREER SC	-12.96
04/22/15	CHECKCARD 0421 PDQ GREENVILLE PELHAM GREENVILLE SC 24692165112000938361143	-17.16
04/22/15	CHECKCARD 0421 BUBBA ANNIES RIB GREER SC 24323045112577215010551	-21.00
04/22/15	CHECKCARD 0421 RICK ERWINS EASTSIDE LL GREENVILLE SC 24013395111002021297263	-80.00
04/22/15	NATIONAL BANK 04/22 #000000711 WITHDRWL NBSC GREER SC	-203.00
04/24/15	CHECKCARD 0422 Bernards Inn Dining BernardsvilleNJ 24707805113001680927472	-106.00
04/24/15	CHECKCARD 0423 GSP AIRPORT COMMISSION GREER SC 24137475114000018951759	-24.00
04/24/15	SPINX #121 04/23 #000378397 PURCHASE SPINX #121 GREER SC	-7.00
04/27/15	CHECKCARD 0424 NATIONAL CAR RENTAL CHARLOTTE NC 24164075114060287362769	-5.11
04/27/15	SPINX #128 04/25 #000699581 PURCHASE SPINX #128 GREER SC	-23.00
04/27/15	LOWE'S #2464 04/25 #000257637 PURCHASE LOWE'S #2464 GOOSE CREEK SC	-58.24
04/27/15	MURPHY EXPRESS 04/25 #000862539 PURCHASE MURPHY EXPRESS 85 NORTH CHARLES SC	-25.00
04/27/15	CHECKCARD 0426 EXPEDIA*1103833189752 EXPEDIA.COM NV 24692165116000907758622	-418.82
04/27/15	CHECKCARD 0425 BRASSERIE GIGI CHARLESTON SC 24755425116121164957079	-331.00
04/27/15	CHECKCARD 0425 82 QUEEN CHARLESTON SC 24431065116206788102248	-47.00
04/27/15	CHECKCARD 0426 POOGANS PORCH RESTAURAN CHARLESTON SC 24755425117121173587668	-41.00
04/27/15	Staples, Inc 04/26 #000759985 PURCHASE Staples, Inc GREER SC	-50.59
04/27/15	SPINX #189 04/26 #000210544 PURCHASE SPINX #189 GREENVILLE SC	-34.00
04/27/15	DILLARDS - 016 04/27 #000549742 PURCHASE DILLARDS - 0166 M GREENVILLE SC	-262.14
04/28/15	CHECKCARD 0426 CHARLESTON CO PARKING K CHARLESTON SC 24755425117731175812250	-20.00

continued on the next page

EX. 4 P 0602

Page 4 of 10

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
04/28/15	CHECKCARD 0428 ATT*BILL PAYMENT 800-288-2020 TX 24692165118000724264620 RECURRING	-515.00
04/28/15	SHELL Service 04/28 #000719322 PURCHASE SHELL Service Sta LANDRUM SC	-19.00
04/29/15	CHECKCARD 0427 PIEDMONT BOTTLING AND MORGANTON NC 24071055118985396614066	-30.00
04/29/15	CHECKCARD 0427 CALIFORNIA DREAMING GRU GREENVILLE SC 24266575118207199601758	-48.00
04/29/15	QUIKTRIP 04/29 #000290191 PURCHASE QUIKTRIP SPARTANBURG SC	-44.00
04/30/15	CHECKCARD 0428 TSC 104 GREER SC 24013395119002786080054	-68.00
04/30/15	CHECKCARD 0429 BERTOLO'S PIZZA GREENVILLE SC 24323045119577125011023	-16.00
04/30/15	WELLS FARGO BN 04/30 #000066279 WITHDRWL MORGANTON/P IN MORGANTON NC	-63.00
05/01/15	CHECKCARD 0429 HARDEE'S 1501635 MORGANTON NC 24431055120286888900241	-3.07
05/01/15	CHECKCARD 0430 SUSHIMASA GREENVILLE SC 24755425121131212179272	-30.00
05/04/15	CHECKCARD 0501 EXXONMOBIL 45469665 MORGANTON NC 24164055122378000199348	-21.00
05/04/15	CHECKCARD 0501 CAROLINA ALE HOUSE GREENVILLE SC 24326885122206299002805	-46.00
05/04/15	CHECKCARD 0502 CLASSIC ACE HARDWARE GREER SC 24388945123230141008410	-23.31
05/04/15	CHECKCARD 0502 A SHEAR THAIRAPY GREER SC 24632695123100634001617	-32.50
05/04/15	TOTAL WINE AND 05/02 #000666150 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-44.05
05/04/15	WHOLEFDS WDF 1 05/02 #000458655 PURCHASE WHOLEFDS WDF 102 Greenville SC	-38.04
05/04/15	CHECKCARD 0502 THE NEW YORK BUTCHER SH GREENVILLE SC 24013395122000215139421	-73.48
05/04/15	Wal-Mart Super 05/02 #000706198 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-20.86
05/04/15	BI-LO GROCERY 05/02 #000210788 PURCHASE BI-LO GROCERY # 2 GREER SC	-9.79
05/04/15	CHECKCARD 0502 MASTERS MARK CLEANERS GREER SC 24071055123158174499133	-166.99
05/04/15	KOHL'S #0493 1 05/03 #000834381 PURCHASE KOHL'S #0493 1219 GREENVILLE SC	-98.33
05/04/15	SPINX #128 05/03 #000472265 PURCHASE SPINX #128 GREER SC	-42.01
05/04/15	CVS 02189 0218 05/03 #000500810 PURCHASE CVS 02189 02189-- GREENVILLE SC	-70.45
05/04/15	CHECKCARD 0503 ARBYS 6936 GREER SC 24431065124206388000396	-6.67
05/04/15	BI-LO GROCERY 05/03 #000611308 PURCHASE BI-LO GROCERY # 2 GREER SC	-61.84
05/05/15	SPINX #165 05/05 #000224712 PURCHASE SPINX #165 LANDRUM SC	-44.00
05/06/15	CHECKCARD 0504 WILD ACE PIZZA & PUB GREER SC 24801635125286003710828	-45.00
05/07/15	HOT SPOT 4005 05/07 #000405046 PURCHASE HOT SPOT 4005 GREER SC	-22.01
05/07/15	SPINX #165 05/07 #000539434 PURCHASE SPINX #165 LANDRUM SC	-10.43
05/07/15	BI-LO GROCERY 05/07 #000860060 PURCHASE BI-LO GROCERY # 2 GREER SC	-44.18

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/11/15	CHECKCARD 0507 EXXONMOBIL 45630456 RUTHERFORDTONNC 24164055128837004211288	-5.54
05/11/15	CHECKCARD 0507 CALIFORNIA DREAMING GRU GREENVILLE SC 24138295129207199601632	-44.00
05/11/15	CHECKCARD 0508 EXPEDIA BELLVEUE WA 24013085129010191560946	-1,405.99
05/11/15	CHECKCARD 0508 RUTHS CHRIS GREENVILLE GREENVILLE SC 24307925130900016718241	-127.00
05/11/15	SPINX #128 05/09 #000826815 PURCHASE SPINX #128 GREER SC	-44.00
05/11/15	HALE'S JEWELER 05/09 #000005731 PURCHASE HALE'S JEWELERS GREENVILLE SC	-577.70
05/11/15	DISCOUNT TIRE 05/09 #000711439 PURCHASE DISCOUNT TIRE S D TAYLORS SC	-351.88
05/11/15	CHECKCARD 0509 VALVOLINE INSTANT OIL C GREENVILLE SC 24299105130001044383741	-68.75
05/11/15	CHECKCARD 0509 AAMCO TRANSMISSION (GR TAYLORS SC 24071055130253129552093	-56.13
05/11/15	CHECKCARD 0509 SUSHIMASA GREENVILLE SC 24755425130131301544831	-49.00
05/11/15	WM SUPERC Wal- 05/10 #000422347 PURCHASE WM SUPERC Wal-Mar GREENVILLE SC	-102.49
05/12/15	CHECKCARD 0510 WAFFLE HOUSE 0527 GREENVILLE SC 24431065131207788700040	-8.58
05/12/15	CHECKCARD 0511 DOMINO'S 5627 GREER SC 24445005132000470547137	-12.00
05/12/15	BKOFAMERICA ATM 05/11 #000001004 WITHDRWL BRUSHY CREEK GREER SC	-200.00
05/12/15	1000 SPINX 126 05/11 #000227267 PURCHASE 1000 SPINX 126 GREER SC	-34.00
05/14/15	SPINX #128 05/14 #000473017 PURCHASE SPINX #128 GREER SC	-43.00
05/14/15	HARRIS TEETER 05/14 #000829624 PURCHASE HARRIS TEETER #0 Charleston SC	-33.38
Total ATM and debit card subtractions		-\$7,727.25

Other subtractions

Date	Description	Amount
04/21/15	Online Banking Transfer Conf# 18hhsyg3b; Mensch	-1,000.00
04/22/15	Online Banking Transfer Conf# 13wjpolew; Mensch	-500.00
04/27/15	Online Banking payment to CRD 8295 Confirmation# 0208911713	-1,040.57
04/28/15	DUKE POWER Bill Payment	-500.00
04/28/15	WASTE MANAGEMENT Bill Payment	-200.00
04/28/15	PIEDMONT NATURAL GAS COMPANY Bill Payment	-150.00
04/28/15	GREENVILLE WATER SYSTEM, SC Bill Payment	-150.00
04/29/15	Online Banking Transfer Conf# wis2buctg; Mensch	-1,000.00
04/30/15	Online Banking Transfer Conf# 1mdmipihp; Mensch	-500.00
04/30/15	Online Banking Transfer Conf# 846lmb0y5; Mensch	-500.00
05/04/15	Online Banking Transfer Conf# oq1372zvt; Mensch	-500.00
05/11/15	Online Banking Transfer Conf# 1hdr5ixff; Mensch	-1,000.00
Total other subtractions		-\$7,040.57



Your checking account

STERLING R MENSCH III | Account # [REDACTED] 3259 | April 17, 2015 to May 14, 2015

Checks

Date	Check #	Amount
04/28/15	1002	-5,257.00

Date	Check #	Amount
05/08/15	1003	-1,500.00
Total checks		-\$6,757.00
Total # of checks		2

Service fees

Date	Transaction description	Amount
04/22/15	NATIONAL BANK 04/22 #000000711 WITHDRWL	-2.50
04/23/15	CHECK ORDER00005 DES:FEE ID: PMT INFO: PRODUCT(S): 24.53 S&H: 0.00 SC TAX: 1.47	-26.00
04/30/15	WELLS FARGO BN 04/30 #000066279 WITHDRWL	-2.50

Total service fees **-\$31.00**

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank

Check images

Account number: [REDACTED] 3259

Check number: 1002 | Amount: \$5,257.00

STERLING R MENSCH III
612 NEW TANGLETON WAY
GREER, SC 29615-3253

26 APR 2015

1002
\$1486530 SC
1500

Pay to the order of Three Sheet to the Wind \$ 5257.00
five thousand two hundred fifty seven & 00/100

Bank of America

ACH NT 00000483

For SHR GRAD PARTY

1053904483 [REDACTED] 3259 1002

Check number: 1003 | Amount: \$1,500.00

STERLING R MENSCH III
612 NEW TANGLETON WAY
GREER, SC 29615-3253

MAY 7 2015

1003
\$1486530 SC
1500

Pay to the order of Shen Mensch \$ 1500.00
one thousand five hundred & 00/100

Bank of America

ACH NT 00000483

For [Signature]

1053904483 [REDACTED] 3259 1003

Account Changes

At Bank of America, we're committed to keeping you up-to-date on any changes that may impact your banking accounts.

