

SOUTHSIDE BANK

PO Box 1079 Tyler, TX 75701-1079

Member FDIC

Statement

RICE ROAD BROOKSHIRES BRANCH

BEEN APPROVED FOR A STAFFORD
STUDENT & PARENT PLUS COLLEGE LOAN ?
SOUTHSIDE CAN FUND IT ! LENDER CODE
822429 - CALL 903-531-7111

STATEMENT PERIOD

LAST ENDING
6/12/06 6/30/06

12 JAMES C MORRISON
 1785 SHERIDAN DR
 YOUR CITY, STATE 09098-1234

PAGE 1

ACCOUNT NUMBER	PREVIOUS BALANCE	--- CREDITS COUNT	--- DEBITS COUNT	TOTAL FEE	PRESENT BALANCE
FRE 1234567	468.14	3	25	2566.05	1452.09

CHECK NUMBER	DATE	AMOUNT	CHECK NUMBER	DATE	AMOUNT	DATE	BALANCE
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FREE CHECKING 1234567

ANNUAL PERCENTAGE YIELD EARNED .00 %
INTEREST EARNED THIS CYCLE .00
INTEREST PAID THIS CYCLE .00
DAYS IN THIS CYCLE 18
AVERAGE LEDGER BALANCE 2716.09

***** CHECKS *****

6/13	29.87	POS	GAS STATION	6/13	949.26
6/14	40.00	AM	ATM SOUTH BROADWAY TYLER TX	6/15	1,141.97
6/15	15.50	POS	MOVIE THEATRE	6/15	1,189.77
6/19	20.00	AM	ATM E FIRST ST TYLER TX	6/16	1,156.21
6/19	46.62	POS	GROCERY STORE	6/19	1,027.57
6/20	63.88	AH	UTILITY PAYMENT - WATER BILL	6/20	1,058.63
6/21	100.00	AH	INTERNET BANKING FUNDS XFER	6/21	1,958.04
6/21	4.55	POS	FAST FOOD RESTAURANT	6/22	1,248.36
6/22	54.98	AH	BILL PAYER - CELL PHONE CO	6/23	1,220.42
6/23	33.56	POS	RETAIL STORE	6/24	175.52
6/26	45.26	AH	BILL PAYER - CABLE CO	6/26	122.49
6/26	49.49	AH	BILL PAYER - GAS CO	6/27	79.42
6/26	60.63	AH	BILL PAYER - INSURANCE CO	6/28	79.42
6/27	48.14	POS	GROCERY STORE	6/29	5.67
6/28	25.00	AH	RESTAURANT	6/30	
6/30	40.00	AH	FITNESS CENTER - MONTHLY DUES		

PLEASE SEE NEXT PAGE

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YOUR CITY, STATE 09098-1234

STATEMENT PERIOD
LAST ENDING
6/01/06 6/30/06

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TRANSACTIONS

CHECK NUMBER	DATE	AMOUNT	CHECK NUMBER	DATE	AMOUNT	DATE	BALANCE
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FREE CHECKING		1234567					
	6/13	100.00 AH	INTERNET BANKING FUNDS XFER				
1039	6/13	219.06 DB	1040	6/13	80.00 DB		
1041	6/14	49.76 DB	1042	6/15	63.20 DB		
1043	6/19	57.87 DB	1044*	6/23	43.68 DB		
1045	6/20	25.00 DB	1046	6/21	300.00 DB		
1047	6/23	950.00 DB					

***** DEPOSITS *****

6/05	900.00 DP		
6/08	100.00 AC	INTERNET BANKING FUNDS XFER	
6/09	250.00 DP		
6/16	2300.00 DP		

Electronic Transactions by Type

ACH Debits:

63.88	06/20	UTILITY PAYMENT - WATER BILL
100.00	06/21	INTERNET BANKING FUNDS XFER
54.98	06/22	BILL PAYER - CELL PHONE CO
45.26	06/26	BILL PAYER - CABLE CO
49.49	06/26	BILL PAYER - GAS CO
60.63	06/26	BILL PAYER - INSURANCE CO
40.00	06/30	FITNESS CENTER - MONTHLY DUES
414.24	Total	

ATM Debits:

40.00	06/14	ATM SOUTH BROADWAY TYLER TX
20.00	06/19	ATM E FIRST ST TYLER TX
60.00	Total	

Debit Card Transactions:

29.87	06/13	GAS STATION
15.50	06/15	MOVIE THEATRE
46.62	06/19	GROCERY STORE
4.55	06/21	FAST FOOD RESTAURANT
33.56	06/23	RETAIL STORE
48.14	06/27	GROCERY STORE
25.00	06/28	RESTAURANT
203.24	Total	

DEPOSIT TICKET

JAMES C. MORRISON
1765 SHERIDAN DR.
YOUR CITY, STATE 09098

DATE 05.09.06
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIVED (IF REQUIRED) *

