00-225-CD
NATIONAL CITY BANK -vs- MICHAEL A. FULLER etal

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

(115) NATIONAL CITY BANK

Plaintiff

vs.

(101) MICHAEL A. FULLER and
㉑ CAROLE A. FULLER

Defendant

No. 00-225-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#01801980

FILED
FEB 22 2000
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff No.

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER

Defendant

COMPLAINT IN CIVIL ACTION AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP

LAWYER REFERRAL SERVICE
PA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
1 (800) 692-7375

COMPLAINT

1. Plaintiff is a corporation with offices in Kalamazoo, Michigan 49009-8002.

2. Defendants are adult individuals residing at 910 W. Washington Avenue, Du Bois, Clearfield County, Pennsylvania 15801 and are hereinafter referred to as "Defendant".

3. Defendant applied for and received a National City Bank Visa credit card issued by Plaintiff bearing the account number 4436-0130-5057-2634.

4. Defendant made use of said Visa credit card and has currently a balance due and owing to Plaintiff, as of July 13, 1999 in the amount of $4,972.77, as shown by Plaintiff's Statement of Account attached hereto, marked as Exhibit "1" and made a part hereof.

5. Defendant is in default of the parties' Agreement having not made payment to Plaintiff as promised since January 29, 1999, thereby rendering the entire balance immediately due and payable.

6. Plaintiff avers that the Agreement between the parties provides that Plaintiff is entitled to the addition of finance charges at the rate of 6% per annum on the unpaid balance.

7. Plaintiff avers that finance charges calculated at the aforesaid rate from July 13, 1999 to January 13, 2000 amount to $149.18.

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendants, Michael A. Fuller and Carole A. Fuller, jointly and severally, in the amount of $5,121.95 with continuing finance charges thereon at the rate of 6% per annum plus costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#:01801980

NationalCity®

ONE NCC PKWY KA162B
KALAMAZOO, MI 49009-8002

VISA MasterCard **GOLD CARD SUMMARY**

New Balance	Minimum Payment	Due Date
4,972.77	706.00	08/10/99

Account number 4436 0130 5057 2634

Amount Enclosed $ ____________

TO AVOID ADDITIONAL FINANCE CHARGES
ON PURCHASES, PAY YOUR ENTIRE NEW
BALANCE BY THE DUE DATE SHOWN ABOVE.

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY 5624/0100
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

4436013050572634000497277000070600

NationalCity®

Account number	**4436 0130 5057 2634**
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	33
Statement Closing Date	07/13/99

ACCOUNT SUMMARY:

Previous Balance	$4,847.44
Payments/Credits	$0.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$100.33
Other Charges	$25.00
New Balance	$4,972.77
Past Due Balance	$581.00

CONTINUED DELINQUENCY WILL ADVERSELY AFFECT YOUR CREDIT RATING. TO AVOID FURTHER COLLECTION ACTION, PAY THE TOTAL AMOUNT DUE.

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description	Amount
07/13	07/13		LATE FEE	25.00
07/13	07/13	*FINANCE CHARGE*		100.33

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$40.71	$1,967.07
Current Cash Advances	.062730%	22.900%	$59.62	$2,880.37

BLENDED ANNUAL PERCENTAGE RATE: 22.90%

***THIS RATE MAY VARY**

EXHIBIT "1"

CUSTOMER SERVICE 1-800-423-3883

CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349

Notice: See reverse side for important information on your account and its renewal.

Fuller 01801980

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities, that he/she is JOHN STUART,
(Name)

RECOVERY SUPERVISOR of NATIONAL CITY, Plaintiff
(Title) (Company)

herein, that he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.

(Signature)

1 May 00 Document
~~Reinstated~~/Reissued to Sheriff/~~Attorney~~
for service.

Deputy Prothonotary

FILED

FEB 2 2 2000
m13:09/atty Gbsso
William A. Shaw
Prothonotary

pd $80.00

2cc Shrf.

LORI A. GIBSON

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONAL CITY BANK 00-225-CD
VS
FULLER, MICHAEL A.

COMPLAINT

SHERIFF RETURNS

NOW MARCH 6, 2000 AT 11:46 AM EST SERVED THE WITHIN COMPLAINT ON MICHAEL A. FULLER, DEFENDANT AT RESIDENCE, 910 W. WASHINGTON AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MIKE FULLER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.
SERVED BY: MCINTOSH/COUDRIET

NOW MARCH 28, 2000 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINT "NOT FOUND" AS TO CAROLE A. FULLER, DEFENDANT. MOVED LEFT NO FORWARDING ADDRESS.

32.88 SHFF. HAWKINS PAID BY: ATTY.
20.00 SURCHARGE PAID BY: ATTY.

SWORN TO BEFORE ME THIS

7th DAY OF April 2000

William A. Shaw

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2002
Clearfield Co., Clearfield, PA.

SO ANSWERS,
Chester A. Hawkins
by Marilyn Hamm
CHESTER A. HAWKINS
SHERIFF

FILED
APR 07 2000
01 31 07 pm
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK	
Plaintiff	No. 00-225-CD
vs.	COMPLAINT IN CIVIL ACTION
MICHAEL A. FULLER and CAROLE A. FULLER	
Defendant	FILED ON BEHALF OF Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#01801980

I hereby certify this to be a true and attested copy of the original statement filed in this case.

FEB 22 2000

Attest: Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff

No.

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER

Defendant

COMPLAINT IN CIVIL ACTION AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP

LAWYER REFERRAL SERVICE
PA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
1 (800) 692-7375

COMPLAINT

1. Plaintiff is a corporation with offices in Kalamazoo, Michigan 49009-8002.

2. Defendants are adult individuals residing at 910 W. Washington Avenue, Du Bois, Clearfield County, Pennsylvania 15801 and are hereinafter referred to as "Defendant".

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4. Defendant made use of said Visa credit card and has currently a balance due and owing to Plaintiff, as of July 13, 1999 in the amount of $4,972.77, as shown by Plaintiff's Statement of Account attached hereto, marked as Exhibit "1" and made a part hereof.

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6. Plaintiff avers that the Agreement between the parties provides that Plaintiff is entitled to the addition of finance charges at the rate of 6% per annum on the unpaid balance.

7. Plaintiff avers that finance charges calculated at the aforesaid rate from July 13, 1999 to January 13, 2000 amount to $149.18.

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed

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THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#:01801980

NationalCity

ONE NCC PKWY-KA162B
KALAMAZOO, MI 49009-8002

VISA MasterCard **GOLD CARD SUMMARY**

New Balance	Minimum Payment	Due Date
4,972.77	706.00	08/10/99

Account number 4436 0130 5057 2634

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Amount Enclosed $ ________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY 5624/0100
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

4436013050572634000497277000070600

NationalCity

Account number	**4436 0130 5057 2634**
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	33
Statement Closing Date	07/13/99

ACCOUNT SUMMARY:

Previous Balance	$4,847.44
Payments/Credits	$0.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$100.33
Other Charges	$25.00
New Balance	$4,972.77
Past Due Balance	$581.00

CONTINUED DELINQUENCY WILL ADVERSELY AFFECT YOUR CREDIT RATING. TO AVOID FURTHER COLLECTION ACTION, PAY THE TOTAL AMOUNT DUE.

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description	Amount
07/13	07/13		LATE FEE	25.00
07/13	07/13	*FINANCE CHARGE*		100.33

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$40.71	$1,967.07
Current Cash Advances	.062730%	22.900%	$59.62	$2,880.37

BLENDED ANNUAL PERCENTAGE RATE: 22.90%

***THIS RATE MAY VARY**

EXHIBIT "1"

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349

Notice: See reverse side for important information on your account and its renewal.

Fuller 01801980

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. § 4904 relating to unsworn falsification to authorities, that he/she is JOHN STUART,
(Name)

RECOVERY SUPERVISOR of NATIONAL CITY, Plaintiff
(Title) (Company)

herein, that he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.

(Signature)

WELTMAN, WEINBERG & REIS, CO., L.P.A.
2601 KOPPERS BUILDING
436 SEVENTH AVENUE
PITTSBURGH, PA 15219
(412) 434-7955

WE HEREBY CERTIFY THAT THE WITHIN TO BE A
TRUE AND CORRECT COPY OF THE ORIGINAL
FILED IN THIS CASE.
WELTMAN, WEINBERG & REIS, CO., L.P.A.
BY: ______________________
ATTORNEYS FOR PLAINTIFF

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER

Defendants

No. 00-225-CD

PRAECIPE TO REINSTATE COMPLAINT
AS TO CAROLE A. FULLER

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON
PA I.D. #68013
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#01801980

FILED

MAY 01 2000

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff

No. 00-225-CD

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER

Defendants

PRAECIPE TO REINSTATE COMPLAINT AS TO CAROLE A. FULLER

Kindly reinstate the Complaint in the above captioned matter.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: ______________________
LORI A. GIBSON
PA I.D. #68013
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR #01801980

FILED

MAY 01 2000
m/3:12/ atty Gibson
William A. Shaw
Prothonotary

pd $7.00

(1) Complaint reissued
Sheriff

5.1.00 Document
~~Reinstated~~/Reissued to Sheriff/~~Attorney~~
for service.

Deputy Prothonotary

LORI A. GIBSON

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONAL CITY BANK 00-225-CD
VS
FULLER, MICHAEL A.

COMPLAINT

SHERIFF RETURNS

MAY 3, 2000 AT 10:02 AM DST SERVED THE WITHIN PRAECIPE & COMPLAINT ON CAROLE A. FULLER, DEFENDANT AT RESIDENCE 7 1/2 E. MALONEY RD., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO CAROLE A. FULLER A TRUE AND ATTESTED COPY OF THE ORIGINAL PRAECIPE & COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: COUDRIET

18.88 SHFF. HAWKINS PAID BY: ATTY.

SWORN TO BEFORE ME THIS

8th DAY OF May 2000

William A. Shaw

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2002
Clearfield Co., Clearfield, PA

SO ANSWERS,
Chester A. Hawkins
by Marilyn Hamm
CHESTER A. HAWKINS
SHERIFF

FILED
MAY 08 2000
o/11:54am
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONAL CITY BANK, Plaintiff	CIVIL DIVISION No. 00 - 225 - CD
vs. MICHAEL A. FULLER and CAROLE A. FULLER, Defendant	DEFENDANT, CAROLE A. FULLER'S PRELIMINARY OBJECTIONS TO PLAINTIFF'S COMPLAINT
	Filed on behalf of: Defendant, CAROLE A. FULLER
	Counsel of Record for said party: JOSEPH COLAVECCHI, ESQUIRE PA I.D. 06810
	COLAVECCHI RYAN & COLAVECCHI 221 East Market Street P.O. Box 131 Clearfield, PA 16830 814/765-1566

FILED
MAY 1 1 2000
William A. Shaw
Prothonotary

LAW OFFICES OF
COLAVECCHI
RYAN & COLAVECCHI
221 E. MARKET ST.
(ACROSS FROM
COURTHOUSE)
P. O. BOX 131
CLEARFIELD, PA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK,
Plaintiff :

vs. : No. 00 - 225 - CD

MICHAEL A. FULLER and CAROLE A. FULLER,
Defendant :

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the Preliminary Objections are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Preliminary Objections or for any other claim or relief requested by the Defendant. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
Second and Market Streets
Clearfield, PA 16830

Phone 814/765-2641 Ex. 5982

LAW OFFICES OF
COLAVECCHI
RYAN & COLAVECCHI
221 E. MARKET ST.
(ACROSS FROM
COURTHOUSE)
P. O. BOX 131
CLEARFIELD, PA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK, :
Plaintiff :
:
vs. : No. 00 - - CD
:
MICHAEL A. FULLER and CAROLE :
A. FULLER, :
Defendant :

DEFENDANT, CAROLE A. FULLER'S PRELIMINARY OBJECTIONS TO PLAINTIFF'S COMPLAINT

AND NOW, comes the Defendant, Carole A. Fuller, by and through her Attorney, Joseph Colavecchi, Esquire, and submits her Preliminary Objections to the Plaintiff's Complaint as follows:

I. MOTION TO STRIKE FAILURE TO APPEND CONTRACT

1. In Paragraph 3 of Plaintiff's Complaint, they state that Defendant applied for and received a National City Bank VISA Credit Card.

2. The written contract concerning the authorization of said Credit Card is not appended to the Complaint as is required by Pa.R.C.P. 1019(h).

LAW OFFICES OF
COLAVECCHI
RYAN & COLAVECCHI
221 E. MARKET ST.
(ACROSS FROM
COURTHOUSE)
P. O. BOX 131
CLEARFIELD, PA

3. The Complaint does not conform to the laws of Pennsylvania, nor does it conform to Pennsylvania Rules of Civil Procedure.

WHEREFORE, Defendant respectfully requests that this Honorable Court strike the Complaint with prejudice.

II. MOTION TO STRIKE
LACK OF SPECIFICITY

4. The Statute of Limitations may be at issue in this matter.

5. The Defendant cannot determine whether the Statute of Limitations has run, or what her obligations under the alleged contract may be, because the Plaintiff has failed to specifically plead its cause of action as required by Pa.R.C.P. 1019(f), as follows:

a. The date that the contract setting up the VISA Credit Card was entered into;

b. The dates that the alleged charges accrued to the subject account;

c. Who made which charges to the account;

d. The dates that the alleged account fell into arrears; and

e. The dates of any prior collection attempts by Plaintiff against Defendant.

WHEREFORE, Defendant respectfully requests that this Honorable Court strike the Plaintiff's Complaint with prejudice.

Respectfully submitted:

JOSEPH COLAVECCHI, ESQUIRE
Attorney for Carole A. Fuller

VERIFICATION

Joseph Colavecchi, Esquire, hereby states that he is the Attorney for the Defendant, Carcle A. Fuller, in the within action; that he is authorized to make this verification on her behalf, and that the facts contained in the foregoing Preliminary Objections to Plaintiff's Complaint are based upon interviews, conferences, reports, records and other investigatory material on file, and are true and correct to the best of his knowledge, information and belief.

The undersigned understands that false statements are made subject to the penalties of 10 Pa.C.S.A. § 4904 relating to False Unsworn Statements.

JOSEPH COLAVECCHI, ESQUIRE
Attorney for Carole A. Fuller

Date: 5/10/80

LAW OFFICES OF
COLAVECCHI
RYAN & COLAVECCHI
221 E. MARKET ST.
(ACROSS FROM
COURTHOUSE)
P. O. BOX 131
CLEARFIELD, PA

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISON
No. 00 - 225 - CD

NATINOAL CITY BANK,
PLAINTIFF

vs.

MICHAEL A. FULLER and CAROLE A. FULLER,
DEFENDANTS

DEFENDANT, CAROLE A. FULLER'S PRELIMINARY OBJECTIONS TO PALINTIFF'S COMPLAINT

NOTICE TO PLAINTIFF:

YOU are hereby notified that you are required to plead to the Preliminary Objections within twenty (20) days after service upon you or judgment may be entered against you.

Joseph Colavecchi

JOSEPH COLAVECCHI, ESQUIRE
ATTORNEY FOR CAROLE A. FULLER

COLAVECCHI & RYAN
ATTORNEYS AT LAW
221 E. MARKET STREET
(ACROSS FROM COURTHOUSE)
P. O. BOX 131
CLEARFIELD, PA. 16830

FILED

m/2:31/nocc

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff

vs.

MICHAEL A. FULLER AND
CAROLE A. FULLER

Defendants

No. 00-225-CO

PRAECIPE FOR DEFAULT JUDGMENT
AS TO MICHAEL A. FULLER

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#01801980

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

FILED
MAY 1 9 2000
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff

vs. Civil Action No. 00-225-CO

MICHAEL A. FULLER AND
CAROLE A. FULLER
Defendants

PRAECIPE FOR DEFAULT JUDGMENT AS TO MICHAEL A. FULLER

TO THE PROTHONOTARY:

Kindly enter Judgment against the Defendant, Michael A. Fuller, above named, in the default of an Answer, in the amount of $5,198.78 computed as follows:

Amount claimed in Complaint	$5,121.95
Interest from 1/14/00 to 4/14/00 at the contract interest rate of 6% per annum	$76.83
TOTAL	$5,198.78

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

WELTMAN, WEINBERG & REIS CO.. L.P.A.

By:________________________
Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955
WWR#01801980

Plaintiff's address is: c/o Weltman, Weinberg & Reis Co., L.P.A., 2718 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
And that the last known address of the Defendant is: 910 W. Washingotn Avenue, Dubois, PA 15801

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff

vs.

Civil Action No. 00-225-C0

MICHAEL A. FULLER and
CAROLE A. FULLER

Defendants

IMPORTANT NOTICE

TO: Michael A. Fuller
910 W. Washington Avenue
DuBois, PA 15801

Date of Notice: April 10, 2000

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT *ONCE.* IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

LAWYER REFERRAL SERVICE
PA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
(800) 692-7375

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: ____________________
Lori A. Gibson, Esquire
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955
WWR #01801980

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: ______________________________
Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#01801980

FILED
m 12:46
MAY 19 2000
William A. Shaw
Prothonotary

Atty Gibson
pd. 20.00
2 CC Atty
Notice to Def M Fuller
Statement to Pltff

COPY

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff

vs.

Civil Action No. 00-225-CO

MICHAEL A. FULLER AND
CAROLE A. FULLER

Defendants

NOTICE OF JUDGMENT OR ORDER

TO: ( ) Plaintiff
(xx) Defendant
( ) Garnishee

You are hereby notified that the following Order or Judgment was entered against you on ____________

(xx) Assumpsit Judgment in the amount of $5,198.78 plus costs.

( ) Trespass Judgment in the amount of $______ plus costs.

( ) If not satisfied within sixty (60) days, your motor vehicle operator's license and/or registration will be suspended by the Department of Transportation, Bureau of Traffic Safety, Harrisburg, PA.

(xx) Entry of Judgment of
- ( ) Court Order
- ( ) Non-Pros
- ( ) Confession
- (xx) Default
- ( ) Verdict
- ( ) Arbitration Award

Prothonotary

Michael A. Fuller
211 Washington Boulevard
910 W. Washington Avenue
Dubois, PA 15801

By: ______________________________

PROTHONOTARY (OR DEPUTY)

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
STATEMENT OF JUDGMENT

COPY

National City Bank Plaintiffs (s)	Docket: 281
	No.: 00-225-CD
	Real Debt: $5,198.78
	Atty's Comm:
Vs.	Costs: $
	Int. From:
Michael A. Fuller and Carole A. Fuller Defendant (s)	Entry: $20.00
	Instrument: Default Judgment
	Date of Entry: May 19, 2000
	Expires: May 19, 2005

Certified from the record this 19th day of May, 2000.

____
William A. Shaw, Prothonotary

****

SIGN BELOW FOR SATISFACTION

Received on _______________, ______, of defendant full satisfaction of this Judgment, Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

____
Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK	
Plaintiff	No. 00-225-CD
vs.	AMENDED COMPLAINT IN CIVIL ACTION
MICHAEL A. FULLER and CAROLE A. FULLER	
Defendant	FILED ON BEHALF OF Plaintiff
	COUNSEL OF RECORD OF THIS PARTY:

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#01801980

FILED
MAY 30 2000
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff No.