We want to keep you informed about important changes coming to your checking account starting July 6, 2015.

Today when you use your debit card to pay for a purchase, the merchant asks us to authorize a transaction amount. We typically place a hold on your account for the transaction amount authorized, which reduces the available balance in your account. For some travel related transactions, holds are not placed because the merchant's request is an estimate. However, starting July 6, 2015, when you use your debit card to pay for a purchase, we will place a hold on your account for the full amount requested by the merchant, even if the amount requested is an estimate, and reduce your available balance by the amount requested.

If the request authorization appears to be an estimate, the transaction detail for your account in Online Banking may show, "Amount may change – waiting for final amount from merchant." If the final transaction amount ends up being different than the amount we authorized, your account balance will be adjusted when we receive the final transaction amount.

We're pleased to serve your financial needs. If you have any questions regarding this change, please call the number listed on this statement or visit bankofamerica.com/locator to find a banking center nearest you.



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for May 15, 2015 to June 16, 2015

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: [REDACTED] 3259

Account summary

Beginning balance on May 15, 2015	\$5,699.84
Deposits and other additions	22,608.34
ATM and debit card subtractions	-13,259.96
Other subtractions	-9,442.06
Checks	-2,190.00
Service fees	-7.50
Ending balance on June 16, 2015	\$3,408.66

Bank of America
**Preferred
Rewards**

Get more rewards with your everyday banking™

You're already eligible to enroll and there are no fees to join or participate.

**Enroll today at bankofamerica.com/rewardme
or call 888.888.RWDS (888.888.7937).**

ARTBTLB9

Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation

SSM-11-14-0128.B

EX. 4 P 0625

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2015 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
05/18/15	Online Banking transfer from CHK 7059 Confirmation# 1689784092	3,000.00
05/20/15	Online Banking transfer from CHK 7059 Confirmation# 3714432565	3,465.00
05/21/15	Online Banking transfer from CHK 7059 Confirmation# 2822864458	2,000.00
05/22/15	CHECKCARD 0521 ENTERPRISE RENT-A-CAR MORGANTON NC 7416407514101821901	200.20
05/27/15	Online Banking transfer from CHK 7059 Confirmation# 1774235530	3,800.00
05/29/15	VISCOTEC AUTOMOT DES:Payroll ID:102912302633687 INDN:MENSCH, STERLING RAYMO CO ID:2311299990 PPD	6,339.65
06/10/15	Online Banking transfer from CHK 7059 Confirmation# 3993499485	1,803.49
06/16/15	Online Banking transfer from CHK 7059 Confirmation# 0148568851	2,000.00
Total deposits and other additions		\$22,608.34

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
05/15/15	CHECKCARD 0514 BROOKS BROTHERS 06154 CHARLESTON SC 24431065135905000067488	-74.87
05/15/15	CHECKCARD 0514 82 QUEEN CHARLESTON SC 24431065135206788100942	-65.00
05/15/15	Staples, Inc 05/15 #000560586 PURCHASE Staples, Inc MOUNT PLEASAN SC	-48.81
05/15/15	Staples, Inc 05/15 #000613512 PURCHASE Staples, Inc MOUNT PLEASAN SC	-292.71
05/18/15	CHECKCARD 0515 REDS ICE HOUSE - MOUNT MOUNT PLEASANS SC 24071055135985390320768	-200.00
05/18/15	CHECKCARD 0515 82 QUEEN CHARLESTON SC 24431065136206788101337	-34.00
05/18/15	CHECKCARD 0515 CHARLESTON CO PARKING K CHARLESTON SC 24755425136161367346379	-24.00
05/18/15	CHECKCARD 0515 CARPE DIEM WINE & SPIRI MT PLEASANT SC 24828245135980008134852	-101.07

continued on the next page

Tell us what
you're thinking

Join the **Bank of America® Advisory Panel**. You'll help us learn what we're doing right and what we can do better. And, just for joining, you'll be entered into a drawing for a chance to win \$3,000.

To learn more and join, enter code CADD at **bankofamerica.com/advisorypanel**.

No purchase necessary. Sweepstakes ends 08/31/15. Open to all US residents, 18 yrs of age or older. For official rules and entry go to bankofamerica.com/advisorypanel. Void where prohibited.
©2015 Bank of America Corporation ARP6NR6V SSM-03-15-0044.B

EX. 4 P 0627

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/18/15	CHECKCARD 0515 GWYNN'S OF MOUNT PLEASANT MT PLEASANT SC 24145725137900017889648	-271.25
05/18/15	CHECKCARD 0515 BLIND TIGER PUB CHARLESTON SC 24765015136207088701785	-110.00
05/18/15	CVS 01039 0103 05/16 #000450331 PURCHASE CVS 01039 0103-- Charleston SC	-48.44
05/18/15	CHECKCARD 0516 BROOKS BROTHERS 06154 CHARLESTON SC 24431065137905000087880	-133.45
05/18/15	CHECKCARD 0517 ELIS TABLE CHARLESTON SC 24736935137001770286195	-674.00
05/18/15	KANGAROO EXPRE 05/17 #000835708 PURCHASE KANGAROO EXPRESS CHARLESTON SC	-37.00
05/18/15	CHECKCARD 0517 FIREHOUSE SUBS # 5 GREENVILLE SC 24224435138103014500255	-9.16
05/18/15	RACEWAY6738 05/18 #000874914 PURCHASE RACEWAY6738 MORGANTON NC	-32.00
05/18/15	CVS 05552 0555 05/18 #000446385 PURCHASE CVS 05552 05552-- GREER SC	-77.08
05/19/15	CHECKCARD 0517 CHARLESTON CO PARKING K CHARLESTON SC 24755425138731383908465	-40.00
05/19/15	CHECKCARD 0518 HABANEROS MORGANTON NC 24493985139207112800587	-10.00
05/19/15	WHOLEFDS WDF 1 05/19 #000031977 PURCHASE WHOLEFDS WDF 102 Greenville SC	-83.67
05/20/15	CHECKCARD 0519 EXPEDIA*1105686358881 EXPEDIA.COM NV 24692165139000906027600	-214.99
05/20/15	CHECKCARD 0519 ENTERPRISE RENT-A-CAR MORGANTON NC 24164075139018218783108	-264.49
05/20/15	CHECKCARD 0519 STARBUCKS #08803 GREENV Greenville SC 24692165140000258972624	-4.86
05/20/15	QUIKTRIP 1134 05/19 #000657477 PURCHASE QUIKTRIP 1134 GREENVILLE SC	-22.00
05/21/15	CHECKCARD 0520 ENTERPRISE RENT-A-CAR MORGANTON NC 24164075140018218895420	-64.69
05/21/15	CHECKCARD 0520 SUSHIMASA GREENVILLE SC 24755425141121418549390	-34.00
05/21/15	RACEWAY6738 05/21 #000449937 PURCHASE RACEWAY6738 MORGANTON NC	-37.00
05/21/15	SUNOCO 0475287 05/21 #000770513 PURCHASE SUNOCO 0475287900 GREER SC	-21.43
05/21/15	PUBLIX SUPER M 05/21 #000530472 PURCHASE PUBLIX SUPER MAR GREER SC	-141.04
05/22/15	CHECKCARD 0520 SUBWAY 00137828 MORGANTON NC 24164075141255162665396	-12.81
05/22/15	CHECKCARD 0520 PIEDMONT BOTTLING AND MORGANTON NC 24071055141985301557211	-20.00
05/22/15	SHELL Service 05/22 #000707024 PURCHASE SHELL Service Sta LANDRUM SC	-21.00
05/26/15	CHECKCARD 0521 HARDEE'S 1501635 MORGANTON NC 24431055142286888900963	-3.29
05/26/15	CHECKCARD 0522 LIEU'S CHINESE BISTRO GREENVILLE SC 24426295144080080440200	-207.00
05/26/15	CHECKCARD 0522 CALIFORNIA DREAMING GRU GREENVILLE SC 24138295144207199602235	-16.73
05/26/15	CVS 02189 0218 05/23 #000601696 PURCHASE CVS 02189 02189-- GREENVILLE SC	-53.33
05/26/15	CHECKCARD 0523 A SHEAR THAIRAPY GREER SC 24632695144100535491342	-32.50
05/26/15	CHECKCARD 0523 THE NEW YORK BUTCHER SH GREENVILLE SC 24013395143002450071249	-72.92
05/26/15	CVS 02189 0218 05/23 #000551024 PURCHASE CVS 02189 02189-- GREENVILLE SC	-7.94
05/26/15	CHECKCARD 0523 CALIFORNIA DREAMING GRU GREENVILLE SC 24138295145207199600691	-69.00
05/26/15	CVS 07397 0739 05/23 #000731676 PURCHASE CVS 07397 07397-- GREENVILLE SC	-52.69