SOUTHSIDE BANK

TYLER/LONGVIEW TEXAS
24 HR. ACCOUNT INFORMATION
TYLER - 936-531-7288
LONGVIEW - 936-295-9888

CASH

88-2360/1119
0000000

Deposit

250.00

FOR TOTAL FROM OTHER SIDE

SUB TOTAL

250.00

LESS CASH RECEIVED

\$

250.00

⑆111923607⑆ ⑈00000000⑈00103 ⑈0000025000⑈

DEPOSIT TICKET

JAMES C. MORRISON
1765 SHERIDAN DR.
YOUR CITY, STATE 09098

DATE 06.05.06
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIVED (IF REQUIRED) *

SOUTHSIDE BANK

TYLER/LONGVIEW TEXAS
24 HR. ACCOUNT INFORMATION
TYLER - 936-531-7288
LONGVIEW - 936-295-9888

CASH

88-2360/1119
0000000

Deposit

900.00

FOR TOTAL FROM OTHER SIDE

SUB TOTAL

900.00

LESS CASH RECEIVED

\$

900.00

⑆111923607⑆ ⑈00000000⑈00103 ⑈0000090000⑈

DEPOSIT TICKET

JAMES C. MORRISON
1765 SHERIDAN DR.
YOUR CITY, STATE 09098

DATE 06.16.06
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIVED (IF REQUIRED) *

SOUTHSIDE BANK

TYLER/LONGVIEW TEXAS
24 HR. ACCOUNT INFORMATION
TYLER - 936-531-7288
LONGVIEW - 936-295-9888

CASH

88-2360/1119
0000000

Deposit

2,300.00

FOR TOTAL FROM OTHER SIDE

SUB TOTAL

2,300.00

LESS CASH RECEIVED

\$

2,300.00

⑆111923607⑆ ⑈00000000⑈00103 ⑈00000230000⑈



JAMES C. MORRISON
1765 SHERIDAN DR.
YOUR CITY, STATE 09098

88-2360/1119
0000000

No. 1042

DATE 06.13.06

Pay to the order of Tax Office \$ 63²⁰
Sixty three dollars & 20/100

SOUTHSIDE BANK

TYLER-LONGVIEW TEXAS
24 HR. ACCOUNT INFORMATION
TYLER - 903-531-7281
LONGVIEW - 903-245-9888

Registration

customer signature

SAMPLE VOID

⑆ 111923607⑆ 1042 ⑈00000000⑈00 ⑈00000006320⑈



JAMES C. MORRISON
1765 SHERIDAN DR.
YOUR CITY, STATE 09098

88-2360/1119
0000000

No. 1043

DATE 05.14.06

Pay to the order of Grocery Store \$ 57⁸⁷
Fifty seven dollars & 87/100

SOUTHSIDE BANK

TYLER-LONGVIEW TEXAS
24 HR. ACCOUNT INFORMATION
TYLER - 903-531-7281
LONGVIEW - 903-245-9888

customer signature

SAMPLE VOID

⑆ 111923607⑆ 1043 ⑈00000000⑈00 ⑈00000005787⑈



JAMES C. MORRISON
1765 SHERIDAN DR.
YOUR CITY, STATE 09098

88-2360/1119
0000000

No. 1044

DATE 06.16.06

Pay to the order of Phone Company \$ 43⁶⁸
Forty three dollars & 68/100

SOUTHSIDE BANK

TYLER-LONGVIEW TEXAS
24 HR. ACCOUNT INFORMATION
TYLER - 903-531-7281
LONGVIEW - 903-245-9888

customer signature

SAMPLE VOID

⑆ 111923607⑆ 1044 ⑈00000000⑈00 ⑈00000004368⑈



JAMES C. MORRISON
1765 SHERIDAN DR.
YOUR CITY, STATE 09098

88-2360/1119
0000000

No. 1045

Date: 06.16.06

Pay to the order of Sally Smith \$ 25⁰⁰
Twenty five dollars & NO/100

SOUTHSIDE BANK

TYLER/LONGVIEW TEXAS
MEMBER FDIC
24 HR. ACCOUNT INFORMATION
TYLER - 903.521.7300
LONGVIEW - 903.294.7888



Happy Birthday!

customer signature

SAMPLE VOID

⑆ 111923607⑆ 1045 ⑈00000000⑈00 ⑈0000002500⑈



JAMES C. MORRISON
1765 SHERIDAN DR.
YOUR CITY, STATE 09098

88-2360/1119
0000000

No. 1046

Date: 06.18.06

Pay to the order of Southside Bank \$ 300⁰⁰
Three hundred dollars & NO/100

SOUTHSIDE BANK

TYLER/LONGVIEW TEXAS
MEMBER FDIC
24 HR. ACCOUNT INFORMATION
TYLER - 903.521.7300
LONGVIEW - 903.294.7888



customer signature

SAMPLE VOID

⑆ 111923607⑆ 1046 ⑈00000000⑈00 ⑈00000030000⑈



JAMES C. MORRISON
1765 SHERIDAN DR.
YOUR CITY, STATE 09098

88-2360/1119
0000000

No. 1047

Date: 06.18.06

Pay to the order of Mortgage Company \$ 950⁰⁰
nine hundred fifty & NO/100

SOUTHSIDE BANK

TYLER/LONGVIEW TEXAS
MEMBER FDIC
24 HR. ACCOUNT INFORMATION
TYLER - 903.521.7300
LONGVIEW - 903.294.7888



house pymt

customer signature

SAMPLE VOID

⑆ 111923607⑆ 1047 ⑈00000000⑈00 ⑈00000095000⑈

**THANK YOU FOR BANKING AT SOUTHSIDE BANK
PO BOX 1079 TYLER, TX 75710-1079
(903) 531-7111**

ACCOUNT RECONCILIATION

This form is provided to help you verify your check book balance with this statement. Please report any errors promptly. We must hear from you no later than 30 days after we sent you the first statement on which the error or problem appeared.