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER

Defendant

AMENDED COMPLAINT IN CIVIL ACTION AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP

LAWYER REFERRAL SERVICE
PA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
1 (800) 692-7375

AMENDED COMPLAINT

1. Plaintiff, National City Bank, is a corporation with offices in Kalamazoo, Michigan 49009-8002.

2. National City Bank is the successor in interest to First of America Bank.

3. Defendants, Michael A. Fuller and Carole A. Fuller, are adult individuals residing at 910 W. Washington Avenue, Du Bois, Clearfield County, Pennsylvania 15801 and are hereinafter collectively referred to as "Defendant".

4. On or about November 9, 1993, Defendant applied for and received a Visa credit card issued by Plaintiff's predecessor bearing the account number 4436-0130-5057-2634. The application and request for credit was oral, said credit having been extended by virtue of a pre-approved telephone application and, a copy of the phone application and authorization is attached hereto, marked as Exhibit "1" and made a part hereof.

5. Through the retention and use of the aforesaid Visa account the Defendant became bound by the terms and conditions of the cardholder agreement, a true and correct copy of which is attached hereto, marked as Exhibit "2" and made a part hereof.

6. From on or about November 1993 through July 1997, the Defendant made use of said Visa credit card and has currently a balance due and owing to Plaintiff, as of July 13, 1999 in the amount of $4,972.77. True and correct copies of Plaintiff's Statements of Account, dated February 6, 1994 to August 31, 1999, which evidence the specific dates on which the charges

were made and the advances were taken on the account, and the dates the account fell past due, are attached hereto, marked collectively as Exhibit '3" and made a part hereof

7. Defendant is in default of the parties' Agreement having not made payment to Plaintiff as promised since January 29, 1999, thereby rendering the entire balance immediately due and payable.

8. Plaintiff avers that the Agreement between the parties provides that Plaintiff is entitled to the addition of finance charges at the rate of 6% per annum on the unpaid balance.

9. Plaintiff avers that finance charges calculated at the aforesaid rate from July 13, 1999 to January 13, 2000 amount to $149.18.

10. Although repeatedly requested to do so by Plaintiff on various occasions from July of 1997 to July of 1999, Defendant has willfully failed and/or refused to pay the principal balance, finance charges, or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendants, Michael A. Fuller and Carole A. Fuller, jointly and severally, in the amount of $5,121.95 with continuing finance charges thereon at the rate of 6% per annum plus costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

Lori A. Gibson, Esquire
PA I.D.#68013
WELTMAN, WEINBERG & REIS, CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA15219
(412) 434-7955

WWR#:01801980

MICHAEL A FULLER
4436 0858 0125 2732 5,000

FIRST OF ~~AMERICA~~ BANK GOL --

Current Date: 931029
Time: 125035

0570 0507 10001667348 688286 692 Credit Limit:

Lead Information

First..: MICHAEL
Middle.: A
Last...: FULLER
House..: 910
Addr...: WASHINGTON AVE
City/St: DU BOIS PA
Zip....: 15801
Phone..: 8143759954

TSR....: 1311

Disp...: 02

Applicant

Employer..: RIVERSIDE WAREHOUSE
Position..: WAREHOSEMAN
Bus. Addr.: SCHAFFER RD
City/St...: DU BOIS OH
Zip.......:
Emp Length: 14
B. Phone..: 8143752916
Prev. Emp.:
Income....:
D.O.B.....: 120157
Soc Sec #.:

Change Information

First..:
Middle.:
Last...:
House..:
Addr...:
City/St:
Zip....:

Ad

Spoke to...: CAROLE A FULLER

Res. Length: 07

Prev. Addr1:
Prev. Addr2:

Co-Applicant

Co-App....: CAROLE A FULLER
Employer..: AMERICAN GREETING
Position..: MERCHANDISER
Bus. Addr.:
City/St...: CLEVELAND OH
Zip.......:
Emp Length: 08
B. Phone..:
Prev. Emp.:
Income....: 035000
D.O.B.....: 123061
Soc Sec #.:

AD 5000 11/4 2V

EXHIBIT "1"

RDL 002108 01677 DOC P
APP 4436085801252732
$PHDO G GRAHEK KA162J
PETE DYSKERHOUSE
MONETARY INPUT
616-276-
K-A16-3M

12/03/1999
07:15 AM
MON

(X)

EXHIBIT "2"

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

QUESTIONS. If you have any questions about your First of America MASTERCARD/VISA statement, please contact us in writing at P.O. Box 2349, Kalamazoo, Michigan 49003, or call us at the telephone number which will appear on your monthly statement. In case you believe there is a mistake in your statement, read the following information in this agreement regarding your right to dispute billing errors.

NOTICE. This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us **on a separate sheet at the address listed on your bill.** Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services.

There are two limitations on this right.

(a) You must have made the purchase in your home state, or, if not within your home state, within 100 miles of your current mailing address; and

(b) The purchase price must have been more than $50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

FIRST of AMERICA Bank

MASTERCARD/VISA AGREEMENT AND DISCLOSURE

(Effective March 9, 1990)

Here is the current agreement governing your MasterCard and/or Visa account(s). The first time that you or someone you authorize uses your MasterCard or Visa card(s), it will mean that you have accepted this agreement and you will be responsible for all authorized use of the card(s). You promise to pay the total amount of any purchase or advance together with any **FINANCE CHARGES** and collection costs including reasonable attorney's fees. If more than one person has signed the application for your MasterCard and/or Visa account(s), each of you is bound by this agreement and each of you will be liable, jointly and severally, for the payment of all purchases and/or advances obtained even though the purchases and/or advances may be obtained by only one of you.

SECURITY INTERESTS.

SECURITY INTEREST IN DEPOSIT ACCOUNT FUNDS. As a condition to obtaining this account, you grant us a consensual security interest in all of your deposit account funds currently and hereafter deposited with the Bank. The first time that you or someone that you authorized uses your MasterCard or Visa card(s), checks, or account(s), it will mean that you have accepted this agreement and that you have granted us a consensual security interest in all of your deposit accounts currently and thereafter deposited with us.

SECURITY INTEREST IN DURABLE GOODS. We take and retain a security interest in any durable goods which you purchase with the account. Our security interest as to each durable good ends at the time you pay the entire balance due for it, or at the end of five (5) years from the purchase date of the durable good, whichever first occurs, unless you fail to follow the terms of this agreement or break any promises made in it. Our right to repossess such durable goods is determined by the law of the state in which the Bank is located.

PURCHASES. You may use your MasterCard and/or Visa accounts to buy or rent goods or services any place MasterCard or Visa cards are accepted.

ADVANCES. You may use your account(s) to obtain an advance (loan) in these ways:

[redacted]

0986931/0190 FIXED IL

CASH ADVANCES. Go to any bank that honors MasterCard or Visa and present your card. A loan can be paid directly to you. If you have an electronic funds transfer card you can use it to obtain advances directly from your MasterCard/Visa account or to transfer advances to specified savings and checking account with the Bank subject to the terms and conditions of your electronic funds transfer card agreement.

CHECK ADVANCES. Upon your request, we may issue Checks In your name. Checks should be signed only when used. When we receive a Check purportedly signed by you, we may, at our option, pay the Check. If we pay the Check, the payment shall be treated as an Advance from the date we post the Check to your account. It will be shown on your monthly statement.

We can refuse to lend you additional money under this agreement or refuse to make advances if any of you fail to follow the terms of this agreement, break a promise made under this agreement, or exceed your authorized line of credit. We also may do this if we believe there is a good possibility that our loan or advance to you will not be repaid.

LINE OF CREDIT. Your line of credit will be disclosed to you when you receive your charge card(s) and subsequently on periodic statements. You promise that your purchases and advances will not exceed this line of credit. If you use your account(s) for more than the line of credit, you promised to pay the excess on demand by us.

PAYMENT. Each month when purchases or advances are posted to your account(s); or a **FINANCE CHARGE** is billed; or there is a debit or credit balance of greater than $1.00; we will mail you a statement showing your new balance. In addition, the statement provides a minimum payment amount and the date that your payment is due. Your monthly payment is due and payable 25 days after the statement date. If more than one person has signed the application for your MasterCard and/or Visa account(s) the Bank will send a statement to the address specified on the application or designated by any one account holder. Each account holder appoints any other holder as his or her agent to designate the address to which the statement and any other notices may be sent by the Bank.

Your monthly statement shall be presumed to be correct unless you notify us in writing within 15 days from the date of mailing in business transactions or subject to Federal Law within 60 days from the date of mailing in the case of consumer transactions. "Consumer Transactions" means purchases or advances for personal, family, or household purposes. "Business Transactions" means any purchase or advance which is not a consumer transaction.

INSTALLMENTS — MINIMUM PAYMENT. Each month you may pay off all of your purchases and advances in full or you may make payment in monthly installments. If you pay in installments your minimum payment must be 5% or 1/20th of the new balance of your account on the statement date but not less than $10. If the new balance is less than $10 you are required to pay the

balance. In addition, you promise to pay any amount that is past due or that exceeds your line of credit.

FINANCE CHARGES. **FINANCE CHARGES** on advances and purchases begin on the date that each transaction is posted to your account, except, no **FINANCE CHARGES** will be imposed on new purchases if the New Balance shown on the statement on which such purchases first appear is paid in full by the due date.

METHOD.

A. If your account is not paid in full by the payment due date. **FINANCE CHARGES** will be imposed on the average daily balance of the "New Purchases" (itemized on your statement) beginning on the date each purchase is posted to your account and continuing until the close of the next billing cycle (next statement date) at a periodic rate of 1.4917% per month which is an **ANNUAL PERCENTAGE RATE** of seventeen and nine tenths (17.9%) percent.

B. Purchases more than one billing cycle old, advances, and other charges made under this agreement will be charged a **FINANCE CHARGE** computed by multiplying the average daily principle balance of your account (after all payments have been credited) by a monthly periodic rate charge of **1.4917%** which is an **ANNUAL PERCENTAGE RATE** of seventeen and nine tenths (17.9%) percent on these combined balances.

C. All purchases, advances, payments, and credits affecting the daily principal balance will be posted individually during each billing cycle and shown on your monthly statement. The average daily balance equals the total of each day's ending balance during the billing cycle, divided by the number of days in the billing cycle.

D. Total **FINANCE CHARGES** for a billing cycle are figured by adding the **FINANCE CHARGES** for one billing cycle old purchases to the total **FINANCE CHARGES** on purchases more than one billing cycle old and any advances.

ANNUAL MEMBERSHIP FEE. You agree to pay an annual membership fee of $15.00 for each MasterCard or Visa account or $20.00 for a combined MasterCard and Visa account that we establish for you. This fee will be assessed to your account as a purchase at the time your account is opened and every year thereafter.

APPLICATION OF PAYMENTS AND RETURNS. We apply your payments in this order: First, to all billed fees and **FINANCE CHARGES**, then to billed advances, then to billed purchases, then to unbilled advances, and then to unbilled purchases. Credits for returns are applied first to billed advances, then to billed purchases, then to unbilled advances, then to unbilled purchases, with any remainder applied as a payment.

"Billed" means posted to your account and listed on your statement. "Unbilled" means posted to your account but not listed on your statement.

PLACE OF PAYMENT. You may make payments at any of our

branches. You may mail your payments to the Bank at P.O. Box 2349, Kalamazoo, MI 49003 or to the address shown on your periodic statement. Your payment will be credited as of the date of receipt by us only if paid in cash or solvent credit prior to 2:00 P.M. at the address shown on your statement. Any payment received after this time shall be deemed received the next full business day. Payments received at any other location could take up to five (5) days to be credited.

FINANCIAL INFORMATION. You agree to furnish to Bank a current Financial Statement annually or upon request by Bank and such other information concerning your financial condition as the Bank may from time to time request.

DEFAULT. Bank may, at its option, assess certain penalties, terminate or suspend this account, declare all indebtedness hereunder immediately due and payable and close the account, upon the occurrence of any of the following events: your failure to furnish Financial Information as required by this agreement, your death or incapacity, your failure to pay a monthly installment when due, your use of this account in excess of your line of credit, any bankruptcy, receivership or creditors proceeding initiated by or against you, any lien asserted against the account, or if Bank for any other reason deems itself insecure. Notice of such action will be mailed to you at the address listed on Bank's records (or any other address subsequently furnished in writing to Bank), but such action shall be effective on mailing of notice. You waive any right to further notice or demand. Bank may also elect to terminate its obligation to extend credit and maintain the account without cause upon any written notice of such election to you 15 days prior to the effective date of such election. No termination shall affect your obligations hereunder to Bank.

LATE PAYMENTS. If you do not make the minimum monthly payment shown on your statement prior to ten (10) days past the payment due date, you agree to pay us a late charge of $10.00. Such charge is intended to pay us partially for additional collection expenses caused by your unexpected delinquency.

EXCEEDING LINE OF CREDIT. We do not anticipate that you will exceed your line of credit. If you exceed your line of credit for any reason, you agree to pay us a charge of $10.00 each time you are statemented in an overline status. This charge is to cover our additional expenses caused by your overline status.

DISHONORED CHECKS. We do not anticipate that your checks given in payment will be dishonored. If any check given by you in full or partial payment of your account is not honored for any reason, you agree to pay us a charge of $15.00 to cover our additional expenses caused by such dishonor.

LIABILITY FOR UNAUTHORIZED USE. You may be liable for unauthorized use of the account. You must notify the Bank immediately if your Account is used without your authority or if your cards are lost or stolen. You will not be liable for unauthorized use that occurs after you notify the Bank at the address shown above for place of payment, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability shall not

exceed the lesser of $50.00 or the amount of the unauthorized use. Card(s) are property of the Bank and must not be assigned or used by persons other than yourself or authorized users. You promise to surrender your card(s) upon request from us or MasterCard or Visa merchants.

TERMINATION. We can terminate your account any time by telephone or writing you at the address shown on our records. You may terminate your account by writing to us at P.O. Box 2349, Kalamazoo, Michigan 49003. If your account is terminated, you still must pay the entire outstanding balance including **FINANCE CHARGES** and unbilled items. You must return all cards to us.

YOUR ADDRESS. All communication concerning your account should be in writing. If you move, you must give us your new address in writing and provide it within ten (10) days prior to the close of the billing period in order for it to be effective.

MERCHANT DISPUTES. We are not liable for the failure of anyone to honor your credit card or account. You agree to settle all disputes arising from purchases directly with the merchant who honored the card and, except as otherwise required by law, to pay us all amounts required by this agreement despite such disputes. No cash refunds will be made for purchases made with your card.

COPIES. We will provide you with copies of charge slips and statements if you request them in writing. You agree to pay $3.00 for each copy of the charge slip or statement you request.

CHANGE OF TERMS. We retain the privilege to change, amend, or alter the terms of this agreement at any time. Any such amendments, alterations, or changes shall become effective upon sending written notice to an account holder at the address shown in the Bank's Account Records not less than fifteen (15) days in the advance of such amendment, alteration, or change.

USE OF ACCOUNT. You promise to pay for all purchases and advances made by anyone you allow to use your account. If you have authorized someone other than yourself/yourselves to use your account, you must notify us in writing to terminate that person's authority. You must also return that person's card(s) to us with your written notice.

FOREIGN TRANSACTIONS. Purchases and cash advances made in foreign currency are converted to U.S. dollars at the retail rate in effect on the date the transaction is exchanged for payment for U.S. dollars.

LAW. Except as Federal law applies, this agreement is governed by the law of the state in which the Bank is located. Invalidity of any part of this agreement does not affect the remaining parts.

FIRST OF AMERICA BANK-NORTHEAST IL
P.O. BOX 1294
SOUTHGATE, MICHIGAN 48195-0294

FIRST OF AMERICA

OGB 20V1
7 08 3
55120002

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
10.00	0.00	02/06/94	46.77	4436 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT.

FIRST OF AMERICA BANK
P.O. BOX 5353
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

:5009333762:

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4953	28	01/12/94	02/06/94	10.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
1216	1216	#2427530AZHN23GZ6QV	MONTGOMERY WARD DU BOIS PA	46.77
		TOTAL *FINANCE CHARGE*	BILLED IN 1993 $0.00	

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
0.00	0.00	0.00	46.77	0.00	0.00	46.77

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

*** THIS IS A VARIABLE RATE PRODUCT ***
*** PLEASE REPORT LOST/STOLEN CARDS/CHECKS PROMPTLY ***
REPORT LOST OR STOLEN CARDS OR CHECKS TO: 1-800-533-6596.
CONTACT CUSTOMER SERVICE:
(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883 24 HOURS A DAY
7 DAYS A WEEK.

Send Inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	X	Monthly Periodic Rate	=	FINANCE CHARGE
12.90 %	Advances	0.00	X	1.075	=	0.00
12.90 %	Previous Purchases	0.00	X	1.075	} =	
12.90 %	New Purchases from Previous Statement	0.00	X	1.075		0.00

OGB

NOTICE: See reverse side for important information.

PSC F82-1578 12-4 5.155

F 09

FIRST OF
P.O. BOX
SOUTHGAT

FIRST
P.O.
CHICA

CUSTOMER SER
ACC
4436 08

DATE OF TRANS.	POS
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0103	01
0110	01

PREVIOUS

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Send Inqui

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FIRST OF AMERICA BANK-NORTHEAST IL
P.O. BOX 1294
SOUTHGATE, MICHIGAN 48195-0294

FIRST OF AMERICA.

20V1
OGB 07 08 3
55120002

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
20.00	10.00	03/07/94	47.77	4436 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT.

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

1:500933321:8

CUSTOMER SERVICE TELEPHONE NO. 800-423-3833

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4952	29	02/10/94	03/07/94	20.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
			FINANCE CHARGE PURCHASES $1.00 CASH ADVANCE $0.00	1.00
			TOTAL *FINANCE CHARGE* BILLED IN 1993 $0.00	
			- - - - - - - - - - - - - - -	
			YOUR ACCOUNT IS NOW PAST DUE. IF YOU HAVE NOT MADE YOUR PAYMENT, PLEASE DO SO NOW. IF YOU HAVE ALREADY PAID, PLEASE DISREGARD THIS NOTICE.	

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
46.77	0.00	0.00	0.00	0.00	1.00	47.77

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

*** THIS IS A VARIABLE RATE PRODUCT ***
*** PLEASE REPORT LOST/STOLEN CARDS/CHECKS PROMPTLY ***
REPORT LOST OR STOLEN CARDS OR CHECKS TO: 1-800-533-6596.
CONTACT CUSTOMER SERVICE:
(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883 24 HOURS A DAY
7 DAYS A WEEK.

Send inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
12.90 %	Advances	0.00	x	1.075	=	0.00
12.90 %	Previous Purchases	46.77	x	1.075	} =	
12.90 %	New Purchases from Previous Statement	46.77	x	1.075		1.00

PSC F92-7576 12-6 $155

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NOTICE: See reverse side for important information.

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FIRST OF AMERICA BANK-NORTHEAST IL
P.O. BOX 1294
SOUTHGATE, MICHIGAN 48195-0294

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
5.00	0.00	04/05/94	23.12	4436 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆500933321⑆

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4976	29	03/11/94	04/05/94	5.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0214	0214	#74831000X0120622SV	PAYMENT - THANK YOU	15.00-
0308	0308	#7483100EK01214YBPV	PAYMENT - THANK YOU	10.00-
		FINANCE CHARGE PURCHASES	$0.35 CASH ADVANCE $0.00	0.35
		TOTAL *FINANCE CHARGE*	BILLED IN 1993 $0.00	

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
47.77	25.00	0.00	0.00	0.00	0.35	23.12

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

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7 DAYS A WEEK.