continued on the next page

EX. 4 P 0628

Page 4 of 10

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
05/26/15	CHECKCARD 0523 GSP AIRPORT COMMISSION GREER SC 24137475144000011984801	-3.00
05/26/15	CHECKCARD 0524 AMERICAN AI 00121896402 GREENSVILLE/SSC 24717055145871451691107	-1,044.60
05/26/15	CHECKCARD 0524 AMERICAN AI 00106132653 GREENSVILLE/SSC 24717055145871451747651	-35.00
05/26/15	CHECKCARD 0524 GSP AIRPORT COMMISSION GREER SC 24137475145000011609456	-3.00
05/26/15	CHECKCARD 0524 THE NEW YORK BUTCHER SH GREENVILLE SC 24013395144002545055313	-35.20
05/26/15	BI-LO GROCERY 05/24 #000653206 PURCHASE BI-LO GROCERY # 1 GREENVILLE SC	-21.55
05/26/15	BI-LO GROCERY 05/24 #000452617 PURCHASE BI-LO GROCERY # 2 GREER SC	-18.97
05/26/15	PUBLIX SUPER M 05/25 #000113596 PURCHASE PUBLIX SUPER MAR GREER SC	-24.74
05/26/15	CHECKCARD 0525 ON THE BORDER GREENVILLE SC 24431065146206488000175	-12.20
05/26/15	SPINX #128 05/25 #000427522 PURCHASE SPINX #128 GREER SC	-22.01
05/27/15	CHECKCARD 0526 BOJANGLES 1184 GREER SC 24431065147200188200101	-3.88
05/27/15	CHECKCARD 0526 BERTOLO'S PIZZA GREENVILLE SC 24323045146577147010893	-16.00
05/27/15	PUBLIX SUPER M 05/27 #000357033 PURCHASE PUBLIX SUPER MAR GREER SC	-71.95
05/28/15	CHECKCARD 0526 SUBWAY 00137828 MORGANTON NC 24164075147255161887060	-6.40
05/28/15	CHECKCARD 0527 BOJANGLES 793 LANDRUM SC 24431065148200888300077	-5.21
05/28/15	HOT SPOT 4005 05/28 #000384453 PURCHASE HOT SPOT 4005 GREER SC	-23.00
05/29/15	CHECKCARD 0528 MARATHON PETRO092478 MORGANTON NC 24299105148002939351256	-28.00
05/29/15	CHECKCARD 0528 SMOKE ON THE WATER GREENVILLE SC 24323045149577722019175	-56.00
05/29/15	EARTH FARE #24 05/29 #000245241 PURCHASE EARTH FARE #240 GREENVILLE SC	-53.19
06/01/15	CHECKCARD 0528 MORGANTON HONDA MORGANTON NC 24060655149900014400122	-3,675.08
06/01/15	CHECKCARD 0529 PIEDMONT BOTTLING AND MORGANTON NC 24071055151985311824236	-20.00
06/01/15	CHECKCARD 0529 CITGO FOOD MART MORGANTON NC 24610435151004127028933	-21.00
06/01/15	CHECKCARD 0529 BACON BROS. PUBLIC GREENVILLE SC 24224435150104008117182	-10.00
06/01/15	CHECKCARD 0530 BOJANGLES 1184 GREER SC 24431065151200188200666	-5.44
06/01/15	BKOFAMERICA ATM 05/30 #000006403 WITHDRWL BRUSHY CREEK GREER SC	-200.00
06/01/15	CITGO CORNER M 05/30 #000826385 PURCHASE CITGO CORNER MAR CLINTON SC	-45.00
06/01/15	CHECKCARD 0530 CHARLESTON CO PARKING K CHARLESTON SC 24755425151731514686891	-2.00
06/01/15	CHECKCARD 0530 GRILL 225 AT MKT PAV. H CHARLESTON SC 24301335151118000175631	-182.00
06/01/15	CHECKCARD 0531 WYNDHAM THE MILL HSE F& CHARLESTON SC 24610435151072008534956	-56.00
06/01/15	CHECKCARD 0531 CHARLESTON CO PARKING K CHARLESTON SC 24755425152131527776939	-20.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
06/01/15	CHECKCARD 0531 HUSK RESTAURANT CHARLESTON SC 24224435152104007206703	-95.00
06/01/15	CHECKCARD 0531 CHARLESTON CO PARKING K CHARLESTON SC 24755425152131527778125	-10.00
06/01/15	PILOT #0060 05/31 #000402615 PURCHASE PILOT #0060 BOWMAN SC	-28.10
06/01/15	1000 SPINX 126 05/31 #000300479 PURCHASE 1000 SPINX 126 GREER SC	-31.00
06/02/15	CHECKCARD 0531 WYNDHAM THE MILL HOUSE CHARLESTON SC 24610435152072007219384	-374.51
06/02/15	CHECKCARD 0601 SUSHIMASA GREENVILLE SC 24755425152271523814084	-49.00
06/02/15	JACK B QUICK 1 06/02 #000604821 PURCHASE JACK B QUICK 11 MORGANTON NC	-5.53
06/02/15	HOT SPOT 4005 06/02 #000115800 PURCHASE HOT SPOT 4005 GREER SC	-46.00
06/03/15	CHECKCARD 0602 BOJANGLES 1184 GREER SC 24431065154200188200077	-5.11
06/04/15	WELLS FARGO BN 06/04 #000315949 WITHDRWL MORGANTON/P IN MORGANTON NC	-203.00
06/05/15	CHECKCARD 0604 STATE FARM 800-956-6310 IL 24610435155004124013140	-367.15
06/05/15	CHECKCARD 0603 MARRIOTT GREENVILLE F/B GREENVILLE SC 24610435155072004732980	-44.00
06/05/15	CHECKCARD 0604 BOJANGLES 793 LANDRUM SC 24431065156200888300050	-4.30
06/05/15	HOT SPOT 4005 06/05 #000309008 PURCHASE HOT SPOT 4005 GREER SC	-43.01
06/08/15	CHECKCARD 0606 USAIRWAYS 03776030985 BELLEVUE WA 24792625158246900052155	-292.60
06/08/15	CHECKCARD 0606 UNITED 01676030985 800-932-2732 TX 24692165158000172414595	-222.60
06/08/15	Southern Pools 06/06 #000008540 PURCHASE Southern Pools greer SC	-154.55
06/08/15	THE HOME DEPOT 06/06 #000637542 PURCHASE THE HOME DEPOT #1 GREER SC	-139.94
06/08/15	WELLS FARGO BN 06/06 #000547548 WITHDRWL THORNBLADE GREER SC	-203.00
06/08/15	CHECKCARD 0607 VESTA *T-MOBILE 888-278-3397 OR 24692165158000086446733	-106.62
06/08/15	PUBLIX SUPER M 06/07 #000236201 PURCHASE PUBLIX SUPER MAR GREER SC	-62.01
06/08/15	PUBLIX SUPER M 06/07 #000115065 PURCHASE PUBLIX SUPER MAR GREER SC	-140.33
06/08/15	SUNOCO 0475287 06/07 #000349452 PURCHASE SUNOCO 0475287900 GREER SC	-43.01
06/09/15	CHECKCARD 0602 CALIFORNIA DREAMING GRU GREENVILLE SC 24138295159207199602005	-50.00
06/10/15	CHECKCARD 0609 AA INFLIGHT VISA FACET TULSA OK 24717055161121615689830	-4.00
06/11/15	CHECKCARD 0609 BUFFALO WILD WINGS 3699 ANN ARBOR MI 24755425161171616580213	-12.00
06/12/15	CHECKCARD 0610 DETROIT TIGR DETROIT MI 24692165162000051637013	-170.00
06/12/15	WELLS FARGO BN 06/12 #000339268 WITHDRWL THORNBLADE GREER SC	-203.00
06/15/15	CHECKCARD 0611 BUFFALO WILD WINGS 3699 ANN ARBOR MI 24755425163261630815352	-24.00
06/15/15	CHECKCARD 0612 PARADIES # 750 Q02 ROMULUS MI 24307925165900346358757	-18.28
06/15/15	CHECKCARD 0612 CHAMPPS - DETROIT DETROIT MI 24690515164286288800070	-17.00
06/15/15	CHECKCARD 0612 GSP AIRPORT COMMISSION GREER SC 24137475164000013905197	-18.00
06/15/15	CHECKCARD 0613 HAMPTON INNS ANN ARBOR MI 24755425164171646587425	-306.36

continued on the next page

EX. 4 P 0630

Page 6 of 10

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
06/15/15	PUBLIX SUPER M 06/13 #000234792 PURCHASE PUBLIX SUPER MAR GREER SC	-60.88
06/15/15	SUNOCO 0475287 06/14 #000773848 PURCHASE SUNOCO 0475287900 GREER SC	-34.00
06/15/15	THE HOME DEPOT 06/14 #000821499 PURCHASE THE HOME DEPOT #1 GREER SC	-42.08
06/15/15	THE HOME DEPOT 06/14 #000836457 PURCHASE THE HOME DEPOT #1 GREER SC	-69.62
06/15/15	WHOLEFDS WDF 1 06/14 #000437113 PURCHASE WHOLEFDS WDF 102 Greenville SC	-55.98
06/16/15	HOT SPOT 4005 06/16 #000319808 PURCHASE HOT SPOT 4005 GREER SC	-33.00
06/16/15	HOT SPOT 4005 06/16 #000019965 PURCHASE HOT SPOT 4005 GREER SC	-10.75
Total ATM and debit card subtractions		-\$13,259.96

Other subtractions

Date	Description	Amount
05/18/15	Online Banking Transfer Conf# 2bp4tw46r; Mensch	-1,000.00
05/18/15	Online Banking Transfer Conf# 11gulv37u; Mensch	-1,000.00
05/19/15	PSB Loan Paymnt DES:039839 ID:1014 INDN:PSB Loan Paymnt 457274 CO ID:TXXXXXXXXXX CCD	-1,503.00
05/26/15	SC TLR cash withdrawal from CHK 3259	-1,500.00
05/29/15	Online Banking Transfer Conf# 1ewao9wnr; Mensch	-1,000.00
06/01/15	Online Banking Transfer Conf# 19an6ozke; Mensch	-1,000.00
06/10/15	Online Banking Transfer Conf# 1lott3p31; Mensch	-500.00
06/15/15	PSB Loan Paymnt DES:085985 ID:0709 INDN:PSB Loan Paymnt 462346 CO ID:TXXXXXXXXXX CCD	-1,439.06
06/16/15	Online Banking Transfer Conf# ku1lvsad8; Mensch	-500.00
Total other subtractions		-\$9,442.06

Checks

Date	Check #	Amount
05/20/15	<u>1004</u>	-400.00

Date	Check #	Amount
06/02/15	<u>1006</u> *	-1,790.00

Total checks -**\$2,190.00**

Total # of checks **2**

* There is a gap in sequential check numbers

Service fees

Date	Transaction description	Amount
06/04/15	WELLS FARGO BN 06/04 #000315949 WITHDRWL MORGANTON/P IN MORGANTON NC FEE	-2.50
06/08/15	WELLS FARGO BN 06/06 #000547548 WITHDRWL THORNBLADE GREER SC FEE	-2.50
06/12/15	WELLS FARGO BN 06/12 #000339268 WITHDRWL THORNBLADE GREER SC FEE	-2.50

Total service fees -**\$7.50**

Note your Ending Balance already reflects the subtraction of Service Fees.

