

**24-Hour Customer Service:** 303-274-5000  
 or 800-964-3444 outside Denver Metro  
**New Account or Loan:** 303-238-9000  
 or 877-933-9800 outside Denver Metro  
[www.efirstbank.com](http://www.efirstbank.com)



FIRSTBANK OF ARVADA  
 PO BOX 507  
 ARVADA CO 80001-0507

325

ROOSEVELT RIDGE HOMEOWNERS ASSOCIATION  
 32 MORTONS HOLE WAY  
 DUXBURY MA 02332-5006

|                         |              |
|-------------------------|--------------|
| ACCOUNT NUMBER          | XXX-XXX-0511 |
| STATEMENT DATE          | 12-31-2009   |
| INTEREST PAID THIS YEAR | 5.09         |
| MATURITY DATE           | N/A          |

**ACCOUNT SUMMARY -- REGULAR SAVINGS ACCOUNT** \$100 MINIMUM

|   |                  |            |
|---|------------------|------------|
| CLOSING BALANCE FROM PREVIOUS STATEMENT     | DATE: 11-30-2009 | 6,787.02   |
| 2 DEPOSITS AND OTHER ADDITIONS TOTALING     |                  | 451.38+    |
| 0 WITHDRAWALS AND OTHER DEDUCTIONS TOTALING |                  | .00-       |
| CLOSING BALANCE FOR THIS STATEMENT          | DATE: 12-31-2009 | 7,238.40   |
| MINIMUM BALANCE OF                          | 6,787.02@N.....  | 12-01-2009 |
| NUMBER OF DAYS IN PERIOD                    |                  | 34         |
| INTEREST EARNED                             |                  | 1.38       |
| ANNUAL PERCENTAGE YIELD EARNED              |                  | .21%       |

**TRANSACTIONS POSTED SINCE THE PREVIOUS STATEMENT**

| DATE  | AMOUNT  | DESCRIPTION                   | BALANCE  |
|-------|---------|-------------------------------|----------|
| 12-16 | 450.00+ | DEPOSIT * NON-PREPRINTED FORM | 7,237.02 |
| 12-31 | 1.38+   | INTEREST THROUGH 01-03-2010   | 7,238.40 |

**RATE DISCLOSURE -- VARIABLE RATE** APY = ANNUAL PERCENTAGE YIELD

|                 |                     |               |       |     |       |
|-----------------|---------------------|---------------|-------|-----|-------|
| EFFECTIVE DATES | 12-01 THROUGH 12-08 | INTEREST RATE | 0.25% | APY | 0.25% |
| EFFECTIVE DATES | 12-09 THROUGH 01-03 | INTEREST RATE | 0.20% | APY | 0.20% |

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS**

Telephone us at the number shown, or write us at the address shown at the beginning of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as best you can why you believe there is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**HOW ARE WE DOING?**

We are working very hard to maintain the highest level of customer service possible. But if we make a mistake, or you receive poor service from any of our employees, we want you to let us know. Please call one of our customer representatives at 303-231-2000 (outside metro Denver: 1-800-230-1060) with any question or complaint. We will do our best to solve your problem. If our service was especially good, we'd like to hear about that too. We welcome any suggestions you might have about new products or ways we could improve our service to you. Thank you for banking with us!