Send Inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	X	Monthly Periodic Rate	=	FINANCE CHARGE
12.90 %	Advances	0.00	X	1.075	=	0.00
12.90 %	Previous Purchases	32.83	X	1.075	} =	
12.90 %	New Purchases from Previous Statement	0.00	X	1.075		0.35

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
5.00	0.00	05/07/94	45.32	4436 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT.

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P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

1:500933326 1:

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4954	32	04/12/94	05/07/94	5.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0330	0330	#2439900F85F852L2LV	K MART 00009733 DUBOIS PA	31.96
0412	0412	#7483100FN01213LA2V	PAYMENT - THANK YOU	10.00-
		FINANCE CHARGE	PURCHASES $0.24 CASH ADVANCE $0.00	0.24

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
23.12	10.00	0.00	31.96	0.00	0.24	45.32

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(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883 24 HOURS A DAY

7 DAYS A WEEK.

Send Inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	x	Monthly Periodic Rate =	FINANCE CHARGE
12.90 %	Advances	0.00	x	1.075 =	+ 0.00
12.90 %	Previous Purchases	22.46	x	1.075	
12.90 %	New Purchases from Previous Statement	0.00	x	1.075 } =	0.24

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT OF PAYMENT ENCLOSED
10.00	0.00	06/05/94	45.95	4436 0858 0125 2732	$

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MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

I:500933321I:

CUSTOMER SERVICE TELEPHONE NO 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4954	29	05/11/94	06/05/94	10.00

DATE OF TRANS	DATE OF POST	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
			FINANCE CHARGE PURCHASES $0.63 CASH ADVANCE $0.00	0.63

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
45.32	0.00	0.00	0.00	0.00	0.63	45.95

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REPORT LOST OR STOLEN CARDS OR CHECKS TO: 1-800-533-6596.
CONTACT CUSTOMER SERVICE:
(616) 376-6000 OR CALL TOLL-FREE 1-800-423-3883 24 HOURS A DAY
7 DAYS A WEEK.

Send inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
12.90 %	Advances	0.00	x	1.075	=	0.00
12.90 %	Previous Purchases	45.08	x	1.075	} =	
12.90 %	New Purchases from Previous Statement	13.98	x	1.075		0.63

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P.O. BOX 1294
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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
10.00	0.00	07/05/94	111.93	4436 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆500933321⑆

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4888	30	06/10/94	07/05/94	10.00

DATE OF TRANS	DATE OF POST	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0517	0517	W7483100GT01213HF2V	PAYMENT - THANK YOU	10.00-
0521	0521	753491OHDEYNM7WHON	CHECK # 1001 KALAMAZOO MI	75.00
		FINANCE CHARGE PUR	CHASES $0.41 CASH ADVANCE $0.57	0.98

PREVIOUS BALANCE −	PAYMENTS −	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
45.95	10.00	0.00	75.00	0.00	0.98	111.93

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(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883 24 HOURS A DAY
7 DAYS A WEEK.

Send inquiries to RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
13.15 %	Advances	52.50	x	1.096	=	0.57
13.15 %	Previous Purchases	37.47	x	1.096	}=	
13.15 %	New Purchases from Previous Statement	0.00	x	1.096	}	0.41

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P.O. BOX 1294
SOUTHGATE, MICHIGAN 4819[illegible]

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
10.00	0.00	08/06/94	156.09	4436 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
P.O. BOX 5333
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MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆500933321⑆

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4043	32	07/12/94	08/06/94	10.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0615	0615	#7483100-N01222FVVV	PAYMENT - THANK YOU	10.00-
0701	0701	#2416867JBGG3GHK7JV	AMES DEPT STOR 0005371 DU BOIS PA	53.00
		FINANCE CHARGE	PURCHASES $0.40 CASH ADVANCE $0.76	1.16

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ NEW PURCHASES AND ADVANCES	+ DEBIT ADJUSTMENTS	+ TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
111.93	10.00	0.00	53.00	0.00	1.16	156.09

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7 DAYS A WEEK.

Send Inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

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ANNUAL PERCENTAGE RATE		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
13.65 %	Advances	67.10	x	1.138	=	0.76
13.65 %	Previous Purchases	35.95	x	1.138	} =	
13.65 %	New Purchases from Previous Statement	0.00	x	1.138		0.40

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FIRST OF AMERICA BANK NORTHEAST IL
P.O. BOX 1294
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MINIMUM PAYMENT DUE	[illegible] AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	[illegible] AMOUNT OF PAYMENT ENCLOSED
0.00	0.00	09/05/94	135.02	4436 0858 0125 2732	$

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P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆500933321⑆

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4866	30	08/11/94	09/05/94	0.00

TRANS.	POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0714	0714	#7465100JK012317ADV	PAYMENT - THANK YOU	10.00-
0810	0810	#7483100KE01221T01V	PAYMENT - THANK YOU	15.00-
		FINANCE CHARGE PURCHASES	$1.27 CASH ADVANCE $0.66	1.93

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
156.09	25.00	0.00	0.00	0.00	1.93	135.02

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ANNUAL PERCENTAGE RATE:		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
14.15 %	Advances	56.43	x	1.179	=	0.66
14.15 %	Previous Purchases	88.95	x	1.179	} =	
14.15 %	New Purchases from Previous Statement	19.87	x	1.179		1.27

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NOTICE: See reverse side for important information

MINIMUM PAYMENT DUE
10.00

AMOUNT
8.95
0.13

BALANCE
10.03

FINANCE CHARGE
0.00
0.13

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PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
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FIRST OF AMERICA BANK NORTHEAST IL
P.O. BOX 1294
SOUTHGATE, MICHIGAN 4819

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
5.00	0.00	10/08/94	241.16	4436 0858 0125 2232	$.

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MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆5009333218⑆

MINIMUM PAYMENT DUE
20.00

AMOUNT
8.95
0.20

BALANCE
27.18

ATED.

FINANCE CHARGE
0.00
0.20

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2232	5000	4758	33	09/13/94	10/08/94	5.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0825	0825	#2416867KY5PS8H8SRV	MARIANNE/*** 00057614 DUBOIS PA	12.00
0831	0831	#2416867L59D4K7AJ6V	WAL-MART 176900001769 DU BOIS PA	39.92
0831	0831	#2439900L44Z8L0BBAV	WALDENBOOKS 00111542 DU BOIS PA	12.30
0901	0901	#2431640L5WGP288A2V	LEZZER CASH & CARRY DUBOIS PA	45.56
0908	0909	#7431640L0WGP289PEV	LEZZER CASH & CARRY DUBOIS PA CREDIT	3.17-
		FINANCE CHARGE PURCHASES $1.04	CASH ADVANCE $0.49	1.53

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
135.02	0.00	3.17	109.78	0.00	1.53	241.16

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(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883 24 HOURS A DAY
7 DAYS A WEEK.

Send inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
14.15 %	Advances	41.65	x	1.179	=	0.49
14.15 %	Previous Purchases	88.95	x	1.179	} =	
14.15 %	New Purchases from Previous Statement	0.00	x	1.179		1.04

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FIRST OF AMERICA BANK NORTHEAST IL
P.O. BOX 1294
SOUTHGATE, MICHIGAN 48195-0294

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
10.00	0.00	11/06/94	354.95	4436 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

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MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆500933321⑆

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4645	29	10/12/94	11/06/94	10.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0921	0921	#2461044L12J0VSG02V	SHERWIN WILLIAMS #1174 DU BOIS PA	30.70
0922	0922	#2424651LSHN4R1YTBV	MONTGOMERY WARD DU BOIS PA	41.98
0929	0929	#2424651M1HN452XSJV	MONTGOMERY WARD DU BOIS PA	23.99
0929	1002	#7424651M1HN452XSBV	MONTGOMERY WARD DU BOIS PA CREDIT	17.99-
1003	1003	#2439900M54ZBLDEGPV	WALDENBOOKS 00111542 DU BOIS PA	7.32
1004	1004	#2461044M62J0VS9J2V	SHERWIN WILLIAMS #1174 DU BOIS PA	24.54
		FINANCE CHARGE	PURCHASES $2.88 CASH ADVANCE $0.37	3.25

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
241.16	0.00	17.99	128.53	0.00	3.25	354.95

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(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883 24 HOURS A DAY
7 DAYS A WEEK.

Send Inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
14.15 %	Advances	32.16	x	1.179	=	0.37
14.15 %	Previous Purchases	198.73	x	1.179	} =	2.88
14.15 %	New Purchases from Previous Statement	47.37	x	1.179		

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FIRST OF AMERICA BANK NORTHEAST IL
P.O. BOX 1294
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FIRST OF AMERICA.

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
5.00	0.00	12/06/94	464.52	4436 0858 0125 2732	$

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P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

:5D09333261:

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4535	30	11/11/94	12/06/94	5.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
1013	1013	#7483100ME011TF32Y	PAYMENT - THANK YOU	15.00-
1019	1019	#2416867MM9DLTEBVT	WAL-MART 176900001769 DU BOIS PA	21.48
1019	1019	#2424651MMHN506VK2	MONTGOMERY WARD DU BOIS PA	37.44
1030	1030	#2416867N09DP3GRAS	WAL-MART 176900001769 DU BOIS PA	60.60
		FINANCE CHARGE PURCHASES	4.90 CASH ADVANCE $0.15	5.05

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
354.95	15.00	0.00	119.52	0.00	5.05	464.52

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

*** THIS IS A VARIABLE RATE PRODUCT ***
*** PLEASE REPORT LOST/STOLEN CARDS/CHECKS PROMPTLY ***
REPORT LOST OR STOLEN CARDS OR CHECKS TO: 1-800-533-6596.
TO CONTACT CUSTOMER SERVICE CALL:
(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883
24 HOURS A DAY, 7 DAYS A WEEK.

Send inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
14.65 %	Advances	12.69	x	1.221	=	0.15
14.65 %	Previous Purchases	327.26	x	1.221	} =	
14.65 %	New Purchases from Previous Statement	75.41	x	1.221		4.90

OGB

NOTICE: See reverse side for important information.

PSC 602-7576 12-8 5.155

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WRITE IN AMOUNT OF PAYMENT ENCLOSED	
MINIMUM PAYMENT DUE	0.00
AMOUNT	70.00- 18.64 17.15
BALANCE	35.79
FINANCE CHARGE	0.00 7.15

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FIRST OF AMERICA BANK NORTHEAST IL
P.O. BOX 1294
SOUTHGATE, MICHIGAN 4819[illegible]

FIRST OF AMERICA

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
0.00	0.00	01/06/95	686.06	4436 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆5009333268⑆

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	4211	31	12/12/94	01/06/95	0.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
1118	1118	#74B3100NJ0123Z01LV	PAYMENT - THANK YOU	15.00-
1120	1120	#2416867NN90XVH6F1V	WAL-MART 176900001769 DU BOIS PA	49.39
1125	1125	#2439900NVSF859YF4V	KMART 00009733 DUBOIS PA	66.60
1129	1129	#2439900NZSF85A2KLV	KMART 00009733 DUBOIS PA	179.17
1212	1212	#7483100PA011NLR2TV	PAYMENT - THANK YOU	15.00-
		FINANCE CHARGE	PURCHASES $6.33 CASH ADVANCE $0.05	6.38

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
464.52	30.00	0.00	245.16	0.00	6.38	686.06

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

AS A VALUED CUSTOMER, WE WOULD LIKE TO GIVE YOU A HOLIDAY GIFT. YOU MAY SKIP THIS MONTH'S PAYMENT. YOU JUST DON'T PAY IT. FINANCE CHARGES WILL CONTINUE TO ACCRUE, HOWEVER.
BEST WISHES FOR THE HOLIDAY SEASON

Send Inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE		Average Daily Balance	X	Monthly Periodic Rate	=	FINANCE CHARGE
14.65 %	Advances	4.57	X	1.221	=	0.05
14.65 %	Previous Purchases	446.38	X	1.221	} =	
14.65 %	New Purchases from Previous Statement	73.30	X	1.221		6.33

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NOTICE: See reverse side for important information.

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FIRST OF AMERICA BK-ILLINOIS N.A.
P.O. BOX 1294
SOUTHGATE, MICHIGAN 48195-0294

FIRST OF AMERICA

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
0.00	0.00	02/06/95	927.03	4436 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆500933328⑆

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	3953	31	01/12/95	02/06/95	0.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
1211	1213	#2416867PASPS8GXFHV	MARIANNE/*** 00037616 DUBOIS PA	41.98
1213	1213	#2416867POPL58J4GSV	RADIO SHACK 00141632 DU BOIS PA	127.19
1211	1213	#2439900PBSF85AEKXV	KMART 00009733 DUBOIS PA	61.38
		FINANCE CHARGE PURCHASES	$10.42 CASH ADVANCE $0.00	10.42

PREVIOUS BALANCE −	PAYMENTS −	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
686.06	0.00	0.00	230.55	0.00	10.42	927.03

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

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REPORT LOST OR STOLEN CARDS OR CHECKS TO: 1-800-533-6596.
TO CONTACT CUSTOMER SERVICE CALL:
(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883
24 HOURS A DAY, 7 DAYS A WEEK.

Send inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
15.40 %	Advances	0.00	x	1.283	=	0.00
15.40 %	Previous Purchases	679.68	x	1.283	} =	
15.40 %	New Purchases from Previous Statement	133.65	x	1.283		10.42

OGB

NOTICE: See reverse side for important information.

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FIRST OF AMERICA BK-ILLINOIS N.A.
P.O. BOX 1294
SOUTHGATE, MICHIGAN 48195-0294

FIRST OF AMERICA

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55120002

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
14.00	0.00	03/07/95	1060.99	4434 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

•250093332815

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4434 0858 0125 2732	5000	3939	29	02/10/95	03/07/95	14.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0112	0113	#24168670D9DOKR6HY	WAL-MART 176900001769 DU BOIS PA	48.03
0112	0113	#24168670D9DOKM6J4	WAL-MART 176900001769 DU BOIS PA	71.31
		•FINANCE CHARGE•	PURCHASES $14.62 CASH ADVANCE $0.00	14.62

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
927.03	0.00	0.00	119.34	0.00	14.62	1060.99

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

YOUR VISA GOLD SERVICES AND BENEFITS - PURCHASE SECURITY AND EXTENDED PROTECTION PROGRAM, TRAVEL ASSISTANCE SERVICES AND AUTO RENTAL INSURANCE - HAVE BEEN EXTENDED FOR ANOTHER YEAR. IF YOU HAVE ANY QUESTIONS, OR WOULD LIKE A COPY OF THE BENEFITS DISCLOSURE, PLEASE CALL US AT 1-800-423-3883 OR WRITE US AT P.O. BOX 2349 KALAMAZOO, MI 49003.

Send Inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	x	Monthly Periodic Rate =	FINANCE CHARGE
15.40 %	Advances	0.00	x	1.283 =	0.00
15.40 %	Previous Purchases	910.23	x	1.283	
15.40 %	New Purchases from Previous Statement	230.55	x	1.283 =	14.62

OGB

NOTICE: See reverse side for important information.

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FIRST OF AMERICA BA-ILLINOIS N.A.
P.O. BOX 1294
SOUTHGATE, MICHIGAN 481[illegible]

FIRST OF AMERICA

009 7 (8 3
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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE AMOUNT OF PAYMENT ENCLOSED
5.00	0.00	04/07/95	1072.74	4436 0858 0125 2732	18

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

:250093332&1:

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	3927	31	03/13/95	04/07/95	5.00

DATE OF TRANS	DATE OF POST	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0217	0217	#74831001G0123VWK1V	PAYMENT - THANK YOU	15.00-
0302	0302	#24168671YGG3GHK7QV	AMES DEPT STOR 0005371 DU BOIS PA	27.02
0313	0313	#74831002R01206J4EV	PAYMENT - THANK YOU	15.00-
		FINANCE CHARGE	PURCHASES $14.73 CASH ADVANCE $0.00	14.73

PREVIOUS BALANCE −	PAYMENTS −	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
1060.99	30.00	0.00	27.02	0.00	14.73	1072.74

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED

PLEASE REVIEW THE ENCLOSED "IMPORTANT NOTICE" AND NEW
CARDMEMBER AGREEMENT FOR CHANGES IN TERMS TO YOUR FIRST OF
AMERICA ACCOUNT. FOR QUESTIONS REGARDING THESE CHANGES
******* PLEASE CONTACT US AT 1-800-756-3621. *******
FOR GENERAL INQUIRIES CALL CUSTOMER SERVICE AT 1-800-423-3883.

Send Inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE:		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
15.40 %	Advances	0.00	x	1.283	=	0.00
15.40 %	Previous Purchases	1129.57	x	1.283	} =	
15.40 %	New Purchases from Previous Statement	119.34	x	1.283	}	14.73

OGB

NOTICE: See reverse side for important information.

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FIRST OF AMERICA BK-ILLINOIS N.A.
P.O. BOX 1294
SOUTHGATE, MICHIGAN 48195-0294

FIRST OF AMERICA.

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
35.00	0.00	05/07/95	1769.00	4436 0858 0125 2732	$

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆500933321⑈

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	3231	30	04/12/95	05/07/95	35.00

DATE OF TRANS	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0322	0322	75349-02JEYMMODF3N	CHECK # 9203 KALAMAZOO MI	600.00
0330	0330	#2429-16253A27NN6VV	JCPENNEY CO #1489 DUBOIS PA	76.31
			FINANCE CHARGE - PURCHASES $14.12 CASH ADVANCE $5.83	19.95

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
1072.74	0.00	0.00	676.31	0.00	19.95	1769.00

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REPORT LOST OR STOLEN CARDS OR CHECKS TO: 1-800-553-6596.
TO CONTACT CUSTOMER SERVICE CALL:
(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883
24 HOURS A DAY, 7 DAYS A WEEK.

Send Inquiries to: RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49005

ANNUAL PERCENTAGE RATE		Average Daily Balance	x	Monthly Periodic Rate	=	FINANCE CHARGE
15.90 %	Advances	440.00	x	1.325	=	5.83
15.90 %	Previous Purchases	1056.59	x	1.325	} =	14.12
15.90 %	New Purchases from Previous Statement	10.45	x	1.325		

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NOTICE: See reverse side for important information.

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FIRST OF AMERICA BK-ILLINOIS N.A.
P.O. BOX 1294
SOUTHGATE, MICHIGAN 48195-0294
Make Payment Payable To:

FIRST OF AMERICA.

JJC 7 08 0
G6f0
55120003

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
27.00	0.00	06/05/95	2146.24	4436 0858 0125 2732	$.

For PAYOFF BALANCE, call Customer Service telephone number below

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT.