(1.) Present balance shown on statement	\$ _____
(2.) Deposits not shown on statement	\$+ _____
Subtotal balance =	\$ _____
(3.) Total amount of outstanding checks, drafts, or ATMs. (Those shown in your check book and not on this statement.)	\$ - _____
Total =	\$ _____

The above total should agree with that shown on your check book register, subtracting any activity charges assessed or adding any interest that was paid to you during this statement period.

EXPLANATION OF CODES USED IN PREPARING STATEMENTS

AC	ACH CREDIT
AD	READY RESERVE ADVANCE
AH	ACH DEBIT
AM	ATM DEBIT/TRANSACTION LOCATION ADDRESS
AP	AUTOMATIC READY RESERVE MONTHLY LOAN PAYMENT
CBC	CHARGE BACK ITEM
CDI	CERTIFICATE OF DEPOSIT INTEREST TRANSFERRED
CL	CLOSED ACCOUNT
CM	MISCELLANEOUS CREDIT
COA	CHARGED-OFF ACCOUNT BY BANK
CR	DEPOSIT CREDIT FROM READY RESERVE ADVANCE
CCR	CHECK CARD CREDIT (RETURNED MERCHANDISE)
CT	AUTOMATIC TRANSFER DEBIT
CTC	MC/VISA FEE
DB	DEBIT
DC	DEPOSIT CORRECTION
DD	ATM CREDIT
DM	NON-SUFFICIENT FUNDS FEE (RETURNED ITEMS)
DP	DEPOSIT
DR	DEBIT REVERSAL
FAF	FOREIGN ATM FEE
FC	READY RESERVE FINANCE CHARGE
HBC	BUSINESS ONLINE/HOME BANKING (TRANSFER DEPOSIT)
HBD	BUSINESS ONLINE/HOME BANKER (TRANSFER W/D)
IBD	ADVANTAGE INVESTMENT IN-BANK DEBIT SLIP (FOR CASH WITHDRAWAL OR TRANSFER)
IN	INTEREST CREDIT <u>OR</u> INTEREST PAYMENT
MD	COMMERCIAL ANALYSIS FEE
MSG	MISCELLANEOUS CHARGE FEE
OD	OVERDRAFT FEE (PAYED ITEMS)
PC	PRIORITY CREDIT
PD	PRIORITY DEBIT
PMT	PAYOFF READY RESERVE (PRINCIPAL & INTEREST)
POS	CREDIT CARD-DEBIT/TRANSACTION LOCATION ADDRESS
PR	DDA/SAV-FORCED PAID ITEM <u>OR</u> RR -READY RESERVE PAYMENT
RC	CHARGE-BACK ITEM
RF	MONTHLY SERVICE CHARGE REVERSAL
ROD	REFUND NSF/OVERDRAFT FEE
RT	RETURN ITEM
SC	SERVICE CHARGE FEE
STP	STOP PAYMENT FEE
TR	AUTOMATIC TRANSFER CREDIT
WH	BACKUP WITHHOLDING
WTC	WIRE TRANSFER CREDIT
WTD	WIRE TRANSFER DEBIT

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

Telephone us at (903) 531-7111 or write us at PO BOX 1079 TYLER, TX 75710-1079 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or the receipt. We must hear from you no later than 60 days after we have sent you the FIRST statement on which the error or problem appeared.

- (1.) Tell us your name and account number.
 - (2.) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
 - (3.) Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to this, we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**DISCLOSURE TO READY RESERVE
CUSTOMERS**

When FINANCE CHARGES begin to accrue: Periodic FINANCE CHARGES for credit advances under your Credit Line will begin to accrue on the date credit advances are posted to your Credit Line. There is no "free ride period" which would allow you to avoid a FINANCE CHARGE on your Credit Line advances.

Method used to determine the balance on which the FINANCE CHARGE will be computed: We figure FINANCE CHARGE on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

Method of determining the amount of FINANCE CHARGE: Any FINANCE CHARGE is determined by applying the "Periodic Rate" to the balance described above. Then we add together the periodic FINANCE CHARGES for each day in the statement cycle. This is your FINANCE CHARGE calculated by applying the Periodic Rate. The Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE on your Credit Line are subject to change from time to time.

BILLING RIGHTS SUMMARY

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 at the above address 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:

- (1.) Your name and account number.
- (2.) The dollar amount of the suspected error.
- (3.) 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 unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question we cannot report you as delinquent or take any action to collect the amount you question.
July 2004