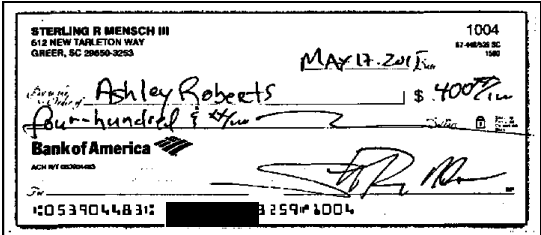


To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

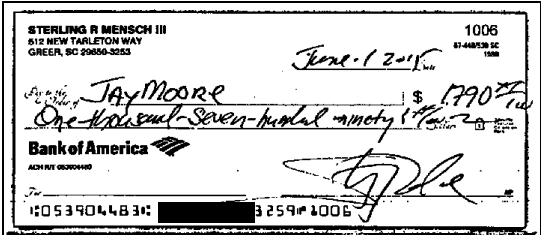
Check images

Account number: [REDACTED] 3259

Check number: 1004 | Amount: \$400.00



Check number: 1006 | Amount: \$1,790.00



This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for June 17, 2015 to July 17, 2015

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: XXXXXXXXXX 3259

Account summary

Beginning balance on June 17, 2015	\$3,408.66
Deposits and other additions	22,656.74
ATM and debit card subtractions	-6,650.46
Other subtractions	-11,186.85
Checks	-600.00
Service fees	-5.00
Ending balance on July 17, 2015	\$7,623.09

Break free from paper in just a few clicks

Switch to secure paperless statements today.

- Your paperless statements look just like your paper copies
- Get email reminders that link right to your statements for easy access
- View, download and print your statements anytime

To switch in minutes, log in to Online Banking at **bankofamerica.com** today.

Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation

AR3DC9QB SSM-04-15-0188.B

EX. 4 P 0651

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2015 Bank of America Corporation

Bank of America, N.A. Member FDIC and



Equal Housing Lender

Deposits and other additions

Date	Description	Amount
06/22/15	Online Banking transfer from CHK 7059 Confirmation# 3980175835	1,000.00
06/22/15	Online Banking transfer from CHK 7059 Confirmation# 2902334588	1,000.00
06/26/15	VISCOTEC AUTOMOT DES:Payroll ID:232572219384975 INDN:MENSCH, STERLING RAYMO CO ID:2311299990 PPD	223.49
06/29/15	Online Banking transfer from CHK 7059 Confirmation# 1453424798	700.00
06/29/15	Deposit	438.15
06/30/15	VISCOTEC AUTOMOT DES:Payroll ID:148577827775732 INDN:MENSCH, STERLING RAYMO CO ID:2311299990 PPD	6,339.65
07/07/15	Online Banking transfer from CHK 7059 Confirmation# 0626320130	7,485.42
07/13/15	Deposit	984.68
07/17/15	Online Banking transfer from CHK 7059 Confirmation# 3917658726	4,485.35
Total deposits and other additions		\$22,656.74

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
06/17/15	INGLES GAS EXP 06/17 #000016654 PURCHASE INGLES GAS EXP #2 LANDRUM SC	-20.00
06/18/15	CHECKCARD 0616 PARKWAY GRILL, LLC GREER SC 24224435169101014847140	-34.00
06/18/15	CHECKCARD 0617 YOGURTINI - GREENVILLE GREENVILLE SC 24071055168985320436569	-5.29
06/18/15	CHECKCARD 0617 BOJANGLES 793 LANDRUM SC 24431065169200888300493	-5.21
06/18/15	NATIONAL BANK 06/18 #000002126 WITHDRWL NBSC GREER SC	-103.00
06/19/15	CHECKCARD 0617 PIEDMONT BOTTLING AND MORGANTON NC 24071055169985361776567	-20.00
06/19/15	SPINX #165 06/19 #000417386 PURCHASE SPINX #165 LANDRUM SC	-30.00
06/22/15	CHECKCARD 0617 DELTA AIR 00621965063 SALT LAKE CTYUT 24717055170871701230233	-50.00

continued on the next page

See art and culture for free

Bank of America's Museums on Us® program gives you one FREE admission to over 150 cultural institutions during the first full weekend of every month.

Just bring your Bank of America® debit card and a photo ID.

Learn more at bankofamerica.com/artsonus.

Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation ARXLVCMH SSM-11-14-0504.B

- Museums
- Botanical Gardens
- Science Centers
- And more

EX. 4 P 0653

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
06/22/15	CHECKCARD 0619 SUSHIMASA GREENVILLE SC 24755425171131711376253	-45.00
06/22/15	CHECKCARD 0619 GSP AIRPORT COMMISSION GREER SC 24137475171000014612561	-12.00
06/22/15	CHECKCARD 0620 A SHEAR THAIRAPY GREER SC 24632695172100602173299	-32.50
06/22/15	THE HOME DEPOT 06/20 #000465949 PURCHASE THE HOME DEPOT #1 GREER SC	-326.46
06/22/15	SUNOCO 0475287 06/20 #000159460 PURCHASE SUNOCO 0475287900 GREER SC	-30.70
06/22/15	CHECKCARD 0620 THE NEW YORK BUTCHER SH GREENVILLE SC 24013395171002007901547	-159.72
06/22/15	PUBLIX SUPER M 06/20 #000938293 PURCHASE PUBLIX SUPER MAR GREER SC	-140.75
06/22/15	CVS 02189 0218 06/21 #000139746 PURCHASE CVS 02189 02189-- GREENVILLE SC	-54.02
06/22/15	CHECKCARD 0621 WILD WING CAFE GREENVIL GREENVILLE SC 24445005173000453921564	-59.00
06/23/15	CHECKCARD 0621 WILD ACE PIZZA & PUB GREER SC 24801635173286003877305	-30.01
06/23/15	SPINX #128 06/22 #000289231 PURCHASE SPINX #128 GREER SC	-33.00
06/23/15	SCOTCHMAN # 37 06/23 #000781709 PURCHASE SCOTCHMAN # 370 RUTHERFORDTON NC	-20.00
06/23/15	SCOTCHMAN # 37 06/23 #000802920 PURCHASE SCOTCHMAN # 370 RUTHERFORDTON NC	-9.44
06/24/15	CHECKCARD 0622 CALIFORNIA DREAMING GRU GREENVILLE SC 24138295174207199601883	-89.00
06/24/15	NATIONAL BANK 06/24 #000002275 WITHDRWL NBSC GREER SC	-303.00
06/24/15	SPINX #166 06/24 #000991654 PURCHASE SPINX #166 GREER SC	-38.00
06/25/15	CHECKCARD 0621 SPILL THE BEANS - GREE GREENVILLE SC 24071055175985381273324	-17.93
06/26/15	CHECKCARD 0624 HARDEE'S 1501764 GREENVILLE SC 24431055176200688301453	-5.50
06/26/15	SUNOCO 0475287 06/25 #000326575 PURCHASE SUNOCO 0475287900 GREER SC	-44.00
06/29/15	CHECKCARD 0625 PIEDMONT BOTTLING AND MORGANTON NC 24071055177985342564793	-20.00
06/29/15	CHECKCARD 0626 SMOKE ON THE WATER GREENVILLE SC 24323045178577750010504	-94.00
06/29/15	CHECKCARD 0626 SPINX #128 GREER SC 24427335178710044931017	-24.33
06/29/15	CHECKCARD 0627 CLASSIC ACE HARDWARE GREER SC 24388945179230143569370	-22.23
06/29/15	CHECKCARD 0628 ATT*BILL PAYMENT 800-288-2020 TX 24692165179000815473730 RECURRING	-505.61
06/29/15	LOWE'S #667 06/27 #000201552 PURCHASE LOWE'S #667 GREER SC	-18.95
06/29/15	PUBLIX SUPER M 06/27 #000619993 PURCHASE PUBLIX SUPER MAR GREER SC	-101.21
06/29/15	PUBLIX SUPER M 06/28 #000127942 PURCHASE PUBLIX SUPER MAR GREER SC	-35.65
06/29/15	SPINX #128 06/29 #000178838 PURCHASE SPINX #128 GREER SC	-40.00
06/30/15	QUIKTRIP 06/30 #000116385 PURCHASE QUIKTRIP GREER SC	-14.00
07/01/15	PUBLIX SUPER M 07/01 #000338731 PURCHASE PUBLIX SUPER MAR GREER SC	-130.02
07/02/15	HOT SPOT 4005 07/02 #000088351 PURCHASE HOT SPOT 4005 GREER SC	-34.00
07/03/15	CHECKCARD 0701 EXXONMOBIL 45630456 RUTHERFORDTONNC 24164055183378004676727	-30.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/03/15	CHECKCARD 0702 GUARDIAN PHARMACY OF PI 888-6110844 NC 24755425184131843208304	-686.80
07/03/15	BKOFAMERICA ATM 07/02 #000003864 WITHDRWL PELHAM ROAD GREENVILLE SC	-200.00
07/03/15	Masters Mark C 07/03 #000369706 PURCHASE Masters Mark Clea Greer SC	-143.04
07/06/15	TOTAL WINE AND 07/04 #000565127 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-33.90
07/06/15	TOTAL WINE AND 07/04 #000568429 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-94.31
07/06/15	PUBLIX SUPER M 07/05 #000112582 PURCHASE PUBLIX SUPER MAR GREER SC	-72.40
07/06/15	THE FIRE HOUSE 07/05 #000134447 PURCHASE THE FIRE HOUSE CA GREENVILLE SC	-636.00
07/06/15	THE HOME DEPOT 07/05 #000123252 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-71.27
07/06/15	AT HOME #18 07/05 #000314579 PURCHASE AT HOME #18 GREENVILLE SC	-52.99
07/06/15	CLASSIC ACE HA 07/05 #000803848 PURCHASE CLASSIC ACE HARDW GREER SC	-127.65
07/06/15	1000 SPINX 126 07/05 #000484609 PURCHASE 1000 SPINX 126 GREER SC	-49.04
07/08/15	SHELL Service 07/08 #000376546 PURCHASE SHELL Service Sta LANDRUM SC	-46.00
07/10/15	CHECKCARD 0708 PARKWAY GRILL, LLC GREER SC 24224435191101013805596	-31.00
07/10/15	CHECKCARD 0709 RICK ERWINS EASTSIDE LL GREENVILLE SC 24013395190000853304276	-37.00
07/10/15	HOT SPOT 4005 07/10 #000058219 PURCHASE HOT SPOT 4005 GREER SC	-51.97
07/13/15	CHECKCARD 0710 SUSHIMASA GREENVILLE SC 24755425192131920679245	-55.00
07/13/15	KANGAROO EXP 3 07/11 #000046506 PURCHASE KANGAROO EXP 327 GREENVILLE SC	-10.49
07/13/15	Classic Ace Ha 07/11 #000868196 PURCHASE Classic Ace Hard GREER SC	-89.55
07/13/15	DILLARDS - 016 07/11 #000244917 PURCHASE DILLARDS - 0166 M GREENVILLE SC	-225.66
07/13/15	DILLARDS - 016 07/11 #000360601 PURCHASE DILLARDS - 0166 M GREENVILLE SC	-160.04
07/13/15	DILLARDS - 016 07/11 #000133938 PURCHASE DILLARDS - 0166 M GREENVILLE SC	-75.68
07/13/15	LUXOTTICA RET 07/11 #000006259 PURCHASE LUXOTTICA RET GRO GREENVILLE SC	-201.35
07/13/15	BANANA REPUBLI 07/11 #000327615 PURCHASE BANANA REPUBLIC U Greenville SC	-28.09
07/13/15	DILLARDS - 016 07/11 #000639895 PURCHASE DILLARDS - 0166 M GREENVILLE SC	-147.54
07/13/15	CHECKCARD 0711 TUTTI FRUTTI GREER SC 24323605193993202794367	-5.35
07/13/15	PUBLIX SUPER M 07/12 #000325004 PURCHASE PUBLIX SUPER MAR GREER SC	-125.16
07/13/15	WHOLEFDS WDF 1 07/12 #000464863 PURCHASE WHOLEFDS WDF 102 Greenville SC	-88.57
07/13/15	PUBLIX SUPER M 07/12 #000012898 PURCHASE PUBLIX SUPER MAR GREER SC	-55.21
07/13/15	BEST BUY #272 07/12 #000036081 PURCHASE BEST BUY #272 GREENVILLE SC	-42.39
07/13/15	HOT SPOT 4005 07/13 #000322859 PURCHASE HOT SPOT 4005 GREER SC	-35.01
07/14/15	CHECKCARD 0711 CALIFORNIA DREAMING GRU GREENVILLE SC 24138295194207199602143	-40.00