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆500933321⑆

CUSTOMER SERVICE TELEPHONE NO. 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	2853	29	05/11/95	06/05/95	27.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0412	0413	753491037EYNMEOXTM	CHECK # 9303 KALAMAZOO MI	400.00
0414	0414	#74831003801232130V	PAYMENT - THANK YOU	10.00-
0511	0511	#74831006301222629V	PAYMENT - THANK YOU	40.00-
		FINANCE CHARGE PURCHASES	$14.62 CASH ADVANCE $12.62	27.24

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ NEW PURCHASES AND ADVANCES	+ DEBIT ADJUSTMENTS	+ TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
1769.00	50.00	0.00	400.00	0.00	27.24	2146 24

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

****

PAYMENTS RECEIVED AT ANY LOCATION OTHER THAN THE ADDRESS ABOVE
COULD TAKE UP TO FIVE DAYS TO BE CREDITED.
TO CONTACT THE TELEPHONE BANKING CENTER CALL TOLL-FREE
1-800-423-3883 24 HOURS A DAY, 7 DAYS A WEEK.

THE ANNUAL PERCENTAGE RATE AND DAILY PERIODIC RATE MAY VARY.

ANNUAL PERCENTAGE RATE	Corresponding Annual Percentage Rate	Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		FINANCE CHARGE
	15.90 % Advances	1000.20	x	.04355	x	29	=	12.62
	15.90 % Purchases	1157.76	x	.04355	x	29	=	14.62
15.90 %	Advance Fee Finance Charge						=	0.00

JJC

NOTICE: See reverse side for important information.

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MINIMUM PAYMENT DUE	0.00
AMOUNT	8.04 6.86 5.00- 3.68
BALANCE	3.53
FINANCE CHARGE	.00 .68 .00

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FIRST OF AMERICA BK-ILLINOIS N.A.
P.O. BOX 1294
SOUTHGATE, MICHIGAN 48195-0294

Make Payment Payable To

FIRST OF AMERICA

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JJC D7 08 0
55120003

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	TOTAL WRITE IN AMOUNT OF PAYMENT ENCLOSED
70.00	27.00	07/07/95	2176.15	4436 0858 0125 2732	$.

For PAYOFF BALANCE, call the Telephone Banking Center at the number below:

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT.

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

1:500933321:

TELEPHONE BANKING NUMBER 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	2823	32	06/12/95	07/07/95	70.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
			FINANCE CHARGE PURCHASES $15.80 CASH ADVANCE $14.11	29.91
			YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT DEPARTMENT AT 1(800)544-3623.	

PREVIOUS BALANCE −	PAYMENTS −	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE =	NEW BALANCE
2146.24	0.00	0.00	0.00	0.00	29.91	2176.15

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

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*** PLEASE REPORT LOST/STOLEN CARDS/CHECKS PROMPTLY ***
REPORT LOST OR STOLEN CARDS OR CHECKS TO 1-800-533-6596.
TO CONTACT CUSTOMER SERVICE CALL:
(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883
24 HOURS A DAY, 7 DAYS A WEEK.

RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE	Corresponding Annual Percentage Rate		Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		FINANCE CHARGE
15.90 %	15.90	% Advances	1012.62	x	.04356	x	32	=	14.11
	15.90	% Purchases	1133.62	x	.04356	x	32	=	15.80
		Advance Fee Finance Charge						=	0.00

6,155 12-6 AI F85-2742

JJC

NOTICE: See reverse side for important information.

MINIMUM PAYMENT DUE	AMOUNT
0.00	564.64 7.24 150.00- 28.19

BALANCE
28.60

FINANCE CHARGE
0.00
78.19
0.00

TRANS.	ANNUAL PERCENTAGE RATE
0612	15.90

FIRST OF AMERICA BK-ILLINOIS N.A.
P.O. BOX 1294
SOUTHGATE, MICHIGAN 48195-0294

Make Payment Payable To:

FIRST OF AMERICA

JJC G6F0 7 08 0

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
44.00	0.00	08/07/95	2226.19	4436 0858 0125 2232	$.

For PAYOFF BALANCE, call the Telephone Banking Center at the number below.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT.

FIRST OF AMERICA BANK
P.O. BOX 5333
CHICAGO, IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆500933328⑆

TELEPHONE BANKING NUMBER: 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2232	5000	2743	31	07/13/95	08/07/95	44.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0615	0615	#74831005601230H34U	PAYMENT - THANK YOU	30.00-
0622	0622	#24168675E90474XMRV	WAL-MART 176900001769 DU BOIS PA	70.58
0704	0704	#24168675S9DNAMITSV	WAL-MART 176900001769 DU BOIS PA	25.60
0703	0706	#74168675S9ON3Z4GGV	WAL-MART 176900001769 DU BOIS P CREDIT	15.82-
0710	0710	#74831005200YDWEVVV	PAYMENT - THANK YOU	30.00-
			FINANCE CHARGE- PURCHASES $16.16 CASH ADVANCE $13.52	29.68

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE =	NEW BALANCE
2126.15	60.00	15.82	96.18	0.00	29.68	2226.19

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TO CONTACT CUSTOMER SERVICE CALL:
(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883
24 HOURS A DAY, 7 DAYS A WEEK.

RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE	Corresponding Annual Percentage Rates	Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		FINANCE CHARGE
15.90 %	15.90 % Advances	1001.72	x	.04356	x	31	=	13.52
	15.90 % Purchases	1196.75	x	.04356	x	31	=	16.16
	Advance Fee Finance Charge						=	0.00

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NOTICE: See reverse side for important information.

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FIRST OF AMERICA BK-ILLINOIS N.A.
PO BOX 1294
SOUTHGATE MI 48195-0294

FIRST OF AMERICA.

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Make Payment Payable To:

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
38.00	0.00	09/05/95	2234.66	4436 0858 0125 2732	$.

For PAYOFF BALANCE, call the Telephone Banking Center at the number below:

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT.

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1626

:500933326:

TELEPHONE BANKING NUMBER 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0958 0125 2732	5000	2765	29	08/11/95	09/05/95	38.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER — V INDICATES VISA M INDICATES MASTERCARD		CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0713	0714	#24168676390N900BF	V	WAL-MART 176900001769 DU BOIS PA	30.47
0810	0810	#74831006Y012QJY8Y	V	PAYMENT - THANK YOU	50.00-
		FINANCE CHARGE PURCHASES		$15.42 CASH ADVANCE $12.58	28.00

PREVIOUS BALANCE −	PAYMENTS −	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE =	NEW BALANCE
2226.19	50.00	0.00	30.47	0.00	28.00	2234.66

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

RETAIL CREDIT SERVICES P.O. BOX 2549 KALAMAZOO, MI 49003

	Corresponding Annual Percentage Rate	Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		FINANCE CHARGE
ANNUAL PERCENTAGE RATE 15.65 %	15.65 % Advances	1012.58	x	.04287	x	29	=	12.68
	15.65 % Purchases	1240.62	x	.04287	x	29	=	15.42
	Advance Fee Finance Charge						=	0.00

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NOTICE: See reverse side for important information.

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ANNUAL PERCENTAGE RATE 15.65 %

FIRST OF AMERICA BK-ILLINOIS N.A.
PO BOX 1294
SOUTHGATE MI 48195-0294
Make Payment Payable To

FIRST OF AMERICA.

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MasterCard VISA

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	AMOUNT OF PAYMENT ENCLOSED
43.00	0.00	10/08/95	2258.49	4436 0858 0125 2732	$

For PAYOFF BALANCE, call the Telephone Banking Center at the number below.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆5009333241⑆

TELEPHONE BANKING NUMBER 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	2741	33	09/13/95	10/08/95	43.00

DATE OF TRANS	DATE OF POST	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT				AMOUNT
0826	0826	#24265067GPJDHKATEY	VF FACTORY OUTLET #56 MERCER PA				32.00
0912	0912	#748310072012AMHFYY	PAYMENT - THANK YOU				40.00-
		FINANCE CHARGE	PURCHASES	$17.52	CASH ADVANCE	$14.31	31.83

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ NEW PURCHASES AND ADVANCES	+ DEBIT ADJUSTMENTS	+ TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
2234.66	40.00	0.00	32.00	0.00	31.83	2258.49

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED

USE YOUR FIRST OF AMERICA GOLD CARD
FOR BACK TO SCHOOL EXPENSES AND
MAJOR PURCHASES.

RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

	Corresponding Annual Percentage Rate		Average Daily Balance	Daily Periodic Rate	Days in Billing Cycle	FINANCE CHARGE
ANNUAL PERCENTAGE RATE	15.65	% Advances	1011.81	.04287	33	14.31
	15.65	% Purchases	1230.84	.04287	33	17.52
15.65 %		Balance Sub Finance Charge				0.00

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NOTICE: See reverse side for important information

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FIRST OF AMERICA BK-ILLINOIS N.A.
PO BOX 1294
SOUTHGATE MI 48195-0294

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Make Payment Payable To:

Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number	Please write in amount of payment enclosed
42.00	0.00	11/06/95	2261.49	4436 0858 0125 2732	$.

For Payoff Balance, call the Telephone Banking Center at the number below.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT.

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1626

550093332

TELEPHONE BANKING NUMBER 800-423-3883

Account Number	Credit Limit	Available Credit	Days in Billing Cycle	Billing Cycle Closing Date	Payment Due Date	Minimum Payment Due
4436 0858 0125 2732	5000	2758	29	10/12/95	11/06/95	42.00

Date of Trans.	Date of Post.	Reference Number	Charges, Payments and Credits Since Last Statement	Amount
1010	1010	#74831008V012AFDL897	PAYMENT - THANK YOU	45.00-
			FINANCE CHARGE PURCHASES $15.42 CASH ADVANCE $12.58	28.00

Previous Balance -	Payments -	Credits +	Purchases and Advances +	Debit Adjustments +	Total Fees and Finance Charge =	New Balance
2258.49	45.00	0.00	0.00	0.00	28.00	2261.49

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

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*** PLEASE REPORT LOST/STOLEN CARDS/CHECKS PROMPTLY ***
REPORT LOST OR STOLEN CARDS OR CHECKS TO 1-800-533-6596.
TO CONTACT CUSTOMER SERVICE CALL:
(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883
24 HOURS A DAY, 7 DAYS A WEEK.

RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

Annual Percentage Rate	Corresponding Annual Percentage Rate	Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		Finance Charge
15.65 %	15.65 % Advances	1012.22	x	.04287	x	29	=	12.58
	15.65 % Purchases	1241.00	x	.04287	x	29	=	15.42
	Advance Fee Finance Charge						=	0.00

JJC

NOTICE: See reverse side for important information.

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FIRST OF AMERICA BK-ILLINOIS N.A.
PO BOX 7294
SOUTHGATE MI 48195-0296
Make Payment Payable To:

FIRST OF AMERICA

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MasterCard
VISA

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	[illegible]
88.00	42.00	12/05/95	2339.68	4436 0858 0125 2732	$

For PAYOFF BALANCE, call the Telephone Banking Center at the number below.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆500933321⑆

TELEPHONE BANKING NUMBER 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	2660	29	11/10/95	12/05/95	88.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
1104	1104	#24418009N90PSV72SV	MUFFLERS UNLIMITED DUBOIS PA	70.13
		FINANCE CHARGE	PURCHASES $15.48 CASH ADVANCE $12.58	28.06

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT DEPARTMENT AT 1(800)544-3623.

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ NEW PURCHASES AND ADVANCES	+ DEBIT ADJUSTMENTS	+ TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
2241.49	0.00	0.00	70.13	0.00	28.06	2339.68

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

WITH CASH MANAGEMENT CHECKING YOU'LL EARN HIGHER INTEREST ON HIGHER BALANCES AND GET UNLIMITED CHECKWRITING. CALL 1-800-222-4FOA TO OPEN YOUR ACCOUNT BY MAIL TODAY. BECAUSE IT'S NOT JUST CASH MANAGEMENT CHECKING. IT'S CHECKING THAT MANAGES TO MAKE YOU REAL CASH. MEMBER FDIC

RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE	Corresponding Annual Percentage Rate:		Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		FINANCE CHARGE
15.65 %	15.65	% Advances	1012.58	x	.04287	x	29	=	12.58
	15.65	% Purchases	1245.85	x	.04287	x	29	=	15.48
		Advance Fee Finance Charge						=	0.00

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NOTICE: See reverse side for important information.

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FIRST OF AMERICA BK-ILLINOIS N.A.
PO BOX 1296
SOUTHGATE MI 48195-0296
Make Payment Payable To:

FIRST OF AMERICA

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
0.00	0.00	01/06/96	2284.96	4436 0858 0125 2732	$.

For PAYOFF BALANCE, call the Telephone Banking Center at the number below.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT.

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

⑆5009333216⑆

TELEPHONE BANKING NUMBER: 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	2715	32	12/12/95	01/06/96	0.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
1113	1113	#74831009X0129R06WV	PAYMENT - THANK YOU	45.00-
1201	1201	#2427530AG6YT8S8N9V	CVS #1685 CLEARFIELD PA	4.79
1211	1211	#7483100A10129T3VXV	PAYMENT - THANK YOU	46.00-
			FINANCE CHARGE PURCHASES $17.76 CASH ADVANCE $13.73	31.49

AS A VALUED CUSTOMER, WE WOULD LIKE TO GIVE YOU A HOLIDAY GIFT. YOU MAY SKIP THIS MONTH'S PAYMENT. YOU JUST DON'T PAY IT. FINANCE CHARGES WILL CONTINUE TO ACCRUE, HOWEVER.
BEST WISHES FOR THE HOLIDAY SEASON

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE =	NEW BALANCE
2339.68	91.00	0.00	4.79	0.00	31.49	2284.96

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

SPREAD THE SPIRIT OF THE HOLIDAY GIVING. WHEN YOU USE YOUR FIRST OF AMERICA VISA CARD AT TARGET STORES DECEMBER 1, 1995 THROUGH JANUARY 31, 1996, A DONATION WILL BE MADE TO HABITAT FOR HUMANITY, A NON-PROFIT ORGANIZATION DEDICATED TO BUILDING HOMES FOR THE UNDERPRIVILEGED.

RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE	Corresponding Annual Percentage Rate		Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		FINANCE CHARGE
15.65	15.65 % Advances		1001.37	X	.04287	X	32	=	13.73
	15.65 % Purchases		1294.84	X	.04287	X	32	=	17.76
	Advance Fee Finance Charge							=	0.00

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MINIMUM PAYMENT DUE
42.00

AMOUNT
537.43
134.06
21.33
25.68

BALANCE
147.66

FINANCE CHARGE
0.00
27.08
0.00

FIRST OF AMERICA BK-ILLINOIS N.A.
PO BOX 1294
SOUTHGATE MI 48195-0294

FIRST OF AMERICA

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Make Payment Payable To:

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
48.00	0.00	02/06/96	2410.72	4436 0859 0125 2732	$.

For PAYOFF BALANCE, call the Telephone Banking Center at the number below.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

:500933321:

TELEPHONE BANKING NUMBER 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	2589	31	01/12/96	02/06/96	48.00

DATE OF TRANS.	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
1216	1216	#2416867B0GG3GHK7E	AMES DEPT STOR 0005371 DU BOIS PA	38.64
1216	1216	#2429916A23B03KXAQ	JCPENNEY CO #1489 DUBOIS PA	32.00
1216	1216	#2439900A2SF8SAJL0	KMART 00009733 DUBOIS PA	26.36
1220	1220	#2429916B33B03L73W	JCPENNEY CO #1489 DUBOIS PA	29.25
1220	1222	#7429916B33B03L73S	JCPENNEY CO #1489 DUBOIS PA CREDIT	32.00-
		FINANCE CHARGE PURCHASES	$18.05 CASH ADVANCE $13.46	31.51

PREVIOUS BALANCE −	PAYMENTS −	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE =	NEW BALANCE
2284.96	0.00	32.00	126.25	0.00	31.51	2410.72

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

EFFECTIVE FEB 29, 1996, THE PURCHASE SECURITY PROGRAM BENEFITS
WILL NO LONGER APPLY TO VISA GOLD ACCOUNTS. TIMELY CLAIMS
WILL BE HONORED ON PURCHASES MADE PRIOR TO FEB 29, 1996.
SUBJECT TO THE TERMS, CONDITIONS, & EXCLUSIONS OF THE POLICY.
FOR MORE INFO. OR TO FILE A CLAIM, CALL 1-800-VISA-911.

RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE	Corresponding Annual Percentage Rate		Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		FINANCE CHARGE
15.65 %	15.65	% Advances	1015.73	×	.04287	×	31	=	13.46
	15.65	% Purchases	1358.77	×	.04287	×	31	=	18.05
		Advance Fee Finance Charge						=	0.00

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NOTICE: See reverse side for important information.

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NOTICE: See reverse side for important information.

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FIRST OF AMERICA BK-ILLINOIS N.A.
PO BOX 1296
SOUTHGATE MICHIGAN 48195-0294

FIRST OF AMERICA.

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Make Payment Payable To:

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	PLEASE WRITE IN AMOUNT OF PAYMENT ENCLOSED
96.00	48.00	03/08/96	2442.24	4436 0858 0125 2732	$.

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT.

For PAYOFF BALANCE, call the Telephone Banking Center at the number below.

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1626

⑆500933321⑆

TELEPHONE BANKING NUMBER: 800-423-3983

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	2557	31	02/12/96	03/08/96	96.00

DATE OF TRANS	DATE OF POST	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
			FINANCE CHARGE PURCHASES $18.09 CASH ADVANCE $13.43	31.52
			YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT DEPARTMENT AT 1(800)544-3623.	

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ NEW PURCHASES AND ADVANCES	+ DEBIT ADJUSTMENTS	+ TOTAL FEES AND FINANCE CHARGE	= NEW BALANCE
2410.72	0.00	0.00	0.00	0.00	31.52	2442.24

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

RECEIVE A SUBSTANTIAL DISCOUNT ON THE NEW ENCYCLOPEDIA BRITTANICA AS A FIRST OF AMERICA GOLD CARD CUSTOMER. SEE THE ENCYCLOPEDIA BRITTANICA BROCHURE FOR MORE DETAILS AND HOW TO RECEIVE A FREE, NO OBLIGATION DESK REFERENCE SET.

RETAIL CREDIT SERVICES P.O. BOX 2369 KALAMAZOO, MI 49003

	Corresponding Annual Percentage Rate		Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		FINANCE CHARGE
ANNUAL PERCENTAGE RATE 11.40 %	15.40	% Advances	1027.17	x	.04219	x	31	=	13.43
	15.40	% Purchases	1383.55	x	.04219	x	31	=	18.09

AMOUNT
24.80
10.25
-20.00-
26.62

0.00

19.31

0:00
5.82
0:00

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FIRST OF AMERICA BK-ILLINOIS N.A.
PO BOX 1294
SOUTHGATE MICHIGAN 48195-0294
Make Payment Payable To:

FIRST OF AMERICA.

