


Deutsche Bank Trust Co. Americas
 345 Park Avenue - NYC20-0102
 New York, NY 10154

GRATTITUDE AMERICA, LTD
 6100 RED HOOK QUARTER, B3
 ST THOMAS 00802
 UNITED STATES VIRGIN ISLANDS

For personal assistance call:
 Amanda Kirby


October 1, 2015 to October 31, 2015

Summary of Account Balance(s)

Account	Account Number	Balance
Elite Checking With Interest		\$1,000.66

Beginning Balance as of October 1, 2015	\$1,000.57
Deposits and Other Credits	\$0.09
Checks Paid	\$0.00
ATM and Debit Card Withdrawals	\$0.00
Service Charges and Other Fees	\$0.00
Other Debits	\$0.00
Ending Balance as of October 31, 2015	\$1,000.66

Transaction Detail

Date	Description	Debit	Credit	Balance
	Beginning Balance as of October 1, 2015			\$1,000.57
10-31	# Interest Payment		0.09	1,000.66
	Ending Balance as of October 31, 2015	(0.00)	\$0.09	\$1,000.66

Deposits and Other Credits

Date	Description	Amount
10-31	Interest Payment	\$0.09

All items are credited subject to final collection and receipt of proceeds in cash or by unconditional credit to and accepted by Deutsche Bank Trust Company Americas.



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Service Charges and Other Fees

Total NSF return item fees for this statement period	\$0.00
Total NSF return item fees for this calendar year	\$0.00
Total Overdraft fees for this statement period	\$0.00
Total Overdraft fees for this calendar year	\$0.00

Interest Calculation

Annual Percentage Yield Earned	0.11 %
Interest Earned This Period	\$0.09
Interest Paid Year To Date	\$0.66

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In Case of Errors or Questions

1. Electronic Funds Transfers

Telephone us at [REDACTED], or write to us at Deutsche Bank Trust Company Americas, 345 Park Avenue, WM Banking Team - NYC20-0102, New York, New York 10154 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We MUST hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

Please note that if you initially provide the above information to us via telephone, we may require that you send your complaint or inquiry in writing within 10 business days.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 days for new accounts) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. At the conclusion of our investigation, we will inform you of our results.

2. Non-Electronic Funds Transfers

Contact the Bank immediately at [REDACTED] if your statement is incorrect or if you need more information about any non-electronic funds transactions (checks or deposits) on this statement. If any such error appears, you must notify the Bank in writing no later than 30 days after the statement was made available to you. Please see your Terms and Conditions for further information on the terms governing your account.

3. Verifying Preauthorized Credits

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can telephone us at [REDACTED] to find out whether the deposit has been made.