

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



FIRSTBANK
 PO BOX 150600
 LAKEWOOD CO 80215-0600

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

ACCOUNT NUMBER	XXX-XXX-0511
STATEMENT DATE	12-31-2010
INTEREST PAID THIS YEAR	15.15
MATURITY DATE	N/A

ACCOUNT SUMMARY -- REGULAR SAVINGS ACCOUNT \$100 MINIMUM

CLOSING BALANCE FROM PREVIOUS STATEMENT	DATE: 11-30-2010	9,502.69
1 DEPOSITS AND OTHER ADDITIONS TOTALING		.86+
0 WITHDRAWALS AND OTHER DEDUCTIONS TOTALING		.00-
CLOSING BALANCE FOR THIS STATEMENT	DATE: 12-31-2010	9,503.55
MINIMUM BALANCE OF	9,502.69 ON.....	12-01-2010
NUMBER OF DAYS IN PERIOD.....		33
INTEREST EARNED.....		.86
ANNUAL PERCENTAGE YIELD EARNED.....		.10%

TRANSACTIONS POSTED SINCE THE PREVIOUS STATEMENT

DATE	AMOUNT	DESCRIPTION	BALANCE
12-31	.86+	INTEREST THROUGH 01-02-2011	9,503.55

RATE DISCLOSURE -- VARIABLE RATE APY = ANNUAL PERCENTAGE YIELD

EFFECTIVE DATES	12-01 THROUGH 01-02	INTEREST RATE	0.10%	APY	0.10%
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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!