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Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number	Please write in amount of payment enclosed
43.00	0.00	04/06/96	2371.02	4436 0858 0125 2732	$

For PAYOFF BALANCE, call the Telephone Banking Center at the number below

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMER'.A BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

:5009333263:

TELEPHONE BANKING NUMBER 800-423-3333

Account Number	Credit Limit	Available Credit	Days in Billing Cycle	Billing Cycle Closing Date	Payment Due Date	Minimum Payment Due
4436 0858 0125 2732	5000	2628	29	03/12/96	04/06/96	43.00

Date of Trans.	Date of Post.	Reference Number	Charges, Payments and Credits Since Last Statement	Amount
0215	0215	#74831000Y012ONMRNV	PAYMENT - THANK YOU	50.00-
0311	0311	#7483100XEP0129NDJAY	PAYMENT - THANK YOU	50.00-
		FINANCE CHARGE	PURCHASES $16.72 CASH ADVANCE $12.06	28.78

Previous Balance -	Payments -	Credits +	New Purchases and Advances +	Debit Adjustments +	Total Fees and Finance Charge =	New Balance
2442.24	100.00	0.00	0.00	0.00	28.78	2371.02

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED

NOW YOUR FIRST OF AMERICA GOLD CARD PROVIDES EVEN MORE VALUE! INTRODUCING WORLDLINK SERVICES. A LONG DISTANCE CALLING CARD PROGRAM. SAVE MORE THAN TRADITIONAL CALLING CARD PROGRAMS AND THERE'S NO CHARGE TO ENROLL.
SEE THIS MONTH'S NEWSLETTER FOR MORE DETAILS.

RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

	Corresponding Annual Percentage Rate	Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		FINANCE CHARGE
ANNUAL PERCENTAGE RATE 15.15 %	15.15 % Advances	1002.80	x	.04150	x	29	=	12.06
	15.15 % Purchases	1389.43	x	.04150	x	29	=	16.72
	Advance Fee Finance Charge						=	0.00

JJC

NOTICE: See reverse side for important information.

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FIRST OF AMERICA BK-ILLINOIS N.A.
PO BOX 1294
SOUTHGATE, MI 48195-0294
Make Payment Payable To:

FIRST OF AMERICA.

66F0
JJC 07 08 0
55120001

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER	
99.00	43.00	05/06/96	2820.75	4436 0858 0125 2732	$

For PAYOFF BALANCE, call the Telephone Banking Center at the number below

PLEASE DETACH AND ENCLOSE TOP PORTION WITH PAYMENT

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1626

⑆500933321⑆

TELEPHONE BANKING NUMBER 800-423-3883

ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
4436 0858 0125 2732	5000	2179	30	04/11/96	05/06/96	99.00

DATE OF TRANS	DATE OF POST.	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT	AMOUNT
0324	0324	#2440140F52WJPLB07Y	THE BON TON #17 INDIANA PA	29.99
0324	0324	#2440140F52WJPLB01Y	THE BON TON #17 INDIANA PA	39.99
0326	0326	#745C12BF81RNDPNHAY	S & T BANK #26 DUBOIS PA	300.00
0403	0403	#2441800FF2RGHS2JUT	MUFFLERS UNLIMITED DUBOIS PA	47.40
			FINANCE CHARGE PURCHASES $17.64 CASH ADVANCE $14.71	32.35

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YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT DEPARTMENT AT 1(800)544-3625.

PREVIOUS BALANCE -	PAYMENTS -	CREDITS +	NEW PURCHASES AND ADVANCES +	DEBIT ADJUSTMENTS +	TOTAL FEES AND FINANCE CHARGE =	NEW BALANCE
2371.02	0.00	0.00	417.38	0.00	32.35	2820.75

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED

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*** PLEASE REPORT LOST/STOLEN CARDS/CHECKS PROMPTLY ***
REPORT LOST OR STOLEN CARDS OR CHECKS TO 1-800-533-6596.
TO CONTACT CUSTOMER SERVICE CALL:
(616) 376-4000 OR CALL TOLL-FREE 1-800-423-3883
24 HOURS A DAY, 7 DAYS A WEEK.

RETAIL CREDIT SERVICES P.O. BOX 2349 KALAMAZOO, MI 49003

ANNUAL PERCENTAGE RATE	Corresponding Annual Percentage Rate		Average Daily Balance		Daily Periodic Rate		Days in Billing Cycle		FINANCE CHARGE
15.15 %	15.15	% Advances	1182.06	x	.04150	x	30	=	14.71
	15.15	% Purchases	1417.30	x	.04150	x	30	=	17.64
		Advance Fee Finance Charge						=	0.00

JJC

NOTICE: See reverse side for important information.

MINIMUM PAYMENT DUE	0.00
AMOUNT	45.00-
	5.11
	23.42
BALANCE	5.56
FINANCE CHARGE	.00
	3.42
	.00

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Billing Statement Period	
Ending Date May 10, 1996	
New Balance	$2,772.74
Minimum Payment Due	$49.00
Due Date	**June 4, 1996**
Credit Line	$5,000.00
Available Credit	$2,227.00

Payment Record
Amount Paid______ Check No______ Date Paid______

Previous Balance **$2,820.75**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
04/12	04/12	#PAYMENT - THANK YOU		$45.00	
04/24	04/24	#RIVERSIDE MARKET #003DUBOIS PA	$23.48		
05/09	05/09	#PAYMENT - THANK YOU		$60.00	
3 Transactions		**Total Transactions**			**- $81.52**

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.15%	$1,485.37	0.04150%	29	17.87	17.87
Advances	15.15%	$1,300.00	0.04150%	29	15.64	15.64
Total Finance Charge					$33.51	
Annual Percentage Rate	15.15%					

New Balance **$2,772.74**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0004900027727444360858012527320

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$49.00	June 4, 1996	$2,772.74	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUD 1 8 7 1098 0800 G6F0 0001 960510

⑆500933321⑆

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Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Billing Statement Period	
Ending Date June 12, 1996	
New Balance	$2,760.88
Minimum Payment Due	$54.00
Due Date	**July 7, 1996**
Credit Line	$5,000.00
Available Credit	$2,239.00

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance **$2,772.74**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
05/12	05/12	# RIVERSIDE MARKET #003 DUBOIS PA	$34.07		
06/01	06/01	# PAYMENT - THANK YOU		$50.00	
06/05	06/07	# FASHION BUG PLUS 801 DUBIOS PA CREDIT		$34.00	
3 Transactions		**Total Transactions**			**- $49.93**

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.15%	$1,471.46	0.04150%	33	20.14	20.14
Advances	15.15%	$1,309.95	0.04150%	33	17.93	17.93
Total Finance Charge					$38.07	
Annual Percentage Rate	15.15%					

New Balance **$2,760.88**

Important Messages

USE YOUR FIRST OF AMERICA GOLD CARD FOR ALL SUMMER ACTIVITIES.
IT PROVIDES VALUE AND CONVENIENCE WHEN YOU'RE ON VACATION
OR WHEN YOU'RE SHOPPING FOR HOME IMPROVEMENT PROJECTS.
EQUAL HOUSING LENDER.

Please detach and return this coupon with your payment.

00054000276088443608580125273280

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$54.00	July 7, 1996	$2,760.88	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUD 1 8 7 1098 0800 G6F0 0001 960612

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Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date July 12, 1996	
New Balance	$3,016.55
Minimum Payment Due	$114.00
Past Due	$54.00
Due Date	**August 6, 1996**
Credit Line	$5,000.00
Available Credit	NONE

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614.

Payment Record
Amount Paid______ Check No______ Date Paid_______

Previous Balance **$2,760.88**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
06/14	06/14	#BI-LO MARKET #231 DUBOIS PA	$67.06		
06/18	06/18	#THRIFT DRUG INC #7210 DUBOIS PA	$19.08		
06/19	06/19	#FOOTLOCKER #8418 DU BOIS PA	$39.99		
07/03	07/03	#BI-LO MARKET #231 DUBOIS PA	$61.10		
07/05	07/05	#RIVERSIDE MARKET #003 DUBOIS PA	$32.32		
5 Transactions		**Total Transactions**			**$219.55**

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT
DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT
DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.15%	$1,584.65	0.04150%	30	19.72	**19.72**
Advances	15.15%	$1,317.93	0.04150%	30	16.40	**16.40**
Total Finance Charge					$36.12	
Annual Percentage Rate	15.15%					

New Balance **$3,016.55**

Important Messages

PLEASE SEE ENCLOSED NOTICE
WITH IMPORTANT INFORMATION ABOUT YOUR ACCOUNT.

Please detach and return this coupon with your payment.

0011400030165544360858012527329

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$114.00	August 6, 1996	$3,016.55	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUD 1 8 D 7 1098 0800 G6F0 0002 960712

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Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Billing Statement Period	
Ending Date August 12, 1996	
New Balance	$3,118.71
Minimum Payment Due	$94.51
Past Due	$32.51
Due Date	September 6, 1996
Credit Line	$5,000.00
Available Credit	NONE

Payment Record

Amount Paid_______ Check No_______ Date Paid_______

Previous Balance $3,016.55

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
07/11	07/13	#AMES DEPT STOR 0005371DU BOIS PA	$20.02		
07/15	07/15	#PAYMENT - THANK YOU		$55.00	
08/05	08/05	#RIVERSIDE MARKET #003DUBOIS PA	$37.68		
08/09	08/09	#AMES DEPT STOR 0005371DU BOIS PA	$55.96		
08/09	08/09	#WAL-MART 176900001769DU BOIS PA	$31.34		
08/09	08/12	#AMES DEPT STOR 0005371 DU BOIS P CREDIT		$26.49	
6 Transactions		Total Transactions			$63.51

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.15%	$1,703.03	0.04150%	31	21.90	21.90
Advances	15.15%	$1,302.21	0.04150%	31	16.75	16.75
Total Finance Charge					$38.65	
Annual Percentage Rate	15.15%					

New Balance $3,118.71

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0009451031187144360858012527323

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$94.51	September 6, 1996	$3,118.71	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUD 1 8 D 7 1098 0800 G6F0 0001 960812

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MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614.

Billing Statement Period	
Ending Date September 12, 1996	
New Balance	$3,611.92
Minimum Payment Due	$106.51
Past Due	$34.51
Due Date	October 7, 1996
Credit Line	$5,000.00
Available Credit	NONE

Payment Record

Amount Paid______ Check No______ Date Paid______

Previous Balance **$3,118.71**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
08/22	08/22	# PAYMENT - THANK YOU		$60.00	
08/28	08/28	# S & T BANK #26DUBOIS PA	$250.00		
08/29	08/29	# FASHION BUG 49DU BOIS PA	$19.98		
08/29	08/29	# THRIFT DRUG INC #7210DUBOIS PA	$29.26		
08/30	08/30	# RIVERSIDE MARKET #003DUBOIS PA	$96.21		
09/02	09/02	# RIVERSIDE MARKET #003DUBOIS PA	$21.02		
09/03	09/03	# RIVERSIDE MARKET #003DUBOIS PA	$24.81		
09/04	09/04	# RIVERSIDE MARKET #003DUBOIS PA	$28.31		
09/05	09/05	# RIVERSIDE MARKET #003DUBOIS PA	$23.15		
09/12	09/12	LATE FEE	$18.00		
10 Transactions		**Total Transactions**			**$450.74**

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT
DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT
DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days In Billing Period	*Finance Charge*	
Purchases	15.15%	$1,868.19	0.04150%	31	24.03	**24.03**
Advances	15.15%	$1,433.89	0.04150%	31	18.44	**18.44**
Total Finance Charge					$42.47	
Annual Percentage Rate	15.15%					

New Balance **$3,611.92**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0010651036119244360858012527322

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$106.51	October 7, 1996	$3,611.92	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUD 1 8 D 7 *1 1098 0800 V690 0001 960912

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MICHAEL A FULLER
CAROLE A FULLER

Page 1 of 1

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614.

Billing Statement Period	
Ending Date October 11, 1996	
New Balance	$3,632.41
Minimum Payment Due	$113.51
Past Due	$41.51
Due Date	**November 5, 1996**
Credit Line	$5,000.00
Available Credit	NONE

Payment Record
Amount Paid_______ Check No_______ Date Paid______

Previous Balance **$3,611.92**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
09/12	09/13	#RIVERSIDE MARKET #003DUBOIS PA	$24.26		
09/23	09/23	#PAYMENT - THANK YOU		$65.00	
10/11	10/11	LATE FEE	$18.00		
3 Transactions		**Total Transactions**			**-$22.74**

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT
DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT
DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.15%	$2,037.23	0.04150%	29	24.51	**24.51**
Advances	15.15%	$1,556.35	0.04150%	29	18.72	**18.72**
Total Finance Charge					$43.23	
Annual Percentage Rate	15.15%					

New Balance **$3,632.41**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0011351036324144360858012527325

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$113.51	November 5, 1996	$3,632.41	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUD 1 8 D 7 1098 0800 V690 0001 961011

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Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date November 12, 1996	
New Balance	$3,898.22
Minimum Payment Due	$115.51
Past Due	$38.51
Due Date	December 7, 1996
Credit Line	$5,000.00
Available Credit	NONE

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance $3,632.41

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
10/14	10/14	# PAYMENT - THANK YOU		$75.00	
10/19	10/19	# S & T BANK #26DUBOIS PA	$225.00		
10/19	10/19	# "FINANCE CHARGE" ADVANCE FEE	$4.50		
11/06	11/06	# RIVERSIDE MARKET #003DUBOIS PA	$17.36		
11/07	11/07	# RIVERSIDE MARKET #003DUBOIS PA	$26.21		
11/12	11/12	LATE FEE	$18.00		
6 Transactions		Total Transactions			$216.07

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	Finance Charge	
Purchases	15.15%	$2,019.63	0.04150%	32	26.81	26.81
Advances	15.15%	$1,726.95	0.04150%	32	22.93	22.93
Total Advance Fee					4.50	
Total Finance Charge					$54.24	
Annual Percentage Rate	17.37%	The APR includes this billing periods' advance fee listed above.				

New Balance $3,898.22

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0011551038982244360858012527322

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$115.51	December 7, 1996	$3,898.22	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5612 BUD 1 8 D 7

1098 0800 V690 0001 961112

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Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4514.

Billing Statement Period	
Ending Date	December 11, 1996
New Balance	$3,902.40
Minimum Payment Due	$133.51
Past Due	$55.51
Due Date	January 5, 1997
Credit Line	$5,000.00
Available Credit	NONE

Payment Record
Amount Paid______ Check No______ Date Paid______

Previous Balance $3,898.22

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
11/13	11/13	#PAYMENT - THANK YOU		$60.00	
12/11	12/11	LATE FEE	$18.00		
2 Transactions		**Total Transactions**			-$42.00

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.15%	$2,063.22	0.04150%	29	24.82	24.82
Advances	15.15%	$1,775.00	0.04150%	29	21.36	21.36
Total Finance Charge					$46.18	
Annual Percentage Rate	15.15%					

New Balance $3,902.40

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0013351039024044360858012527327

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$133.51	January 5, 1997	$3,902.40	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUO 1 8 D 7 1098 0800 V890 0001 961211

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Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date January 13, 1997	
New Balance	$4,066.02
Minimum Payment Due	$154.51
Past Due	$73.51
Due Date	February 7, 1997
Credit Line	$5,000.00
Available Credit	NONE

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance $3,902.40

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
12/13	12/13	#RIVERSIDE MARKET #003DUBOIS PA	$74.35		
12/13	12/13	#PAYMENT - THANK YOU		$60.00	
12/24	12/24	#S & T BANK #23DUBOIS PA	$75.00		
12/24	12/24	#'FINANCE CHARGE' ADVANCE FEE	$2.00		
01/13	01/13	LATE FEE	$18.00		
5 Transactions		Total Transactions			$109.35

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.15%	$2,140.66	0.04150%	33	29.31	29.31
Advances	15.15%	$1,823.37	0.04150%	33	24.96	24.96
Total Advance Fee					2.00	
Total Finance Charge					$56.27	
Annual Percentage Rate	17.03%	The APR includes this billing periods' advance fee listed above.				

New Balance $4,066.02

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0015451040660244360858012527329

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$154.51	February 7, 1997	$4,066.02	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUD 1 8 D 7

1098 0800 V690 0001 970113

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Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614.

Billing Statement Period	
Ending Date February 12, 1997	
New Balance	$4,212.88
Minimum Payment Due	$163.51
Past Due	$79.51
Due Date	**March 9, 1997**
Credit Line	$5,000.00
Available Credit	NONE

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance **$4,066.02**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
01/22	01/22	#PAYMENT - THANK YOU		$75.00	
01/29	01/29	#S & T BANK #23DUBOIS PA	$150.00		
01/29	01/29	#*FINANCE CHARGE* ADVANCE FEE	$3.00		
02/12	02/12	LATE FEE	$18.00		
4 Transactions		**Total Transactions**			**$96.00**

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT
DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT
DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.15%	$2,153.63	0.04150%	30	26.81	26.81
Advances	15.15%	$1,932.18	0.04150%	30	24.05	24.05
Total Advance Fee					3.00	
Total Finance Charge					$53.86	
Annual Percentage Rate	15.81%	The APR includes this billing periods' advance fee listed above.				

New Balance **$4,212.88**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0016351042128844360858012527320

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$163.51	March 9, 1997	$4,212.88	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUO 1 8 D 7

1096 0600 V590 0001 970212

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First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period [illegible]	
Ending Date March 12, 1997	
New Balance	$4,095.73
Minimum Payment Due	$79.51
Due Date	April 6, 1997
Credit Line	$5,000.00
Available Credit	$904.00

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614.

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance **$4,212.88**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
02/25	02/25	# PAYMENT - THANK YOU		$165.00	
1 Transactions		**Total Transactions**			**- $165.00**

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.15%	$2,107.00	0.04150%	28	24.48	24.48
Advances	15.15%	$2,011.59	0.04150%	28	23.37	23.37
Total Finance Charge					$47.85	
Annual Percentage Rate	15.15%					

New Balance **$4,095.73**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

00079510409573443608580125273 27

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$79.51	April 6, 1997	$4,095.73	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

5617 BUO 1 6 7

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE 6188
DU BOIS PA 15801-1624

1088 0600 V880 0001 970312 6188

⑆500933321⑆

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-282-4614.

Payment Record

Amount Paid______ Check No______, Date Paid______

Billing Statement Period	
Ending Date April 10, 1997	
New Balance	$4,163.01
Minimum Payment Due	$162.51
Past Due	$79.51
Due Date	**May 5, 1997**
Credit Line	$5,000.00
Available Credit	NONE

Previous Balance **$4,095.73**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
04/10	04/10	LATE FEE	$18.00		
1 Transactions		Total Transactions			$18.00

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT
DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT
DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.15%	$2,072.36	0.04150%	29	24.94	24.94
Advances	15.15%	$2,023.37	0.04150%	29	24.34	24.34
Total Finance Charge					$49.28	
Annual Percentage Rate	15.15%					

New Balance **$4,163.01**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6586

Please detach and return this coupon with your payment.

0016251041630144360858012527325

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$162.51	May 5, 1997	$4,163.01	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

5012 BUD 1 8 D 7

MICHAEL A FULLER
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910 W WASHINGTON AVE 5233
DU BOIS PA 15801-1624

1098 0800 V880 0001 970410 5230

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Page 1 of 2

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date May 12, 1997	
New Balance	$4,053.86
Minimum Payment Due	$78.51
Due Date	June 6, 1997
Credit Line	$5,000.00
Available Credit	$946.00

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance **$4,163.01**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
05/08	05/08	# PAYMENT - THANK YOU		$165.00	
1 Transactions		Total Transactions			- $165.00

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	Finance Charge	
Purchases	15.40%	$2,096.97	0.04219%	32	28.31	28.31
Advances	15.40%	$2,040.25	0.04219%	32	27.54	27.54
Total Finance Charge					$55.85	
Annual Percentage Rate	15.40%					

New Balance **$4,053.86**

Important Messages

SPRING INTO ACTION AND GET READY FOR SUMMER BY TAKING ADVANTAGE OF ALL THE WAYS YOU CAN SAVE WITH YOUR FIRST OF AMERICA CREDIT CARD FOR HOME IMPROVEMENTS, VACATION AND ENTERTAINMENT NEEDS.