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/14/15	HOT SPOT 4005 07/14 #000362808 PURCHASE HOT SPOT 4005 GREER SC	-43.00
07/15/15	OREILLY AUTO P 07/15 #000354950 PURCHASE OREILLY AUTO PART MORGANTON NC	-17.06
07/16/15	CHECKCARD 0715 FATZ CAFE #13 SPARTANBURG SC 24224435197104010139906	-33.00
07/16/15	QUIKTRIP 07/16 #000780000 PURCHASE QUIKTRIP GREER SC	-29.00
07/16/15	DISCOUNT TIRE 07/16 #000530730 PURCHASE DISCOUNT TIRE S D TAYLORS SC	-22.41
Total ATM and debit card subtractions		-\$6,650.46

Other subtractions

Date	Description	Amount
06/22/15	Online Banking Transfer Conf# 1j8q9vgke; Mensch	-1,000.00
06/22/15	Online Banking Transfer Conf# 1j30jnl6o; Mensch	-1,000.00
06/29/15	Online Banking Transfer Conf# 14q8mymbx; Mensch	-500.00
06/30/15	Online Banking Transfer Conf# 1c2mxbsvd; Mensch	-900.00
07/03/15	Online Banking Transfer Conf# 12e7as812; Mensch	-900.00
07/07/15	Online Banking payment to CRD 8295 Confirmation# 1426323748	-2,094.06
07/08/15	Online Banking Transfer Conf# 19yaub7ut; Mensch	-1,000.00
07/13/15	Online Banking payment to CRD 8295 Confirmation# 0173715249	-12.79
07/14/15	Online Banking Transfer Conf# mv3x2g1wn; Mensch	-500.00
07/14/15	PSB Loan Paymnt DES:041091 ID:0710 INDN:PSB Loan Paymnt 467722 CO ID:TXXXXXXXXXX CCD	-1,503.00
07/14/15	DUKE POWER Bill Payment	-500.00
07/14/15	WASTE MANAGEMENT Bill Payment	-200.00
07/14/15	GREENVILLE WATER SYSTEM, SC Bill Payment	-200.00
07/14/15	PIEDMONT NATURAL GAS COMPANY Bill Payment	-50.00
07/14/15	GREENVILLE WATER SYSTEM, SC Bill Payment	-50.00
07/17/15	Online Banking Transfer Conf# cj509anaz; Mensch	-777.00
Total other subtractions		-\$11,186.85



Your checking account

STERLING R MENSCH III | Account # [REDACTED] 3259 | June 17, 2015 to July 17, 2015

Checks

Date	Check #	Amount
07/14/15	1005	-600.00
Total checks		-\$600.00
Total # of checks		1

Service fees

Date	Transaction description	Amount
06/18/15	NATIONAL BANK 06/18 #000002126 WITHDRWL NBSC SC FEE GREER	-2.50
06/24/15	NATIONAL BANK 06/24 #000002275 WITHDRWL NBSC SC FEE GREER	-2.50
Total service fees		-\$5.00

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

 Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
 bankofamerica.com
 Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118



Please see the Account Changes section of your statement for details regarding important changes to your account.

Your Regular Checking

for July 18, 2015 to August 17, 2015

Account number: [REDACTED] 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on July 18, 2015	\$7,623.09
Deposits and other additions	20,840.17
ATM and debit card subtractions	-19,585.15
Other subtractions	-4,370.00
Checks	-0.00
Service fees	-10.00
Ending balance on August 17, 2015	\$4,498.11

Read our article online:

"5 Hidden Benefits of 529 College Savings Plans"

Learn how these plans can help you pay for college at merrilledge.com/5benefits



Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing. MLPF&S is a registered broker-dealer, member SIPC and a wholly owned subsidiary of Bank of America Corporation. Merrill Lynch, Merrill Edge, the Merrill Edge logo, and Merrill Edge Advisory Center are trademarks of Bank of America Corporation.

Investment products:

Are Not FDIC Insured Are Not Bank Guaranteed May Lose Value

ARQ9GHKW | SSM-05-15-0234.B

EX. 4 P 0677

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2015 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

Deposits and other additions

Date	Description	Amount
07/20/15	Online Banking transfer from CHK 7059 Confirmation# 0134327953	3,000.00
07/22/15	CHECKCARD 0721 EXPEDIA*1111555375340 EXPEDIA.COM NV 7469216520200091362	139.83
07/27/15	Online Banking transfer from CHK 7059 Confirmation# 3904515554	1,000.00
07/27/15	CHECKCARD 0725 THE HOME DEPOT 1119 GREENVILLE SC 7461043520701018592	65.53
07/31/15	VISCOTEC AUTOMOT DES:Payroll ID:957701344203660 INDN:MENSCH, STERLING RAYMO CO ID:2311299990 PPD	6,285.78
08/10/15	Online Banking transfer from CHK 7059 Confirmation# 1423464653	7,000.00
08/12/15	Online Banking transfer from CHK 7059 Confirmation# 2842614397	3,349.03
Total deposits and other additions		\$20,840.17

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
07/20/15	CHECKCARD 0717 SUSHIMASA GREENVILLE SC 24755425199131991593666	-68.01
07/20/15	CHECKCARD 0718 YOGURTINI - GREENVILLE GREENVILLE SC 24071055200985391348958	-5.61
07/20/15	WELLS FARGO BN 07/18 #000276691 WITHDRWL THORNBLADE GREER SC	-203.00
07/20/15	SPINX #128 07/18 #000958353 PURCHASE SPINX #128 GREER SC	-40.01
07/20/15	CHECKCARD 0718 PEACHTREE MOWER DULUTH GA 24275395200397100309319	-2,395.00
07/20/15	PUBLIX SUPER M 07/18 #000333289 PURCHASE PUBLIX SUPER MAR GREER SC	-92.90
07/20/15	BI-LO GROCERY 07/18 #000533635 PURCHASE BI-LO GROCERY # 3 GREENVILLE SC	-44.84
07/20/15	CHECKCARD 0719 THE NEW YORK BUTCHER SH GREENVILLE SC 24013395200001800768330	-87.43
07/20/15	THE FIRE HOUSE 07/19 #000151812 PURCHASE THE FIRE HOUSE CA GREENVILLE SC	-636.00
07/20/15	GOLFSMITH #127 07/19 #000275222 PURCHASE GOLFSMITH #127 GREENVILLE SC	-264.87
07/20/15	GOLFSMITH #127 07/19 #000988443 PURCHASE GOLFSMITH #127 GREENVILLE SC	-1,059.92

continued on the next page

Here's a tip

Traveling soon? Help avoid possible interruptions to your card.

Whether you're traveling out of state or out of the country, you can quickly set your travel dates in Online or Mobile Banking¹ to help avoid possible interruptions to your debit or credit card use while away.

Set your travel notice in the Mobile Banking app¹ or at bankofamerica.com/trip.