Please detach and return this coupon with your payment.

0007851040538644360858012527324

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$78.51	June 6, 1997	$4,053.86	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

10939

5512 BUD 1 8 7

1098 0800 V690 0001 970512 10939

⑆500933321⑆

Introducing... First of America's "To Your Credit."

Just use your First of America MasterCard or Visa card at any of the following merchants before the stated expiration dates and you AUTOMATICALLY will receive the discount offered. There's no paperwork to complete... no receipts to send in... no coupons to redeem. The savings will appear as a credit on your billing statement at the same time your purchase appears. It's that easy! Any questions... just call our Telephone Banking Center at 1-800-423-3883. To Your Credit, another exclusive benefit for First of America cardmembers like you.

Promotions valid only when you use your card 4436 0858 0125 2732

She'll Love You For It! $15.00 Credit

An exquisite way to give the strand of pearls she has always wanted. Lovely natural oval freshwater pearls. Receive a $15 credit on all purchases. Normally $99, priced at only $84. 800-664-1095 24 hrs a day. P&H $9.95.

Promotion ends: 06-30-1997 *Offer ID: 00368104*

ULTIMATE AUTOMOTIVE

Ultimate Automotive 15% Credit

Receive a 15% credit on all purchases of $95 or more. Seat covers, denim, sheepskin, velvet, and others. Dashboard covers, mats, car covers, bug shields, steering wheels, key chains, accessories. Call 800-587-9166.

Promotion ends: 06-30-1997 *Offer ID: 00287401*

First of America Visa

Page 1 of 2

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614.

Billing Statement Period	
Ending Date June 11, 1997	
New Balance	$4,251.92
Minimum Payment Due	$163.51
Past Due	$78.51
Due Date	**July 6, 1997**
Credit Line	$5,000.00
Available Credit	NONE

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance $4,053.86

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
05/19	05/19	# S & T BANK #26DUBOIS PA	$125.00		
05/19	05/19	# *FINANCE CHARGE* ADVANCE FEE	$2.50		
06/11	06/11	LATE FEE	$18.00		
3 Transactions	**Total Transactions**				**$145.50**

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT
DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT
DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.40%	$2,026.32	0.04219%	30	25.64	**25.64**
Advances	15.40%	$2,127.54	0.04219%	30	26.92	**26.92**
Total Advance Fee					2.50	
Total Finance Charge					$55.06	
Annual Percentage Rate	15.90%	The APR includes this billing periods' advance fee listed above.				

New Balance $4,251.92

Important Messages

PLEASE REVIEW THE ENCLOSED NOTICE FOR
IMPORTANT INFORMATION ABOUT YOUR ACCOUNT.

Please detach and return this coupon with your payment.

0016351042519244360858012527326

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$163.51	July 6, 1997	$4,251.92	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

5512 BUO 1 8 0 7

MICHAEL A FULLER 12174
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

1096 0600 V690 0001 970611 12174

⑆500933321⑆

First of America's "To Your Credit."

Just use your First of America MasterCard or Visa card at any of the following merchants before the stated expiration dates and you AUTOMATICALLY will receive the discount offered. There's no paperwork to complete... no receipts to send in... no coupons to redeem. The savings will appear as a credit on your billing statement at the same time your purchase appears. It's that easy! Any questions... just call our Telephone Banking Center at 1-800-423-3883. To Your Credit, another exclusive benefit for First of America cardmembers like you.

Promotions valid only when you use your card 4436 0858 0125 2732

American
Blind and Wallpaper Factory

American Blind & Wallpaper $10.00 Credit

Receive a $10 credit on your next purchase of $50 or more! Name brands already discounted up to 82%. Call 800-689-4482 to receive a price quote, place an order or receive a FREE blind sample kit.

Promotion ends: 07-31-1997 *Offer ID: 00414501*

Metropolitan Museum of Art 15% Credit

Receive a 15% credit on all purchases from the Metropolitan Museum of Art catalogue. Reproductions of jewelry, posters, cards and more from our collections! Call 800-662-3397 for a free copy of the current catalogue.

Promotion ends: 08-31-1997 *Offer ID: 00417101*

DREAM VACATIONS
▲Delta Air Lines

Caribbean Trends $25.00 Credit

Select a vacation to one of 15 Caribbean destinations and receive a $25 credit on each stay of $250 or more. Come relax and enjoy tropical foliage, tranquil waters and white-sand beaches. Call 800-406-6677 exclusively.

Promotion ends: 07-31-1997 *Offer ID: 00415406*

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Page 1 of 2

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date July 11, 1997	
New Balance	$4,855.62
Minimum Payment Due	$260.51
Past Due	$163.51
Due Date	**August 5, 1997**
Credit Line	$5,000.00
Available Credit	NONE

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance $4,251.92

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits
06/30	06/30	# PAYMENT - THANK YOU		$150.00
07/03	07/03	# S & T BANK #26DUBOIS PA	$500.00	
07/03	07/03	# *FINANCE CHARGE* ADVANCE FEE	$10.00	
07/09	07/09	RETURNED CHECK CHG	$20.00	
06/30	06/30	AN ADJUSTMENT TO YOUR ACCOUNT	$150.00	
07/11	07/11	LATE FEE	$18.00	
6 Transactions		Total Transactions		

$548.00

YOUR ACCOUNT IS TWO MONTHS PAST DUE. CONTACT OUR BANK AT 1(800)544-3623 IMMEDIATELY IF PRIOR ARRANGEMENTS HAVE NOT BEEN MADE FOR PAYMENTS.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.40%	$2,069.96	0.04219%	30	26.19	26.19
Advances	15.40%	$2,331.96	0.04219%	30	29.51	29.51
Total Advance Fee					10.00	
Total Finance Charge					$65.70	
Annual Percentage Rate	17.91%	The APR includes this billing periods' advance fee listed above.				

New Balance $4,855.62

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0026051048556244360858012527326

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$260.51	August 5, 1997	$4,855.62	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

11275

5512 BUD 1 8 D 7

1098 0800 V890 0001 970711 11275

⑆500933321⑆

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date	August 12, 1997
New Balance	$4,939.15
Minimum Payment Due	$358.51
Past Due	$260.51
Due Date	**September 6, 1997**
Credit Line	$5,000.00
Available Credit	NONE

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614,

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance **$4,855.62**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
08/12	08/12	LATE FEE	$18.00		
1 Transactions		Total Transactions			$18.00

YOUR ACCOUNT IS NOW SERIOUSLY PAST DUE. CALL
1-800-544-3623 TO MAKE ARRANGEMENTS AND AVOID
POSSIBLE LEGAL ACTION.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.40%	$2,134.15	0.04219%	32	28.80	28.80
Advances	15.40%	$2,721.47	0.04219%	32	36.73	36.73
Total Finance Charge					$65.53	
Annual Percentage Rate	15.40%					

New Balance **$4,939.15**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0035851049391544360858012527326

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$358.51	September 6, 1997	$4,939.15	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

5512 BUD 1 8 CD 7

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

1784

1098 0800 V890 0001 970812 1784

⑆500933321⑆

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614.

Billing Statement Period	
Ending Date	September 11, 1997
New Balance	$5,039.94
Minimum Payment Due	$498.45
Past Due	$358.51
Due Date	**October 6, 1997**
Credit Line	$5,000.00
Available Credit	NONE

Payment Record

Amount Paid_______ Check No_______ Date Paid______

Previous Balance **$4,939.15**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
09/11	09/11	LATE FEE			
1 Transactions		**Total Transactions**	$18.00		**$18.00**

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	20.40%	$2,180.95	0.05588%	30	36.56	**36.56**
Advances	20.40%	$2,758.20	0.05588%	30	46.23	**46.23**
Total Finance Charge					$82.79	
Annual Percentage Rate	20.40%					

New Balance **$5,039.94**

Please detach and return this coupon with your payment.

0049845050399444360858012527322

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$498.45	October 6, 1997	$5,039.94	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

3297

5512 BUD 1 8 CX 7

1098 0800 V896 0001 970911 3297

⑆500933321⑆

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date	October 10, 1997
New Balance	$5,037.98
Minimum Payment Due	$496.49
Past Due	$358.51
Due Date	**November 4, 1997**
Credit Line	$5,000.00
Available Credit	NONE

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Payment Record

Amount Paid_______ Check No_______ Date Paid_______

Previous Balance

$5,039.94

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits
09/12	09/12	# PAYMENT - THANK YOU		$100.00
10/10	10/10	LATE FEE	$18.00	
2 Transactions		**Total Transactions**		

- $82.00

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	20.40%	$2,235.51	0.05588%	29	36.22	**36.22**
Advances	20.40%	$2,704.43	0.05588%	29	43.82	**43.82**
Total Finance Charge					$80.04	
Annual Percentage Rate	20.40%					

New Balance

$5,037.98

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

00496490503798443608580125273226

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$496.49	November 4, 1997	$5,037.98	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

5612 BUD 1 8 CX 7

⑆500933321⑆

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

1011

1098 0300 V598 0001 971010 1011

BUD 1098 0800 08 11/12/97 4436 0858 0125 2732 01 0800 1 1076 1 0000 0000 0000 0000 0000 0000 0000 0000

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Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Billing Statement Period	
Ending Date	November 12, 1997
New Balance	$4,632.71
Minimum Payment Due	$92.00
Due Date	**December 7, 1997**
Credit Line	$5,000.00
Available Credit	NONE

Payment Record

Amount Paid______ Check No______ Date Paid______

Previous Balance $5,037.98

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
11/07	11/07	# PAYMENT - THANK YOU			
1 Transactions		**Total Transactions**		$496.49	
					- $496.49

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	20.40%	$2,221.86	0.05588%	33	40.96	40.96
Advances	20.40%	$2,725.84	0.05588%	33	50.26	50.26
Total Finance Charge					$91.22	
Annual Percentage Rate	20.40%					

New Balance $4,632.71

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

000920004632714436085801252732 9

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$92.00	December 7, 1997	$4,632.71	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

5512 BUD 1 8 C 7

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

1943

1098 0800 V698 0001 971112 1943

500933321

BUD 1098 0800 08 12/11/97 4436 0858 0125 2732 01 0800 1 1078 1 0000 0000 0000 0000 0000 0000 0000 0000

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614.

Billing Statement Period	
Ending Date	December 11, 1997
New Balance	$4,615.21
Minimum Payment Due	$92.00
Due Date	**January 5, 1998**
Credit Line	$5,000.00
Available Credit	NONE

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance

$4,632.71

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
12/01	12/01	# PAYMENT - THANK YOU		$92.00	
1 Transactions		**Total Transactions**			- $92.00

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	20.40%	$1,941.61	0.05588%	29	31.46	31.46
Advances	20.40%	$2,656.19	0.05588%	29	43.04	43.04
Total Finance Charge					$74.50	
Annual Percentage Rate	20.40%					

New Balance

$4,615.21

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

00092000461521443608580125273321

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$92.00	January 5, 1998	$4,615.21	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

5612 BUD 1 6 C 7

500933321

MICHAEL A FULLER 1160
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

1098 0800 V898 0001 971211 1160

BUD 1094 0800 08 01/13/98 4436 0858 0125 2732 01 0800 1 1074 1 0000 0000 0000 0000 0000 0000 0000 0000

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Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3683
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614.

Billing Statement Period	
Ending Date	January 13, 1998
New Balance	$4,718.30
Minimum Payment Due	$186.00
Past Due	$92.00
Due Date	**February 7, 1998**
Credit Line	$5,000.00
Available Credit	NONE

Payment Record
Amount Paid_______ Check No_______ Date Paid______

Previous Balance

$4,615.21

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
01/13	01/13	LATE FEE	$18.00		
1 Transactions		**Total Transactions**			**$18.00**

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE AMOUNT DUE WITHIN FIVE DAYS OR CONTACT THE ADJUSTMENT DEPARTMENT AT 1(800)544-3623.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	20.40%	$1,947.17	0.05588%	33	35.90	35.90
Advances	20.40%	$2,668.04	0.05588%	33	49.19	49.19
Total Finance Charge					$85.09	
Annual Percentage Rate	20.40%					

New Balance

$4,718.30

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0018600047183044360858012527326

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$186.00	February 7, 1998	$4,718.30	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

5512 BUD 1 8 CD 7

500933321

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

1900

1098 0800 V698 0001 980113 1900

BUD 1098 0800 08 02/11/98 4436 0858 0125 2732 01 0800 1 1078 1 0000 0000 0000 0000 0000 0000 0000 0000

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Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date	February 11, 1998
New Balance	$4,607.35
Minimum Payment Due	$92.00
Due Date	**March 8, 1998**
Credit Line	$5,000.00
Available Credit	NONE

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance $4,718.30

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
01/23	01/23	#PAYMENT - THANK YOU		$92.00	
02/05	02/05	#PAYMENT - THANK YOU		$94.00	
2 Transactions		**Total Transactions**			- $186.00

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	20.40%	$1,978.43	0.05588%	29	32.05	32.05
Advances	20.40%	$2,653.72	0.05588%	29	43.00	43.00
Total Finance Charge					$75.05	
Annual Percentage Rate	20.40%					

New Balance $4,607.35

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

000920004607354436085801252732S

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$92.00	March 8, 1998	$4,607.35	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

5512 BUD 1 8 C 7

500933321

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

2621

1098 0800 V698 0001 980211 2621

BUD 1098 0800 08 03/11/98 4436 0858 0125 2732 91 0800 1 1076 1 0000 0000 0000 0000 0000 0000 0000 0000

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time
at 1-800-289-4614.

Billing Statement Period	
Ending Date March 11, 1998	
New Balance	$4,587.02
Minimum Payment Due	$91.00
Due Date	**April 5, 1998**
Credit Line	$5,000.00
Available Credit	NONE

Payment Record
Amount Paid______ Check No______ Date Paid______

Previous Balance **$4,607.35**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
03/04	03/04	# PAYMENT - THANK YOU		$92.00	
1 Transactions		**Total Transactions**			**- $92.00**

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	20.40%	$1,925.35	0.05588%	28	30.12	**30.12**
Advances	20.40%	$2,655.71	0.05588%	28	41.55	**41.55**
Total Finance Charge					$71.67	
Annual Percentage Rate	20.40%					

New Balance **$4,587.02**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

000910004587024436085801252732 0

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$91.00	April 5, 1998	$4,587.02	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

5512 BUD 1 8 C 7

MICHAEL A FULLER 2733
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

1098 0800 V898 0020 980311 2733

500933321

BUD 1098 0800 08 04/10/98 4436 0858 0125 2732 01 0800 1 1078 1 0000 0000 0000 0000 0000 0000 0000 0000

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Billing Statement Period	
Ending Date April 10, 1998	
New Balance	$4,572.45
Minimum Payment Due	$91.00
Due Date	**May 5, 1998**
Credit Line	$5,000.00
Available Credit	NONE

Payment Record
Amount Paid______ Check No______ Date Paid______

Previous Balance

$4,587.02

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
04/02	04/02	#PAYMENT - THANK YOU		$91.00	
1 Transactions		**Total Transactions**			**- $91.00**

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	20.40%	$1,905.63	0.05588%	30	31.94	31.94
Advances	20.40%	$2,654.08	0.05588%	30	44.49	44.49
Total Finance Charge					$76.43	
Annual Percentage Rate	20.40%					

New Balance

$4,572.45

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0009100045724544360858012527326

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$91.00	May 5, 1998	$4,572.45	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 5333
CHICAGO IL 60680-5333

MICHAEL A FULLER
CAROLE A FULLER
810 W WASHINGTON AVE
DU BOIS PA 15801-1624

871

5612 BUD 1 8 C 7

1098 0800 V698 0001 980410 871

500933321

BUO 1098 0800 08 05/12/98 4436 0858 0125 2732 01 0800 1 1078 1 0000 0000 0000 0000 0000 0000 0000 0000

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Billing Statement Period	
Ending Date	May 12, 1998
New Balance	$4,562.75
Minimum Payment Due	$91.00
Due Date	**June 6, 1998**
Credit Line	$5,000.00
Available Credit	NONE

Payment Record
Amount Paid______ Check No______ Date Paid______

Previous Balance **$4,572.45**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
05/04	05/04	# PAYMENT - THANK YOU		$91.00	
1 Transactions		Total Transactions			- $91.00

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	20.40%	$1,889.87	0.05588%	32	33.79	33.79
Advances	20.40%	$2,656.97	0.05588%	32	47.51	47.51
Total Finance Charge					$81.30	
Annual Percentage Rate	20.40%					

New Balance **$4,562.75**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0009100045627544360858012527321

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$91.00	June 6, 1998	$4,562.75	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 85180
LOUISVILLE KY 40285-5180

5512 BUO 1 8 C 7

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

822

1098 0800 V898 0001 980512 822

500933321

BUD 1098 0800 08 06/11/98 4436 0858 0125 2732 01 0800 1 1076 1 0000 0000 0000 0000 0000 0000 0000 0000

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Payment Record
Amount Paid_______ Check No________ Date Paid________

Billing Statement Period	
Ending Date June 11, 1998	
New Balance	$4,538.45
Minimum Payment Due	$90.00
Due Date	**July 6, 1998**
Credit Line	$5,000.00
Available Credit	NONE

Previous Balance **$4,582.75**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
05/29	05/29	#PAYMENT - THANK YOU		$100.00	
1 Transactions		**Total Transactions**			**-$100.00**

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	20.40%	$1,865.74	0.05588%	30	31.27	**31.27**
Advances	20.40%	$2,650.33	0.05588%	30	44.43	**44.43**
Total Finance Charge					$75.70	
Annual Percentage Rate	20.40%					

New Balance **$4,538.45**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

000900004538454436085801252732 1

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$90.00	July 6, 1998	$4,538.45	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 85180
LOUISVILLE KY 40285-5180

MICHAEL A FULLER 2230
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUD 1 8 C 7

1098 0800 V698 0005 980611 2230

500933321

BUD 1098 0800 08 07/13/98 4436 0858 0125 2732 01 0800 1 1078 1 0000 0000 0000 0000 0000 0000 0000 0000

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date July 13, 1998	
New Balance	$4,509.60
Minimum Payment Due	$90.00
Due Date	**August 7, 1998**
Credit Line	$5,000.00
Available Credit	NONE

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Payment Record

Amount Paid_______ Check No_______ Date Paid_______

Previous Balance

$4,538.45

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
07/11	07/11	#PAYMENT - THANK YOU		$90.00	
1 Transactions		**Total Transactions**			**- $90.00**

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.40%	$1,864.74	0.04219%	32	25.17	25.17
Advances	15.40%	$2,665.26	0.04219%	32	35.98	35.98
Total Finance Charge					$61.15	
Annual Percentage Rate	15.40%					

New Balance

$4,509.60

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

000900004509604436085801252732 6

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$90.00	August 7, 1998	$4,509.60	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 85180
LOUISVILLE KY 40285-5180

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

21908

5512 BUD 1 6 C 7

1098 0800 V898 0060 980713 21908

500933321

BUD 1098 0800 08 08/12/98 4436 0858 0125 2732 01 0800 1 1075 1 0000 0000 0000 0000 0000 0000 0000 0000

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date August 12, 1998	
New Balance	$4,584.66
Minimum Payment Due	$181.00
Past Due	$90.00
Due Date	September 6, 1998
Credit Line	$5,000.00
Available Credit	NONE

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Payment Record

Amount Paid_______ Check No_______ Date Paid_______

Previous Balance

$4,509.60

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
08/12	08/12	LATE FEE	$18.00		
1 Transactions		**Total Transactions**			**$18.00**

REMINDER! FULL PAYMENT WAS NOT RECEIVED, PLEASE CALL 1-800-544-3623 FOR ARRANGEMENTS. CREDIT COUNSELING CAN HELP, CALL 1-800-388-CCCS.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.40%	$1,848.62	0.04219%	30	23.39	**23.39**
Advances	15.40%	$2,660.98	0.04219%	30	33.67	**33.67**
Total Finance Charge					$57.06	
Annual Percentage Rate	15.40%					

New Balance

$4,584.66

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0018100045846644360858012527325

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$181.00	September 6, 1998	$4,584.66	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 85180
LOUISVILLE KY 40285-5180

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

2891

5512 BUD 1 8 CD 7

1098 0800 V698 0010 980812 2891

500933321

BUD 1098 0800 08 09/11/98 4436 0858 0125 2732 01 0800 1 1075 1 0000 0000 0000 0000 0000 0000 0000 0000

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

Billing Statement Period	
Ending Date September 11, 1998	
New Balance	$4,677.97
Minimum Payment Due	$298.00
Past Due	$181.00
Due Date	**October 6, 1998**
Credit Line	$5,000.00
Available Credit	NONE

For Questions or a Pay Off Balance, Call 800-423-3683
24 hours a day, 7 days a week
If hearing impaired, TDD available 9-5 Eastern Time at 1-800-289-4614.

Payment Record

Amount Paid_______ Check No_______ Date Paid_______

Previous Balance **$4,584.66**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
09/11	09/11	LATE FEE	$25.00		
1 Transactions		**Total Transactions**			**$25.00**

YOUR ACCOUNT IS TWO MONTHS PAST DUE. TO AVOID FURTHER CREDIT RATING DAMAGE, CALL US FOR HELP. 1-800-544-3623. CREDIT COUNSELING 800-388-CCCS.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	15.40%	$1,890.01	0.04219%	30	23.91	23.91
Advances	20.05%	$2,694.65	0.05493%	30	44.40	44.40
Total Finance Charge					$68.31	
Annual Percentage Rate	15.40%					

New Balance **$4,677.97**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

00298000467797443608580125273228

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$298.00	October 6, 1998	$4,677.97	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 85180
LOUISVILLE KY 40285-5180

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

3412

5512 BUD 1 8 CD 7

1098 0800 G690 0005 980911 3412

500933321

BUD 1098 0800 08 10/12/98 4436 0858 0125 2732 01 0800 1 1075 1 0000 0000 0000 0000 0000 9000 9000 0000

First of America Visa

Page 1 of 1

MICHAEL A FULLER
CAROLE A FULLER

4436 0858 0125 2732

For Questions or a Pay Off Balance, Call 800-423-3883
24 hours a day, 7 days a week
If hearing impaired, TDO available 9-5 Eastern Time at 1-800-289-4514.

Billing Statement Period	
Ending Date October 12, 1998	
New Balance	$4,794.93
Minimum Payment Due	$418.00
Past Due	$298.00
Due Date	November 6, 1998
Credit Line	$5,000.00
Available Credit	NONE

Payment Record
Amount Paid_______ Check No_______ Date Paid_______

Previous Balance **$4,677.97**

Transactions Since Last Statement

Trans	Post	Description	Charges	Credits	
10/12	10/12	LATE FEE	$25.00		
1 Transactions		**Total Transactions**			**$25.00**

YOUR ACCOUNT IS THREE MONTHS PAST DUE. TO SEEK ASSISTANCE AND AVOID FURTHER CREDIT RATING DAMAGE, CALL US TODAY AT 1-888-514-9121.

Finance Charge Calculation

	Nominal Annual Percentage Rate	Average Daily Balance	Daily Periodic Rate	Days in Billing Period	*Finance Charge*	
Purchases	23.15%	$1,938.92	0.06342%	31	38.11	38.11
Advances	23.15%	$2,739.05	0.06342%	31	53.85	53.85
Total Finance Charge					$91.96	
Annual Percentage Rate	23.15%					

New Balance **$4,794.93**

Important Messages

REPORT LOST OR STOLEN CARDS/CHECKS TO 1-800-533-6596

Please detach and return this coupon with your payment.

0041800047949344360858012527324

Payment Due	Due Date	Balance	Account Number	Amount Enclosed
$418.00	November 6, 1998	$4,794.93	4436 0858 0125 2732	

Make Check Payable To:

FIRST OF AMERICA BANK
PO BOX 85180
LOUISVILLE KY 40285-5180

MICHAEL A FULLER 3289
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

5512 BUD 1 8 CD 7

1098 0800 G690 0005 981012 3289

500933321

NationalCity.

4653 EAST MAIN ST.
COLUMBUS, OHIO 43251-0409

VISA MasterCard **GOLD CARD SUMMARY**

New Balance	Minimum Payment	Due Date
4,911.14	541.00	12/06/98

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Account number 4436 0130 5057 2634

Amount Enclosed $ ________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

9957

443601305057263400049111400000054100

NationalCity.

Account number	**4436 0130 5057 2634**
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	30
Statement Closing Date	11/11/98

ACCOUNT SUMMARY:

Previous Balance	$4,794.93
Payments/Credits	$0.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$91.21
Other Charges	$25.00
New Balance	$4,911.14
Past Due Balance	$418.00

YOUR ACCOUNT IS FOUR MONTHS DELINQUENT. CONTACT OUR OFFICE IMMEDIATELY. FAILURE TO DO SO MAY RESULT IN LEGAL ACTION.

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description	Amount
11/11	11/11		LATE FEE	25.00
11/11	11/11	*FINANCE CHARGE*		91.21

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.063420%	23.150%	$38.08	$2,002.03
Current Cash Advances	.063420%	23.150%	$53.13	$2,792.90

BLENDED ANNUAL PERCENTAGE RATE: 23.15%
***THIS RATE MAY VARY**

SPECIAL MESSAGE

IMPORTANT NOTICE: YOUR ACCOUNT NUMBER HAS CHANGED; THE NEW NUMBER IS SHOWN ON THIS STATEMENT. PLEASE USE THE ATTACHED PAYMENT STUB WHEN MAKING PAYMENTS. SEE THE ENCLOSED BROCHURE FOR INFORMATION ABOUT YOUR NEW STATEMENT. CALL CUSTOMER SERVICE IF YOU HAVE ANY QUESTIONS REGARDING YOUR ACCOUNT.

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE 4653 E MAIN ST COLUMBUS OH 43251-0499
Notice: See reverse side for important information on your account and its renewal.

NationalCity

1 NCC PKWY K-A16-2B
KALAMAZOO, MI 49009-8002

GOLD CARD SUMMARY

New Balance	Minimum Payment	Due Date
5,028.55	695.55	01/05/99

Account number 4436 0130 5057 2634

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Amount Enclosed $ ________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

4436013050572634000502855000069555

NationalCity

Account number	**4436 0130 5057 2634**
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	30
Statement Closing Date	12/11/98

ACCOUNT SUMMARY:

Previous Balance	$4,911.14
Payments/Credits	$0.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$92.41
Other Charges	$25.00
New Balance	$5,028.55
Past Due Balance	$541.00

CONTINUED DELINQUENCY WILL ADVERSELY AFFECT YOUR CREDIT RATING. TO AVOID FURTHER COLLECTION ACTION, PAY THE TOTAL AMOUNT DUE.

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description	Amount
12/11	12/11		LATE FEE	25.00
12/11	12/11	*FINANCE CHARGE*		92.41

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$38.86	$2,065.11
Current Cash Advances	.062730%	22.900%	$53.55	$2,846.03

BLENDED ANNUAL PERCENTAGE RATE: 22.90%
*THIS RATE MAY VARY

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE 4653 E MAIN ST COLUMBUS OH 43251-0499
Notice: See reverse side for important information on your account and its renewal.

NationalCity

ONE NCC PKWY KA162B
KALAMAZOO, MI 49009-8002

GOLD CARD SUMMARY

New Balance	Minimum Payment	Due Date
5,066.73	770.73	02/07/99

Account number 4436 0130 5057 2634

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Amount Enclosed $ ____________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

4436013050572634000506673000077073

NationalCity

Account number	**4436 0130 5057 2634**
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	33
Statement Closing Date	01/13/99

ACCOUNT SUMMARY:

Previous Balance	$5,028.55
Payments/Crecits	$90.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$103.18
Other Charges	$25.00
New Balance	$5,066.73
Past Due Balance	$577.00

CONTINUED DELINQUENCY WILL ADVERSELY AFFECT YOUR CREDIT RATING. TO AVOID FURTHER COLLECTION ACTION, PAY THE TOTAL AMOUNT DUE.

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description			Amount
12/29	12/29	7443600PXSQ1HEM47V	PAYMENT THANK YOU	KALAMAZOO	MI	90.00CR
01/13	01/13		LATE FEE			25.00
01/13	01/13	*FINANCE CHARGE*				103.18

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$44.07	$2,128.97
Current Cash Advances	.062730%	22.900%	$59.11	$2,855.94

BLENDED ANNUAL PERCENTAGE RATE: 22.90%
*THIS RATE MAY VARY

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349
Notice: See reverse side for important information on your account and its renewal.

National City

ONE NCC PKWY KA162B
KALAMAZOO, MI 49009-8002

GOLD CARD SUMMARY

New Balance	Minimum Payment	Due Date
4,406.39	111.00	03/08/99

Account number 4436 0130 5057 2634

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Amount Enclosed $ ____________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

4436013050572634000440639000011100

National City

Account number	4436 0130 5057 2634
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	29
Statement Closing Date	02/11/99

ACCOUNT SUMMARY:

Previous Balance	$5,066.73
Payments/Credits	$770.73
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$85.39
Other Charges	$25.00
New Balance	$4,406.39

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description	Amount
01/29	01/29	744360011SQ1HEZ8BV	PAYMENT*THANK YOU KALAMAZOO MI	770.73CR
02/11	02/11		OVERLIMIT FEE	25.00
02/11	02/11	*FINANCE CHARGE*		85.39

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$35.35	$1,943.60
Current Cash Advances	.062730%	22.900%	$50.04	$2,751.04

BLENDED ANNUAL PERCENTAGE RATE: 22.90%
*THIS RATE MAY VARY

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349
Notice: See reverse side for important information on your account and its renewal.

National City

ONE NCC PKWY KA162B
KALAMAZOO, MI 49009-8002

VISA MasterCard

GOLD CARD SUMMARY

New Balance	Minimum Payment	Due Date
4,508.77	224.00	04/05/99

Account number 4436 0130 5057 2634

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Amount Enclosed $ ____________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

44360130505726340004508770000224 00

National City

Account number	**4436 0130 5057 2634**
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	28
Statement Closing Date	03/11/99

ACCOUNT SUMMARY:

Previous Balance	$4,406.39
Payments/Credits	$0.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$77.38
Other Charges	$25.00
New Balance	$4,508.77
Past Due Balance	$111.00

YOUR ACCOUNT IS PAST DUE. IF PAYMENT HAS BEEN MADE, PLEASE DISREGARD THE PAST DUE AMOUNT.

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description	Amount
03/11	03/11		LATE FEE	25.00
03/11	03/11	*FINANCE CHARGE*		77.38

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$30.40	$1,731.35
Current Cash Advances	.062730%	22.900%	$46.98	$2,675.04

BLENDED ANNUAL PERCENTAGE RATE: 22.90%

*THIS RATE MAY VARY

SPECIAL MESSAGE

A BENEFIT OFFERED ON YOUR CREDIT CARD ACCOUNT IS $150,000 IN COMMON CARRIER INSURANCE. EFFECTIVE APRIL 1, 1999, THE UNDERWRITING COMPANY FOR THE TRAVEL ACCIDENT INSURANCE PROGRAM IS AMERICAN NATIONAL INSURANCE COMPANY.

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349

Notice: See reverse side for important information on your account and its renewal.

National City.

ONE NCC PKWY KA1628
KALAMAZOO, MI 49009-8002

VISA MasterCard GOLD CARD SUMMARY

New Balance	Minimum Payment	Due Date
4,624.27	340.00	05/10/99

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Account number 4436 0130 5057 2634

Amount Enclosed $ _________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

4436013050572634000462427000034000

National City.

Account number	**4436 0130 5057 2634**
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	32
Statement Closing Date	04/12/99

ACCOUNT SUMMARY:

Previous Balance	$4,508.77
Payments/Credits	$0.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$90.50
Other Charges	$25.00
New Balance	$4,624.27
Past Due Balance	$224.00

YOUR ACCOUNT IS OVER 30 DAYS PAST DUE. PLEASE REMIT THE PAST DUE AMOUNT IMMEDIATELY.

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description	Amount
04/12	04/12		LATE FEE	25.00
04/12	04/12	*FINANCE CHARGE*		90.50

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$35.86	$1,786.75
Current Cash Advances	.062730%	22.900%	$54.64	$2,722.02

BLENDED ANNUAL PERCENTAGE RATE: 22.90%

*THIS RATE MAY VARY

SPECIAL MESSAGE

A BENEFIT OFFERED ON YOUR CREDIT CARD ACCOUNT IS $150,000 IN COMMON CARRIER INSURANCE. EFFECTIVE APRIL 1, 1999, THE UNDERWRITING COMPANY FOR THE TRAVEL ACCIDENT INSURANCE PROGRAM IS AMERICAN NATIONAL INSURANCE COMPANY.

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349

Notice: See reverse side for important information on your account and its renewal.

NationalCity

ONE NCC PKWY KA1628
KALAMAZOO, MI 49009-8002

VISA MasterCard **GOLD CARD SUMMARY**

New Balance	Minimum Payment	Due Date
4,736.29	459.00	06/09/99

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Account number 4436 0130 5057 2634

Amount Enclosed $ ________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

4436013050572634000473629000045900

NationalCity

Account number	4436 0130 5057 2634
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	30
Statement Closing Date	05/12/99

ACCOUNT SUMMARY:

Previous Balance	$4,624.27
Payments/Credits	$0.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$87.02
Other Charges	$25.00
New Balance	$4,736.29
Past Due Balance	$340.00

YOU HAVE NOT RESPONDED TO OUR PREVIOUS REQUESTS FOR PAYMENT. YOUR ACCOUNT PRIVILEGES HAVE BEEN REVOKED. REMIT THE TOTAL AMOUNT DUE TODAY!

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description	Amount
05/12	05/12		LATE FEE	25.00
05/12	05/12	"FINANCE CHARGE"		87.02

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$34.77	$1,847.61
Current Cash Advances	.062730%	22.900%	$52.25	$2,776.66

BLENDED ANNUAL PERCENTAGE RATE: 22.90%
*THIS RATE MAY VARY

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349
Notice: See reverse side for important information on your account and its renewal.

NationalCity

ONE NCC PKWY KA1628
KALAMAZOO, MI 49009-8002

VISA MasterCard

GOLD CARD SUMMARY

New Balance	Minimum Payment	Due Date
4,847.44	581.00	07/08/99

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Account number 4436 0130 5057 2634

Amount Enclosed $ ________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

5624/0100

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

4436013050572634000484744000058100

NationalCity

Account number	4436 0130 5057 2634
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	29
Statement Closing Date	06/10/99

ACCOUNT SUMMARY:

Previous Balance	$4,736.29
Payments/Credits	$0.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$86.15
Other Charges	$25.00
New Balance	$4,847.44
Past Due Balance	$459.00

YOUR ACCOUNT IS FOUR MONTHS DELINQUENT. CONTACT OUR OFFICE IMMEDIATELY.
FAILURE TO DO SO MAY RESULT IN LEGAL ACTION.

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description	Amount
06/10	06/10		LATE FEE	25.00
06/10	06/10	"FINANCE CHARGE"		86.15

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$34.69	$1,907.38
Current Cash Advances	.062730%	22.900%	$51.46	$2,828.91

BLENDED ANNUAL PERCENTAGE RATE: 22.90%

*THIS RATE MAY VARY

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349
Notice: See reverse side for important information on your account and its renewal.

National City.

ONE NCC PKWY KA162B
KALAMAZOO, MI 49009-8002

VISA MasterCard GOLD CARD SUMMARY

New Balance	Minimum Payment	Due Date
4,972.77	706.00	08/10/99

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Account number 4436 0130 5057 2634

Amount Enclosed $ ________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY 5624/0100
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

44360130505726340004972770000070600

National City.

Account number	**4436 0130 5057 2634**
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	33
Statement Closing Date	07/13/99

ACCOUNT SUMMARY:

Previous Balance	$4,847.44
Payments/Credits	$0.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$100.33
Other Charges	$25.00
New Balance	$4,972.77
Past Due Balance	$581.00

CONTINUED DELINQUENCY WILL ADVERSELY AFFECT YOUR CREDIT RATING. TO AVOID FURTHER COLLECTION ACTION, PAY THE TOTAL AMOUNT DUE.

TRANSACTIONS

Tran Date	Post Date	Reference Number	Description	Amount
07/13	07/13		LATE FEE	25.00
07/13	07/13	*FINANCE CHARGE*		100.33

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$40.71	$1,967.07
Current Cash Advances	.062730%	22.900%	$59.62	$2,880.37

BLENDED ANNUAL PERCENTAGE RATE: 22.90%

*THIS RATE MAY VARY

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349

Notice: See reverse side for important information on your account and its renewal.

National City

ONE NCC PKWY KA162B
KALAMAZOO, MI 49009-8002

VISA MasterCard **GOLD CARD SUMMARY**

New Balance	Minimum Payment	Due Date
4,972.77	956.00	08/31/99

Address change? Place an "X" in the box below.
Print new address on back of statement.

☐

Account number 4436 0130 5057 2634

Amount Enclosed $ ____________

TO AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES, PAY YOUR ENTIRE NEW BALANCE BY THE DUE DATE SHOWN ABOVE.

PLEASE MAKE CHECK PAYABLE TO:

NATIONAL CITY 5624/0100
P.O. BOX 85440
LOUISVILLE, KY 40285-5440

MICHAEL A FULLER
CAROLE A FULLER
910 W WASHINGTON AVE
DU BOIS PA 15801-1624

4436013050572634000497277000095600

National City

Account number	4436 0130 5057 2634
Credit Limit	$5,000.00
Available Credit	$0.00
Available for Cash Advance	$0.00
Days in Billing Cycle	3
Statement Closing Date	08/03/99

ACCOUNT SUMMARY:

Previous Balance	$4,972.77
Payments/Credits	$0.00
Purchases/Debits	$0.00
Cash Advances	$0.00
Finance Charges	$0.00
Other Charges	$0.00
New Balance	$4,972.77
Past Due Balance	$831.00

TRANSACTIONS

FINANCE CHARGES SUMMARY

Rate Type	DAILY PERIODIC RATE*	CORRESPONDING ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AVERAGE DAILY BALANCE
Current Purchases	.062730%	22.900%	$0.00	$0.00
Current Cash Advances	.062730%	22.900%	$0.00	$0.00

BLENDED ANNUAL PERCENTAGE RATE: 22.90%
*THIS RATE MAY VARY

CUSTOMER SERVICE 1-800-423-3883
CUSTOMER SERVICE PO BOX 2349 KALAMAZOO MI 49003-2349
Notice: See reverse side for important information on your account and its renewal.