¹Mobile Banking requires enrollment through the Mobile Banking app, mobile website or Online Banking. View the Online Banking Service Agreement at bankofamerica.com/serviceagreement for more information. Data connection required. Wireless carrier fees may apply. The Mobile Banking app is available on iPad, iPhone, and Android devices. Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation ARTWGRSB SSM-05-15-0307.B

EX. 4 P 0679

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
07/20/15	SUNOCO 0475287 07/19 #000361226 PURCHASE SUNOCO 0475287900 GREER SC	-57.00
07/22/15	CHECKCARD 0721 EXPEDIA*1111555375340 EXPEDIA.COM NV 24692165202000912794104	-139.83
07/22/15	CHECKCARD 0721 EXPEDIA*1111555946344 EXPEDIA.COM NV 24692165202000912797743	-151.58
07/22/15	HOT SPOT 4005 07/22 #000353207 PURCHASE HOT SPOT 4005 GREER SC	-44.00
07/22/15	GOLFSMITH #127 07/22 #000523240 PURCHASE GOLFSMITH #127 GREENVILLE SC	-317.99
07/23/15	ARTHUR STATE B 07/23 #000633126 WITHDRWL 110 SOUTH ALABAMA CHESNEE SC	-103.00
07/23/15	SPINX #128 07/23 #000417740 PURCHASE SPINX #128 GREER SC	-15.00
07/23/15	GOLFSMITH #127 07/23 #000531903 PURCHASE GOLFSMITH #127 GREENVILLE SC	-296.79
07/24/15	CHECKCARD 0723 HUDSONNEWS ST1317 GREER SC 24431065205091886000565	-10.79
07/24/15	CHECKCARD 0723 MSE BRANDED GREENVILLE GREER SC 24431055204286188805552	-16.00
07/27/15	CHECKCARD 0723 A SHEAR THAIRAPY GREER SC 24632695205100537697652	-32.50
07/27/15	CHECKCARD 0724 GSP AIRPORT COMMISSION GREER SC 24137475206000018150906	-16.00
07/27/15	CHECKCARD 0724 SUSHIMASA GREENVILLE SC 24755425206122069776292	-41.00
07/27/15	SUNOCO 0475287 07/25 #000147683 PURCHASE SUNOCO 0475287900 GREER SC	-7.33
07/27/15	CHECKCARD 0725 THE HOME DEPOT 1119 GREENVILLE SC 24610435207010185924701	-165.09
07/27/15	THE HOME DEPOT 07/25 #000115468 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-192.69
07/27/15	TOTAL WINE AND 07/25 #000569649 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-40.80
07/27/15	WELLS FARGO BN 07/25 #000209125 WITHDRWL THORNBLADE GREER SC	-203.00
07/27/15	SPINX #128 07/25 #000340741 PURCHASE SPINX #128 GREER SC	-53.00
07/27/15	THE HOME DEPOT 07/25 #000320427 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-65.86
07/27/15	THE HOME DEPOT 07/26 #000414202 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-96.77
07/27/15	WM SUPERC Wal- 07/26 #000320043 PURCHASE WM SUPERC Wal-Mar GREENVILLE SC	-36.09
07/27/15	GOLFSMITH #127 07/26 #000577895 PURCHASE GOLFSMITH #127 GREENVILLE SC	-211.99
07/27/15	PUBLIX SUPER M 07/26 #000427926 PURCHASE PUBLIX SUPER MAR GREER SC	-45.71
07/28/15	QUIKTRIP CORPO 07/28 #000225784 PURCHASE QUIKTRIP CORPOR GREER SC	-44.00
07/29/15	CHECKCARD 0728 EXPEDIA*1112207729614 EXPEDIA.COM NV 24692165209000246350469	-137.64
07/30/15	CHECKCARD 0728 PIEDMONT BOTTLING AND MORGANTON NC 24071055210985382057855	-15.00
07/30/15	CHECKCARD 0729 GSP AIRPORT COMMISSION GREER SC 24137475211000018655428	-17.00
07/31/15	CHECKCARD 0729 PARKWAY GRILL, LLC GREER SC 24224435212101014179533	-34.00
07/31/15	CHECKCARD 0730 SUSHIMASA GREENVILLE SC 24755425211272117311700	-46.00
07/31/15	WILCO 342 07/31 #000500940 PURCHASE WILCO 342 MORGANTON NC	-40.00
07/31/15	THE HOME DEPOT 07/31 #000410383 PURCHASE THE HOME DEPOT #1 GREER SC	-37.04
07/31/15	THE HOME DEPOT 07/31 #000453400 PURCHASE THE HOME DEPOT #1 GREER SC	-57.04

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/03/15	CHECKCARD 0731 SHOT GREENVILLE SC 24632695213100610672770	-25.39
08/03/15	Classic Ace Ha 08/01 #000751653 PURCHASE Classic Ace Hard GREER SC	-26.49
08/03/15	THE HOME DEPOT 08/01 #000669498 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-20.27
08/03/15	LOWE'S #1983 08/01 #000791545 PURCHASE LOWE'S #1983 GREENVILLE SC	-584.06
08/03/15	AT HOME #18 08/01 #000791376 PURCHASE AT HOME #18 GREENVILLE SC	-95.37
08/03/15	BARNESNOBLE 11 08/01 #000742126 PURCHASE BARNESNOBLE 1125 GREENVILLE SC	-10.59
08/03/15	TOTAL WINE AND 08/01 #000630237 PURCHASE TOTAL WINE AND MO GREENVILLE SC	-23.31
08/03/15	CHECKCARD 0801 BERTOLO'S PIZZA GREENVILLE SC 24323045213577214010642	-15.00
08/03/15	LOWE'S #667 08/02 #000515380 PURCHASE LOWE'S #667 GREER SC	-60.62
08/03/15	Classic Ace Ha 08/02 #000343386 PURCHASE Classic Ace Hard GREER SC	-41.31
08/03/15	RACEWAY6738 08/03 #000407567 PURCHASE RACEWAY6738 MORGANTON NC	-28.00
08/04/15	HOT SPOT 4005 08/04 #000128316 PURCHASE HOT SPOT 4005 GREER SC	-7.22
08/04/15	HOT SPOT 4005 08/04 #000128392 PURCHASE HOT SPOT 4005 GREER SC	-21.00
08/04/15	FOOD LION #153 08/04 #000071346 PURCHASE FOOD LION #1534 MORGANTON NC	-27.23
08/05/15	CHECKCARD 0803 HARDEE'S 1501635 MORGANTON NC 24431055216207088600998	-5.74
08/05/15	CHECKCARD 0803 CHICK-FIL-A #00726 GREER SC 24427335216710010342821	-8.83
08/06/15	SUNOCO 0475287 08/06 #000733189 PURCHASE SUNOCO 0475287900 GREER SC	-53.00
08/07/15	CHECKCARD 0805 PIEDMONT BOTTLING AND MORGANTON NC 24071055218985364150571	-10.00
08/07/15	CHECKCARD 0805 DIMITRIS LANDRUM SC 24373275218912400207081	-20.00
08/07/15	WELLS FARGO BN 08/07 #000137664 WITHDRWL MORGANTON/P IN MORGANTON NC	-203.00
08/10/15	CHECKCARD 0806 WENDYS 08 MORGANTON NC 24445005219100449192068	-7.14
08/10/15	CHECKCARD 0807 SUSHIMASA GREENVILLE SC 24755425220122209580259	-59.00
08/10/15	CHECKCARD 0806 CALIFORNIA DREAMING GRU GREENVILLE SC 24138295219207199602128	-33.00
08/10/15	CHECKCARD 0807 VESTA *T-MOBILE 888-278-3397 OR 24692165219000211382719	-106.62
08/10/15	THE HOME DEPOT 08/08 #000044632 PURCHASE THE HOME DEPOT 11 GREENVILLE SC	-75.55
08/10/15	Classic Ace Ha 08/08 #000388662 PURCHASE Classic Ace Hard GREER SC	-81.05
08/10/15	LOWE'S #1983 08/08 #000545236 PURCHASE LOWE'S #1983 GREENVILLE SC	-71.28
08/10/15	CHECKCARD 0808 THE NEW YORK BUTCHER SH GREENVILLE SC 24013395220000758949880	-89.16
08/10/15	PUBLIX SUPER M 08/08 #000416605 PURCHASE PUBLIX SUPER MAR GREER SC	-39.27
08/10/15	SPINX #189 08/09 #000613514 PURCHASE SPINX #189 GREENVILLE SC	-51.00
08/10/15	LOWE'S #667 08/09 #000646072 PURCHASE LOWE'S #667 GREER SC	-27.54

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/10/15	PUBLIX SUPER M 08/09 #000036612 PURCHASE PUBLIX SUPER MAR GREER SC	-85.59
08/10/15	Classic Ace Ha 08/09 #000888844 PURCHASE Classic Ace Hard GREER SC	-51.49
08/12/15	HOT SPOT 4005 08/12 #000394380 PURCHASE HOT SPOT 4005 GREER SC	-34.01
08/13/15	CHECKCARD 0812 EXPEDIA*1113803174171 EXPEDIA.COM NV 24692165224000582022269	-179.00
08/13/15	CHECKCARD 0811 AMERICAN AI 00177092381 BELLEVUE WA 24717055224872245215900	-8,336.28
08/13/15	CHECKCARD 0812 STARBUCKS #08803 GREENV Greenville SC 24692165225000912429035	-4.00
08/13/15	BI-LO GROCERY 08/12 #000106548 PURCHASE BI-LO GROCERY # 3 GREENVILLE SC	-48.46
08/14/15	CHECKCARD 0812 PIEDMONT BOTTLING AND MORGANTON NC 24071055225985305731092	-15.00
08/17/15	CHECKCARD 0815 HAMPTON INN COLUMBUS DUBLIN OH 24906045227041600124482	-96.35
08/17/15	CHECKCARD 0814 GSP AIRPORT COMMISSION GREER SC 24137475227000010374327	-24.00
08/17/15	CHECKCARD 0814 SUSHIMASA GREENVILLE SC 24755425227122279362508	-45.00
08/17/15	CHECKCARD 0815 A SHEAR THAIRAPY GREER SC 24632695228100581682298	-36.88
08/17/15	BARNESNOBLE 11 08/15 #000657371 PURCHASE BARNESNOBLE 1125 GREENVILLE SC	-29.67
08/17/15	SUNOCO 0475287 08/15 #000520387 PURCHASE SUNOCO 0475287900 GREER SC	-42.01
08/17/15	CHECKCARD 0815 COUNTRY BOY'S GARDEN CE GREENVILLE SC 24412895228980003947839	-348.48
08/17/15	CHECKCARD 0815 COUNTRY BOY'S GARDEN CE GREENVILLE SC 24412895228980004825372	-197.08
08/17/15	HOB-LOB #318 1 08/15 #000327623 PURCHASE HOB-LOB #318 1511 Greenville SC	-23.28
08/17/15	Wal-Mart Super 08/15 #000511890 PURCHASE Wal-Mart Super Ce GREENVILLE SC	-123.10
08/17/15	THE HOME DEPOT 08/16 #000250796 PURCHASE THE HOME DEPOT #1 GREER SC	-46.29
08/17/15	THE HOME DEPOT 08/16 #000333389 PURCHASE THE HOME DEPOT #1 GREER SC	-30.45
08/17/15	Classic Ace Ha 08/16 #000786850 PURCHASE Classic Ace Hard GREER SC	-55.10
08/17/15	WHOLEFDS WDF 1 08/16 #000510098 PURCHASE WHOLEFDS WDF 102 Greenville SC	-46.23
08/17/15	SUNOCO 0475287 08/16 #000770189 PURCHASE SUNOCO 0475287900 GREER SC	-23.00
08/17/15	BI-LO GROCERY 08/17 #000356955 PURCHASE BI-LO GROCERY # 1 GREER SC	-52.24
Total ATM and debit card subtractions		-\$19,585.15