File No. 01801980
NCB v. Fuller

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to unsworn falsifications to authorities, that he/she is JOHN STUART
(Name)
ADMIN. OFFICER of NATIONAL CITY, plaintiff herein, that
(Title) (Company)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing Amended Complaint are true and correct to the best of his/her knowledge, information and belief.

(Signature)

Subscribed and sworn before
me on this 22nd **day of**
May 2000
Kimberly Jaco
Notary Public
Van Buren Co, **Michigan.**
My Commission Expires: 7/14/2002

KIMBERLY JACO
Notary Public, Van Buren County, MI
My Commission Expires July 14, 2002

FILED

MAY 30 2009
m11:49/nocc
William A. Shaw
Prothonotary

CERTIFICATE OF SERVICE

I, Lori A. Gibson, Esquire, hereby certify that a true and correct copy of the Amended Complaint in Civil Action was served on Defendant by regular U. S. Mail, postage prepaid, this 26 day of May, 2000, addressed as follows:

Joseph Colavecchi, Esquire
221 East Market Street
P.O. Box 131
Clearfield, PA 16830

FILED

MAY 30 2000
m/11:49/ no cc
William A. Shaw
Prothonotary

CA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONAL CITY BANK,	CIVIL DIVISION
Plaintiff	No. 00 - 225 - CD
vs.	
MICHAEL A. FULLER and CAROLE A. FULLER,	Type of Document:
Defendant	DEFENDANT, MICHAEL A. FULLER'S PRELIMINARY OBJECTIONS TO PLAINTIFF'S COMPLAINT

Filed on behalf of:

MICHAEL A. FULLER, Defendant

Counsel of Record for This Party:

LAWRENCE H. FISHER
Attorney for Defendant
38 West Scribner Avenue
DuBois, PA 15801
Supreme Court No. 67667
(814) 375-2259

FILED

JUN 01 2000

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

NATIONAL CITY BANK, : No. 00 - 225 - CD

Plaintiff :

vs. :

MICHAEL A. FULLER and
CAROLE A. FULLER, :

Defendant :

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the Preliminary Objections are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Preliminary Objections or for any other claim or relief requested by the Defendant. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
Second and Market Streets
Clearfield, PA 16830

Phone 814/765-2641 Ex. 5982

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

NATIONAL CITY BANK, : No. 00 - 225 - CD
:
Plaintiff :
:
vs. :
:
MICHAEL A. FULLER and :
CAROLE A. FULLER, :
:
Defendant :

DEFENDANT, MICHAEL A. FULLER'S PRELIMINARY OBJECTIONS TO PLAINTIFF'S COMPLAINT

AND NOW, comes the Defendant, Michael A. Fuller, by and through his Attorney, Lawrence H. Fisher, and submits his Preliminary Objections to the Plaintiff's Complaint as follows:

I. MOTION TO STRIKE FAILURE TO APPEND CONTRACT

1. In Paragraph 3 of Plaintiff's Complaint, they state that Defendant applied for and received a National City Bank VISA Credit Card.
2. The written contract concerning the authorization of said Credit Card is not appended to the Complaint as is required by Pa.R.C.P. 1019(h).
3. The Complaint does not conform to the laws of Pennsylvania, nor does it conform to Pennsylvania Rules of Civil Procedure.

WHEREFORE, Defendant respectfully requests that this Honorable Court strike the Complaint with prejudice.

II. MOTION TO STRIKE LACK OF SPECIFICITY

1. The Statute of Limitations may be at issue in this matter.
2. The Defendant cannot determine whether the Statute of Limitations has run, or what his obligations under the alleged contract may be, because the Plaintiff has failed to specifically plead its cause of action as required by Pa.R.C.P. 1019(f) , as follows:
   a. The date that the contract setting up the VISA Credit Card was entered into;
   b. The dates that the alleged charges accrued to the subject account;
   c. Who made which charges to the account;
   d. The dates that the alleged account fell into arrears; and
   e. The dates of any prior collection attempts by Plaintiff against Defendant.

WHEREFORE, Defendant respectfully requests that this Honorable Court strike the Plaintiff's Complaint with prejudice.

Respectfully submitted,

Lawrence H. Fisher
Attorney for Defendant
Akman & Associates, P.C.
38 West Scribner Avenue
DuBois, PA 15801

VERIFICATION

I, Lawrence H. Fisher, hereby states that I am the Attorney for the Defendant, Michael A. Fuller, in the within action; that I am authorized to make this verification on his behalf, and that the facts contained in the foregoing Preliminary Objections to Plaintiff's Complaint are based upon interviews, conferences, reports, records and other investigatory material on file, and are true and correct to the best of my knowledge, information and belief.

The undersigned understands that false statements are made subject to the penalties of 10 Pa.C.S.A. § 4904 relating to False Unsworn Statements.

5-31-00
Date

Lawrence H. Fisher
Attorney for Defendant

C:\Akman\Consumer\Fuller 141539\Preliminary Objections.wpd

CERTIFICATE OF SERVICE

I hereby certify that true and correct photocopies of the foregoing Praecipe for Entry of Appearance were served on Joseph Colavecchi, Esquire, and Lori A. Gibson, Esquire, on the 31st day of May, 2000, by mailing said photocopies via U.S. Postal Service, first-class mail, postage prepaid, at the addresses listed below:

Joseph Colavecchi, Esquire
Colavecchi Ryan & Colavecchi
221 East Market Street
P.O. Box 131
Clearfield, PA 16830

Lori A. Gibson, Esquire
Weltman, Wienberg & Reis, Co., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

AKMAN & ASSOCIATES, P.C.

Lawrence H. Fisher
Attorney for Defendant
38 West Scribner Avenue
DuBois, PA 15801
Supreme Court No. 67667
(814) 375-2259

FILED

[illegible] 01 2000
@11:15/no cc
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONAL CITY BANK,

Plaintiff

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER,

Defendant

CIVIL DIVISION

No. 00 - 225 - CD

Type of Document:

PRAECIPE TO WITHDRAW
PRELIMINARY OBJECTIONS

Filed on behalf of:

MICHAEL A. FULLER, Defendant

Counsel of Record for This Party:

LAWRENCE H. FISHER
Attorney for Defendant
38 West Scribner Avenue
DuBois, PA 15801
Supreme Court No. 67667
(814) 375-2259

FILED
JUN 14 2000
m/1:10pm. no cc
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

NATIONAL CITY BANK, Plaintiff vs. MICHAEL A. FULLER and CAROLE A. FULLER, Defendant	:	No. 00 - 225 - CD

PRAECIPE TO WITHDRAW PRELIMINARY OBJECTIONS

TO THE PROTHONOTARY:

Kindly withdraw the Preliminary Objections filed by the Defendant, Michael A. Fuller, in the above-captioned case.

Respectfully submitted,

Lawrence H. Fisher
Attorney for Defendant
Akman & Associates, P.C.
38 West Scribner Avenue
DuBois, PA 15801

CERTIFICATE OF SERVICE

I hereby certify that true and correct photocopies of the foregoing Praecipe for Entry of Appearance were served on Joseph Colavecchi, Esquire, and Lori A. Gibson, Esquire, on the 13th day of June, 2000, by mailing said photocopies via U.S. Postal Service, first-class mail, postage prepaid, at the addresses listed below:

Joseph Colavecchi, Esquire
Colavecchi Ryan & Colavecchi
221 East Market Street
P.O. Box 131
Clearfield, PA 16830

Lori A. Gibson, Esquire
Weltman, Wienberg & Reis, Co., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

AKMAN & ASSOCIATES, P.C.

Lawrence H. Fisher
Attorney for Defendant
38 West Scribner Avenue
DuBois, PA 15801
Supreme Court No. 67667
(814) 375-2259

C:\Akman\Consumer\Fuller 141539\Praecipe to Withdraw.wpd

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONAL CITY BANK,	CIVIL DIVISION
Plaintiff	No. 00 - 225 - CD
vs.	Type of Document:
MICHAEL A. FULLER and CAROLE A. FULLER,	DEFENDANTS' ANSWER TO PLAINTIFF'S AMENDED COMPLAINT AND NEW MATTER
Defendant	

Filed on behalf of:

MICHAEL A. FULLER and
CAROLE A. FULLER, Defendants

Counsel of Record for This Party:

LAWRENCE H. FISHER
Attorney for the Defendants
38 West Scribner Avenue
DuBois, PA 15801
Supreme Court No. 67667
(814) 375-2259

FILED
JUL 13 2000
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

NATIONAL CITY BANK, : No. 00 - 225 - CD

Plaintiff

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER,

Defendant

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take prompt action within twenty (20) days after this Answer and New Matter is served, by entering a written appearance personally or by Attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so, the case may proceed without you and a Judgment may be entered against you by the court without further notice for the relief requested by the Defendant. You may lose money or property or other rights important to you.

PAPERS HAVE BEEN FILED IN COURT WHICH MAY AFFECT YOUR VALUABLE RIGHTS OR SUBSTANTIAL INTEREST. FAILURE BY YOU TO TAKE PROMPT ACTION COULD RESULT IN THE LOSS OF THESE VALUABLE RIGHTS OR SUBSTANTIAL INTEREST.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
Second and Market Streets
Clearfield, PA 16830

Phone 814/765-2641 Ex. 5982

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

NATIONAL CITY BANK, : No. 00 - 225 - CD

Plaintiff

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER,

Defendant

DEFENDANTS' ANSWER TO PLAINTIFF'S AMENDED COMPLAINT

AND NOW, comes the Defendants, Michael A. Fuller and Carole A. Fuller, by and through their Attorney, Lawrence H. Fisher, and files the following Answer in reply to the above captioned Complaint:

1. Denied. After reasonable investigation Defendants are without sufficient knowledge or information to form a belief as to the truth or falsity of the allegations and, accordingly, deny the same and demand strict proof thereof at trial.
2. Denied. After reasonable investigation Defendants are without sufficient knowledge or information to form a belief as to the truth or falsity of the allegations and, accordingly, deny the same and demand strict proof thereof at trial.
3. Denied in part; admitted in part. It is admitted that Michael A. Fuller resides where alleged, but Carole A. Fuller resides at 7 1/2 Mahoney Road, DuBois, PA 15801.

4. Denied. After reasonable investigation Defendants are without sufficient knowledge or information to form a belief as to the truth or falsity of the allegations and, accordingly, deny the same and demand strict proof thereof at trial.

5. Denied. Said allegation constitutes a conclusion of law and, therefore no answer thereto is required.

6. Denied. After reasonable investigation Defendants are without sufficient knowledge or information to form a belief as to the truth, falsity and/or authentication of the allegations and, accordingly, deny the same and demand strict proof thereof at trial.

7. Denied. After reasonable investigation Defendants are without sufficient knowledge or information to form a belief as to the truth or falsity of the allegations and, accordingly, deny the same and demand strict proof thereof at trial. Furthermore, said allegation constitutes a conclusion of law and, therefore no answer thereto is required.

8. Denied. After reasonable investigation Defendants are without sufficient knowledge or information to form a belief as to the truth or falsity of the allegations and, accordingly, deny the same and demand strict proof thereof at trial.

9. Denied. After reasonable investigation Defendants are without sufficient knowledge or information to form a belief as to the truth or falsity of the allegations and, accordingly, deny the same and demand strict proof thereof at trial.

10. Denied. After reasonable investigation Defendants are without sufficient knowledge or information to form a belief as to the truth or falsity of the allegations and, accordingly, deny the same and demand strict proof thereof at trial.

WHEREFORE, Defendants deny that they are liable to the Plaintiff in the sum demanded or in any sum or sums, and asks that judgment be entered in their favor and against the Plaintiff denying any award of any sums to the Plaintiff.

NEW MATTER

1. The Plaintiff's claims are barred by the Statute of Limitations and/or the Doctrine of Latches.

Respectfully submitted,

Lawrence H. Fisher
Attorney for the Defendants
Akman & Associates, P.C.
38 West Scribner Avenue
DuBois, PA 15801
Supreme Court No. 67667

VERIFICATION

I, Lawrence H. Fisher, hereby states that I am the Attorney for the Defendants, Michael A. Fuller and Carole A. Fuller, in the within action; that I am authorized to make this verification on his behalf, and that the facts contained in the foregoing Defendants' Answer to Plaintiff's Amended Complaint and New Matter are based upon interviews, conferences, reports, records and other investigatory material on file, and are true and correct to the best of my knowledge, information and belief.

The undersigned understands that false statements are made subject to the penalties of 10 Pa.C.S.A. § 4904 relating to False Unsworn Statements.

7-12-00
Date

Lawrence H. Fisher
Attorney for the Defendants

CERTIFICATE OF SERVICE

I hereby certify that true and correct photocopies of the foregoing Defendants' Answer to Plaintiff's Amended Complaint and New Matter were served on Joseph Colavecchi, Esquire, and Lori A. Gibson, Esquire, on the 12th day of July, 2000, by mailing said photocopies via U.S. Postal Service, first-class mail, postage prepaid, at the addresses listed below:

Joseph Colavecchi, Esquire
Colavecchi Ryan & Colavecchi
221 East Market Street
P.O. Box 131
Clearfield, PA 16830

Lori A. Gibson, Esquire
Weltman, Wienberg & Reis, Co., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

AKMAN & ASSOCIATES, P.C.

Lawrence H. Fisher
Attorney for the Defendants
38 West Scribner Avenue
DuBois, PA 15801
Supreme Court No. 67667
(814) 375-2259

C:\Akman\Consumer\Fuller 141539\Answer.wpd

FILED

JUL 13 2000

m 13:02 /no cc

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK	
Plaintiff	No. 00-225-CD
vs.	REPLY TO NEW MATTER
MICHAEL A. FULLER AND CAROLE A. FULLER	
Defendants	FILED ON BEHALF OF Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON
PA I.D. #68013
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#01801890

FILED
JUL 31 2000
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK

Plaintiff

vs. Civil Action No. 00-225-CD

MICHAEL A. FULLER AND
CAROLE A. FULLER

Defendants

REPLY TO NEW MATTER

AND NOW, comes Plaintiff, National City Bank, by and through its counsel, WELTMAN, WEINBERG & REIS, CO., L.P.A., and files the within Reply to New Matter of Defendants, averring in support thereof the following:

16. Denied. The allegation by the Defendants in their New Matter is a conclusion of law and, as such, no response is required. To the extent that said allegation is deemed to be an allegation of fact, Plaintiff specifically denies that its claim is barred by the Statute of Limitations and/or the Doctrine of Latches. To the contrary, Plaintiff's action has been timely brought.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court dismiss Defendants ' Answer and New Matter with prejudice and enter Judgment in its favor and against Defendants, jointly and severally, as prayed for in Plaintiff's Complaint.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

LORI A. GIBSON
PA I.D. #68013
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#:01801890

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VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to unsworn falsifications to authorities, that he/she is JOHN STUART (Name) ADMIN. OFFICER (Title) of NATIONAL CITY (Company), plaintiff herein, that he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing Reply to New Matter are true and correct to the best of his/her knowledge, information and belief.

(Signature)

20-JULY-2000

GERALD GRAHEK, II
Notary Public, Van Buren County, MI
My Commission Expires 11/06/2004

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the within Reply to New Matter was served on the 28th day of July, 2000, by first class, U.S. Mail, Postage-Prepaid, addressed as follows:

Lawrence H. Fisher
Attorney for Defendants
38 West Scribner Avenue
DuBois, PA 15801

Joseph Colavecchi, Esquire
Colavecchia Ryan, & Colavecchi
221 East Market Street
P.O. Box 131
Clearfield, PA 16830

LORI A. GIBSON
PA I.D. #68013
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK,

Plaintiff

No.: 00-225-CD

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER,

21

Defendant(s)

TYPE OF PLEADING:

PRAECIPE TO SETTLE, DISCONTINE & END WITHOUT PREJUDICE TO REFILE AGAINST *CAROLE A. FULLER*, ONLY

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

JAMES P. VALECKO, ESQ.
PA I.D. #79596
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#01801980

FILED
JAN 16 2001
William A. Shaw

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK,

Plaintiff

No.: 00-225-CD

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER,

Defendant(s)

PRAECIPE TO SETTLE, DISCONTINUE & END WITHOUT PREJUDICE TO REFILE

PROTHONOTARY:

Kindly settle discontinue and end without prejudice to refile against Carole A. Fuller, only, the above-captioned matter and mark the docket accordingly.

Respectfully submitted:

Weltman, Weinberg & Reis Co., L.P.A.

By: ______________________
JAMES P. VALECKO, ESQ.
PA I.D. #79596
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

Notarial Seal
Beth A. Valecko, Notary Public
Pittsburgh, Allegheny County
My Commission Expires July 19, 2004
Member, Pennsylvania Association of Notaries

Sworn and subscribed before
This 9 day of Jan, 2001

Beth A Valecko
Notary Public

FILED

JAN 1 6 2001
0|9:37|n0cc
William A. Shaw
Prothonotary

Cert. Dis to
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COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

National City Bank
Plaintiff(s)

Vs.   No. 00-225-CD

Michael A. Fuller and
Carole a. Fuller
Defendant(s)

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was this day, the 16th of January A.D. 2001, marked:

Settle, discontinue and end without prejudice to refile against Carole A. Fuller, only.

Record costs in the sum of $178.76 have been paid in full by James P. Valecko, Esquire.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 16th day of January A.D. 2001.

Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK,

Plaintiff

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER,

Defendants

No. 00-225-CD

SUGGESTION OF BANKRUPTCY

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

JAMES P. VALECKO, ESQ.
PA ID 79596
WELTMAN, WEINBERG & REIS CO. L.P.A.
2718 KOPPERS BUILDING
436 7TH AVE.
PITTSBURGH, PA. 15219
(412) 434-7955

WWR#01801980

FILED
SEP 28 2000
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK,

Plaintiff

No. 00-225-CD

vs.

MICHAEL A. FULLER and
CAROLE A. FULLER,

Defendants

SUGGESTION OF BANKRUPTCY

TO PROTHONOTARY:

AND NOW comes Plaintiff, by counsel, Weltman, Weinberg & Reis, Co., L.P.A. to advise this Honorable Court that the above named Defendants, Michael A. Fuller and Carole A. Fuller, have filed a Chapter 07 Bankruptcy in the United State Bankruptcy Court for the Western District of Pennsylvania at Bankruptcy Case Number 00-26554, and accordingly, all proceedings in this Court are stayed pursuant to 11 U.S.C. § 362.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: ______________________
James P. Valecko, Esq.
Attorney for Plaintiff
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

FILED

SEP 28 2000
m 11:42 / 10cc
William A. Shaw
Prothonotary & KC