Other subtractions

Date	Description	Amount
07/27/15	Online Banking Transfer Conf# 16wbifheu; Mensch	-700.00
07/31/15	Online Banking Transfer Conf# 3ii3y4c4m; Mensch	-777.00
08/03/15	Online Banking Transfer Conf# d1oiais1b; Mensch	-490.00
08/13/15	Online Banking Transfer Conf# 121ez5vw9; Mensch	-400.00
08/14/15	PSB Loan Paymnt DES:003767 ID:0711 INDN:PSB Loan Paymnt 473279 CO ID:TXXXXXXXXXX CCD	-2,003.00
Total other subtractions		-\$4,370.00

EX. 4 P 0682

Page 6 of 10

Service fees

Date	Transaction description	Amount
07/20/15	WELLS FARGO BN 07/18 #000276691 WITHDRWL THORNBLADE GREER SC FEE	-2.50
07/23/15	ARTHUR STATE B 07/23 #000633126 WITHDRWL 110 SOUTH ALABAMA CHESNEE SC FEE	-2.50
07/27/15	WELLS FARGO BN 07/25 #000209125 WITHDRWL THORNBLADE GREER SC FEE	-2.50
08/07/15	WELLS FARGO BN 08/07 #000137664 WITHDRWL MORGANTON/P IN MORGANTON NC FEE	-2.50
Total service fees		-\$10.00

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank

Account Changes

At Bank of America, we are committed to keeping you up-to-date on any changes that may impact your banking accounts.

In the next few months, you will see changes to some banking fees that may apply to your checking, savings and CD accounts. Before these go into effect, we would like to explain which fees are changing, when they are changing, and also let you know about steps you can take to help avoid some of them.

Fee	Amount	Effective Date	What to Keep in Mind
Overdraft Protection Transfer Fee When you sign up for this optional service, we transfer available funds from an eligible linked Bank of America account to help protect you from overdrawing your account. This fee is applied to each individual transfer from an eligible linked deposit or line of credit account. Please see your credit card agreement for information about Overdraft Protection Transfer fees from a linked credit card.	\$12 each transfer	This fee applies to transactions that post on or after November 6, 2015.	To help prevent overdrafts, set up email, text and Mobile Banking app alerts to help you keep track of transactions and balance changes. The Mobile Banking app and Mobile Banking App alerts are not available on select devices. Mobile Banking app alerts are not available on the mobile website. To learn more and to set up Overdraft Protection for your eligible accounts, visit bankofamerica.com/odp .
Domestic Outbound Wire Fee This fee applies to wire transfers you send within the U.S.	\$30 each wire transfer	This fee applies to transactions that post on or after November 6, 2015.	You may want to consider other ways to transfer funds, such as Online Bill Pay or transferring money to family or friends through their mobile number or email address. Fees may apply to certain transfers. For more information, go to bankofamerica.com/transfers/funds-transfer.go or you can call us at the number on this statement to discuss your specific needs.
Check Copy Fee There is no fee for the first two copies of each request. This fee applies for each following copy: \$3 per copy, with a maximum of \$75 per request for check copies. Does not apply to accounts opened in Massachusetts and New Hampshire.	\$3 per copy (\$75 maximum per request)	This fee applies to requests that are processed on or after November 6, 2015.	You can often avoid this fee by viewing and printing your available checks in Online Banking. To determine what checks are available through Online Banking, please select the Statements and Documents tab. Visit bankofamerica.com to sign in or learn more about Online Banking.
Statement Copy Fee Each statement copy requests incurs a fee.	\$5 per copy	This fee applies to requests that are processed on or after November 6, 2015.	You can often avoid this fee by viewing and printing your available statements in Online Banking instead of ordering the copy from us. You can access up to 18 months worth of statements through Online Banking by selecting the Statements and Documents tab. Visit bankofamerica.com to sign in or learn more about Online Banking.
Legal Process Fee This fee is charged for each legal order or process that directs us to freeze, attach or withhold funds or other property, such as an attachment, levy or garnishment.	\$125 each occurrence (Or such other rate as may be set by law)	This fee applies to each legal process that is handled on or after November 6, 2015.	More information can be found in your Deposit Agreement and Disclosures under the section, "Legal Process – Subpoena and Levy."

Continued on next page
EX. 4 P 0685

Continued from previous page

Fee	Amount	Effective Date	What to Keep in Mind
Withdrawal Limit Fee — Regular Savings, Custom Savings and all “Money Market Savings” accounts such as Rewards Money Market Savings, Platinum Money Market Savings, and Money Market Savings	Each monthly statement cycle, you can make a total of six withdrawals and transfers with no Withdrawal Limit Fee. After six, the fee is: \$10 per withdrawal and transfer	This fee will apply beginning with your statement cycle that starts on or after October 14, 2015.	You may make additional withdrawals and transfers with no Withdrawal Limit Fee when you maintain a minimum daily balance of \$2,500 or more in your savings or money market savings account. We charge no more than six Withdrawal Limit Fees per monthly statement cycle.
Withdrawal Limit Fee — Minor Savings	Each monthly statement cycle, you can make a total of six withdrawals and transfers with no Withdrawal Limit Fee. After six, the fee is: \$1 per withdrawal and transfer	This fee will apply beginning with your statement cycle that starts on or after October 14, 2015.	You may make additional withdrawals and transfers with no Withdrawal Limit Fee when you maintain a minimum daily balance of \$300 or more in your Minor savings account. We charge no more than six Withdrawal Limit Fees per monthly statement cycle.

About Withdrawal Limit Fees (previously called Excess Withdrawal Fees) for savings accounts

These fees apply if you make more than the allowed number of withdrawals and transfers from your savings or money market savings account per statement cycle (or per monthly period if your statement cycles quarterly). These fees apply to all types of withdrawals and transfers, including at ATMs, at financial centers, by telephone, by mail, through Online and Mobile Banking and by any other electronic means.

If you receive a quarterly statement, please note that we calculate and apply these fees to each monthly period in the quarterly statement. This means that the first six transactions in each month of the quarter can be made with no Withdrawal Limit Fee.

Monthly statement cycles are approximately 30 days, but please note that they can start and end on different dates from month to month. Each statement shows the start and end dates for that statement cycle. As an example, a statement that ends on October 14, 2015, starts approximately 30 days before that date. You can contact us to see when your statement cycles start and end each month.

We are here to help

For more information about these changes and other fees that may apply to your accounts, visit your nearby financial center, or you can review the Personal Schedule of Fees at bankofamerica.com/feesatagance.

Please let us know if you have any questions about these changes or would like to discuss other account options that might be right for you, like our Bank of America Preferred Rewards program. You can stop by a financial center or give us a call at the number listed on this statement.



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for August 18, 2015 to September 16, 2015

STERLING R MENSCH III POD MACY SHEA MENSCH

Account number: XXXXXXXXXX 3259

Account summary

Beginning balance on August 18, 2015	\$4,498.11
Deposits and other additions	8,946.16
ATM and debit card subtractions	-5,451.98
Other subtractions	-4,891.86
Checks	-0.00
Service fees	-5.00
Ending balance on September 16, 2015	\$3,095.43

Break free from paper in just a few clicks

Switch to secure paperless statements today.

- Your paperless statements look just like your paper copies
- Get email reminders that link right to your statements for easy access
- View, download and print your statements anytime

To switch in minutes, log in to Online Banking at **bankofamerica.com** today.

Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation

AR3DC9QB SSM-04-15-0188.B

EX. 4 P 0707

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

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 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 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 credit your account for the amount you think is in error, so that you will have use of the money during the time it will take 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 an unauthorized transaction within the time period 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 to not 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. You may also review your activity online or visit a banking center for information.

© 2015 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender

In November, we will begin requiring a valid identification (ID) for cash deposits made with our tellers.

We are making this change to help us better manage the risks associated with cash transactions. Starting in November, we will need a valid ID to accept a cash deposit from you. If you allow others to make deposits to your accounts, such as family members, they will also need to show a valid ID.

Your Bank of America® ATM or debit card with PIN verification is the easiest way for us to confirm your identity. You may also use valid government-issued photo IDs, such as a driver's license, US Armed Services ID or a passport.

As a reminder, you can still deposit cash and checks at any Bank of America ATM that accepts deposits.

If you have any questions, we are here to help. Please call the number listed on this statement.

Deposits and other additions

Date	Description	Amount
08/20/15	Online Banking transfer from CHK 7059 Confirmation# 3910811704	1,000.00
08/25/15	CHECKCARD 0824 GALLERY OF LIGHTING GREENVILLE SC 7432304523657741201	289.38
08/26/15	Online Banking transfer from CHK 7059 Confirmation# 0263980544	2,000.00
08/31/15	VISCOTEC AUTOMOT DES:Payroll ID:211592232001660 INDN:MENSCH, STERLING RAYMO CO ID:2311299990 PPD	5,656.78
Total deposits and other additions		\$8,946.16

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
08/18/15	CHECKCARD 0817 BOJANGLES 793 LANDRUM SC 24431065230200888300118	-4.30
08/18/15	WELLS FARGO BN 08/18 #000723115 WITHDRWL THORNBLEADE GREER SC	-203.00
08/19/15	HOT SPOT 4005 08/19 #000331406 PURCHASE HOT SPOT 4005 GREER SC	-36.00
08/19/15	SPINX #128 08/19 #000402989 PURCHASE SPINX #128 GREER SC	-13.52
08/20/15	HOT SPOT 4005 08/20 #000121995 PURCHASE HOT SPOT 4005 GREER SC	-25.00
08/21/15	CHECKCARD 0819 PARKWAY GRILL, LLC GREER SC 24224435233101014469947	-54.00

continued on the next page

Let's use all our connections to fight hunger

Go to bankofamerica.com/fighthunger to donate and encourage your friends to do the same.



For every \$1 you donate, we'll give \$2 more.*

*All donations, including the Bank of America Foundation's matching donations, will go to the Feeding America network (the Feeding America National Office, or affiliated local food banks). For individual donations made to Feeding America through the Give a Meal™ program before December 31, 2015, the Foundation will match each donation (up to \$1,000 per donor) two-to-one, with a maximum total Foundation donation of up to \$50,000 to any individual local food bank, and an aggregate maximum Foundation donation of up to \$1,500,000 for all Feeding America programs.

Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation

ARQN5BDG

SSM-06-15-0683.B

EX. 4 P 0709

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
08/21/15	BKOFAMERICA ATM 08/20 #000007100 WITHDRWL PELHAM ROAD GREENVILLE SC	-200.00
08/21/15	INGLES GAS EXP 08/21 #000599899 PURCHASE INGLES GAS EXP #2 LANDRUM SC	-25.00
08/21/15	T MOBILE 9397 08/21 #000925994 PURCHASE T MOBILE 9397 GREENVILLE SC	-637.93
08/24/15	CHECKCARD 0822 FEDEX 808370873612 800-4633339 TN 24164075234741229089132	-26.00
08/24/15	CHECKCARD 0820 HARDEE'S 1501635 MORGANTON NC 24431055233207088600088	-4.25
08/24/15	CHECKCARD 0822 L OCCITANE 254 GREENVILLE SC 24755425235152354737761	-72.08
08/24/15	GALLERY OF LIG 08/22 #000679094 PURCHASE GALLERY OF LIGHTI GREENVILLE SC	-578.76
08/24/15	CHECKCARD 0822 DUNCANS HOME CENTER GREENVILLE SC 24388945235230135323283	-44.58
08/24/15	Southern Pools 08/22 #000001052 PURCHASE Southern Pools greer SC	-97.26
08/24/15	PUBLIX SUPER M 08/22 #000632959 PURCHASE PUBLIX SUPER MAR GREER SC	-159.68
08/24/15	BI-LO GROCERY 08/22 #000860304 PURCHASE BI-LO GROCERY # 2 GREER SC	-16.65
08/24/15	Classic Ace Ha 08/22 #000131939 PURCHASE Classic Ace Hard GREER SC	-48.74
08/24/15	SUNOCO 0475287 08/23 #000744181 PURCHASE SUNOCO 0475287900 GREER SC	-46.00
08/24/15	BI-LO GROCERY 08/23 #000601843 PURCHASE BI-LO GROCERY # 2 GREER SC	-27.86
08/25/15	CHECKCARD 0824 FATZ CAFE #22 MORGANTON NC 24224435237104008851290	-61.68
08/26/15	HOT SPOT 4005 08/26 #000480865 PURCHASE HOT SPOT 4005 GREER SC	-39.00
08/27/15	CHECKCARD 0825 YIANNI'S FAMILY RESTAUR MORGANTON NC 24388965238980014609542	-81.00
08/27/15	CHECKCARD 0826 BERTOLO'S PIZZA GREENVILLE SC 24323045238577235010911	-18.00
08/27/15	SCOTCHMAN # 37 08/27 #0003711479 PURCHASE SCOTCHMAN # 371 RUTHERFORDTON NC	-12.96
08/27/15	INGLES GAS EXP 08/27 #000524701 PURCHASE INGLES GAS EXP #2 LANDRUM SC	-43.00
08/27/15	PUBLIX SUPER M 08/27 #000465457 PURCHASE PUBLIX SUPER MAR GREER SC	-71.95
08/31/15	CHECKCARD 0827 PIEDMONT BOTTLING AND MORGANTON NC 24071055240985318387255	-10.00
08/31/15	CHECKCARD 0828 SUSHIMASA GREENVILLE SC 24755425241122415517181	-27.00
08/31/15	CHECKCARD 0829 CHICK-FIL-A #00663 GREENVILLE SC 24427335242710010942453	-6.40
08/31/15	Classic Ace Ha 08/29 #000185137 PURCHASE Classic Ace Hard GREER SC	-66.65
08/31/15	GOLFSMITH #127 08/29 #000361174 PURCHASE GOLFSMITH #127 GREENVILLE SC	-58.27
08/31/15	BKOFAMERICA ATM 08/29 #000009291 WITHDRWL PANTRY 3285 GREENVILLE SC	-200.00
08/31/15	PUBLIX SUPER M 08/29 #000536217 PURCHASE PUBLIX SUPER MAR GREER SC	-49.06
08/31/15	1000 SPINX 126 08/30 #000191721 PURCHASE 1000 SPINX 126 GREER SC	-38.22
09/02/15	HOT SPOT 4005 09/02 #000376870 PURCHASE HOT SPOT 4005 GREER SC	-35.00
09/02/15	HOT SPOT 4005 09/02 #000376938 PURCHASE HOT SPOT 4005 GREER SC	-12.47
09/03/15	CHECKCARD 0901 PIEDMONT BOTTLING AND MORGANTON NC 24071055245985390452345	-10.00
09/03/15	OREILLY AUTO P 09/03 #000003139 PURCHASE OREILLY AUTO PART MORGANTON NC	-14.92

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
09/03/15	FOOD LION #166 09/03 #000585609 PURCHASE FOOD LION #1665 MORGANTON NC	-107.33
09/03/15	SPINX #165 09/03 #000098687 PURCHASE SPINX #165 LANDRUM SC	-38.00
09/04/15	CHECKCARD 0902 BURGER KING #12668 LANDRUM SC 24186165246206999001674	-7.01
09/04/15	CHECKCARD 0903 BOJANGLES 1184 GREER SC 24431065247200188200043	-4.20
09/04/15	CHECKCARD 0904 ATT*BILL PAYMENT 800-288-2020 TX 24692165247000699682214 RECURRING	-503.12
09/04/15	HOMETRUST BANK 09/04 #000325446 WITHDRWL 8599 PELHAM RD GREENVILLE NC	-103.00
09/08/15	CHECKCARD 0905 ON THE BORDER GREENVILLE SC 24431065249206488000205	-26.01
09/08/15	SPINX #128 09/06 #000550183 PURCHASE SPINX #128 GREER SC	-13.74
09/08/15	PUBLIX SUPER M 09/06 #000139402 PURCHASE PUBLIX SUPER MAR GREER SC	-48.08
09/08/15	DILLARDS - 016 09/06 #000861189 PURCHASE DILLARDS - 0166 M GREENVILLE SC	-315.31
09/08/15	PUBLIX SUPER M 09/06 #000037740 PURCHASE PUBLIX SUPER MAR GREER SC	-69.06
09/08/15	DILLARDS - 016 09/07 #000632698 PURCHASE DILLARDS - 0166 M GREENVILLE SC	-235.32
09/08/15	1000 SPINX140 09/07 #000223736 PURCHASE 1000 SPINX140 B GREENVILLE SC	-10.00
09/08/15	SUNOCO 0475287 09/07 #000309688 PURCHASE SUNOCO 0475287900 GREER SC	-28.01
09/09/15	CHECKCARD 0907 WILLOW CREEK GOLF CLUB GREER SC 24330665251900014523367	-32.78
09/09/15	CHECKCARD 0907 PAISANOS PIZZERIA & RES GREENVILLE SC 24122595251980014540851	-42.37
09/09/15	CHECKCARD 0908 SUSHIMASA GREENVILLE SC 24755425251262514133345	-129.50
09/10/15	CHECKCARD 0908 PIEDMONT BOTTLING AND MORGANTON NC 24071055252985323884713	-10.00
09/11/15	CHECKCARD 0909 CITGO FOOD MART MORGANTON NC 24610435253004117304432	-43.00
09/11/15	CHECKCARD 0910 FATZ CAFE #12 GREER SC 24224435254104009091712	-48.00
09/11/15	HOT SPOT 4005 09/11 #000084099 PURCHASE HOT SPOT 4005 GREER SC	-27.00
09/14/15	CHECKCARD 0911 SUSHIMASA GREENVILLE SC 24755425255122557985744	-72.00
09/14/15	CHECKCARD 0912 YOGURTINI - GREENVILLE GREENVILLE SC 24071055256985312924732	-5.18
09/14/15	BKOFAMERICA ATM 09/12 #000009663 WITHDRWL BRUSHY CREEK GREER SC	-200.00
09/14/15	PUBLIX SUPER M 09/12 #000345117 PURCHASE PUBLIX SUPER MAR GREER SC	-49.63
09/14/15	HOT SPOT 4005 09/14 #000390057 PURCHASE HOT SPOT 4005 GREER SC	-31.00
09/16/15	HOT SPOT 4005 09/16 #000081715 PURCHASE HOT SPOT 4005 GREER SC	-35.00
09/16/15	OREILLY AUTO P 09/16 #000219810 PURCHASE OREILLY AUTO PART MORGANTON NC	-42.14

Total ATM and debit card subtractions

-\$5,451.98

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
08/20/15	Online Banking Transfer Conf# 17p4gwfra; Mensch	-777.77
08/26/15	Online Banking Transfer Conf# 1agwsyluw; Mensch	-777.77
09/03/15	Online Banking Transfer Conf# fxtkt67e3; Mensch	-777.77
09/04/15	PSB Loan Paymnt DES:042405 ID:0714 INDN:PSB Loan Paymnt 477142 CO ID:TXXXXXXXX CCD	-2,003.00
09/14/15	Online Banking Transfer Conf# 16gr4ocek; Mensch	-555.55
Total other subtractions		-\$4,891.86

Service fees

Date	Transaction description	Amount
08/18/15	WELLS FARGO BN 08/18 #000723115 WITHDRWL THORNBLADE GREER SC FEE	-2.50
09/04/15	HOMETRUST BANK 09/04 #000325446 WITHDRWL 8599 PELHAM RD GREENVILLE NC FEE	-2.50
Total service fees		-\$5.00

Note your Ending Balance already reflects the subtraction of Service Fees.



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

This page intentionally left blank

This page intentionally left blank



P.O. Box 15284
Wilmington, DE 19850

STERLING R MENSCH III
POD MACY SHEA MENSCH
512 NEW TARLETON WAY
GREER, SC 29650-3253

Customer service information

- Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

for September 17, 2015 to October 16, 2015

Account number: [REDACTED] 3259

STERLING R MENSCH III POD MACY SHEA MENSCH

Account summary

Beginning balance on September 17, 2015	\$3,095.43
Deposits and other additions	14,395.73
ATM and debit card subtractions	-8,434.21
Other subtractions	-4,564.09
Checks	-0.00
Service fees	-12.50
Ending balance on October 16, 2015	\$4,480.36

See art and culture **for free**

Bank of America's Museums on Us® program gives you one FREE admission to over 150 cultural institutions during the first full weekend of every month.

Just bring your Bank of America® debit card and a photo ID.

Learn more at bankofamerica.com/artsonus.

Bank of America, N.A. Member FDIC. ©2015 Bank of America Corporation ARXLVCMH SSM-11-14-0504.B

- Museums
- Botanical Gardens
- Science Centers
- And more

EX. 4 P 0731