

# Facilitating Prosecution

Best Practices for Investigating  
Financial Exploitation Cases

# Institute on Protective Services

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This training is provided by the Institute on Protective Services at Temple University Harrisburg. The Institute on Protective Services is a collaborative effort of the PA Department of Aging and Temple University. It operates with funds provided by the Department.

The training content was developed by the Institute on Protective Services.



# Training Outline

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- Introduction
- Activity
- Gathering the evidence
- Organizing and reviewing documents
- Documenting your case

# Institute on Protective Services (IPS)

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- Training
  - Basic and Annual trainings to PS staff
  - Provide trainings to local professionals
    - Police, Bank staff, EMS/First Responders
  - Training and presentations to general public
    - Elder Justice Days
- Task Force/MDT Development
  - Assist with implementation and development
  - Share “Best Practices” from across the State

# IPS cont.

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- Case Consultation
  - Provide Expert consultation to:
    - Protective Service workers
    - Law Enforcement
    - Prosecutors
    - General Assembly
    - Licensing Oversight Entities
  - Case consultation for all areas of abuse

# Activity

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- Review the account information provided
- What questions are raised by your review?

# What Skills are Necessary?

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- Observation
- Critical Thinking or Common Sense
- Basic math skills- addition and subtraction
- Organization

# Why is prosecution so difficult?

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- Standards of evidence (in general)
  - Substantiating
    - Preponderance of the evidence
  - Naming a Perpetrator
    - Clear and convincing
  - Criminal Conviction
    - Beyond a reasonable doubt



# Why is prosecution so difficult?

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- Cognitive Impairments
  - Consent is often presented as a defense
  - Evidenced Based Prosecution
- Knowledge and resources
  - Understanding the dynamics of abuse due to aging or other vulnerabilities
  - Time

# Why is prosecution so difficult?

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- Every case is different
  - Numerous variables determine criminal charges
  - “The devil is in the details”
  - Collaborate early and often
- How do we overcome these issues??
  - Time, effort and persistence
  - Present a case that is logical and organized
  - Collaborate early and often (it’s that important)

# General Investigative Steps

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1. Plan your Investigation
2. Gather & organize information (documents & interview)
3. Review records for unusual transactions for the individual
4. Protect remaining assets / funds
5. File disputes with banks or credit card companies to recover funds
6. Obtain additional records as needed
7. Summarize findings – supported by the documents and spreadsheets.

# Step One: Gathering the Evidence



# Individual Interview/Observations

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- Plan your interview before you get to the individual's home
- Observations inside and outside the home will be as important as the questions you ask
- Use observation skills just as you would any other type of abuse investigation

# Individual Interview

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- Where do you bank? Can I see your bank statements?
- What are your sources of income? Social Security, Disability, Pension, Annuities?
- Where do you shop? For groceries? Clothing? Prescriptions? Restaurants?
- Do you have a cell phone? Computer? Cable television?
- Do you have any investments? Brokerage Accounts, IRA's, Annuities, Stocks
- Who helps you with financial management?

# Individual Interview/Observations

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- Do you use a debit card? Do you take cash out of the ATM?
- Do you have any loans? Credit cards?
- Can I look at your monthly bills?
- Can I see your tax returns for the last three years?
- Ask for a tour of the home or to use the restroom. Find a way to look around the environment.
- Understand the interplay between neglect and exploitation.
- Look for other clues that will help when reviewing records.

# Requesting Bank Documents

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- Contact local bank branch or loss prevention department for records & assistance. If you already know exploitation is occurring put them on notice of a possible fraud claim against the bank.
- Bank statement requests are the fastest to produce and the best place to start to look for irregular transactions. Request at least 6 months before alleged abuse. Records are typically retained for 7 years.
- Submit requests to all banks and investment firms for detailed records once evidence or interview indicates exploitation may be occurring. The larger the request the longer it will take.



# What to Request

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- Bank and Brokerage Statements for ALL accounts, including checking, savings, money market, certificates of deposit, and investments
- Copies of all checks and withdrawals from the account(s) and offsets (front and back)
- Copies of all deposits and deposit items (front and back)
- Copies of any wire transfer requests (incoming and outgoing)
- Customer Profile showing all accounts during the time period listed above, including opening and/or closing dates
- All Power of Attorney documents and Signature Cards
- Statements for any loans, lines of credit, or credit cards and copies of any cash advances and offsets
- All correspondence and customer contact notes

# Requesting Bank Documents

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- Important tips when asking for bank documents:
  - Ask for front AND back of checks/withdrawals and OFFSETS. You need to see the back to “follow the money” to other accounts in the individual or AP’s name. “Offsets” let you know if the AP took the money in cash, transferred funds to another account or purchased a bank check.
  - Deposit slips AND deposit items are very important to find other assets in the individuals name (dividend checks, investment withdrawals, etc..). This also lets you know if the AP is also making deposits and rather than stealing they are just co-mingling funds.

# Medical Records

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- It may be pertinent to get medical records.
- Often perpetrators use the excuse that they are providing care, medical records can verify the individual's needs.
- Medical records can support or counter gifting claims, so far as executive functioning is concerned.
- Medical records can help paint the overall picture of the individual's circumstances.

# Step One Summary

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- The most important thing is to protect the accounts from further loss.
- Observation skills during the interview are important. You will find discrepancies when reviewing the records.
- Be sure to get copies of all legal documents (POA, Estate plans, Wills, etc..).

# Step Two: Organizing and Reviewing

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# Organizing

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- Use Excel to document and summarize findings
  - Formulas do the math for you
  - Use different font colors and shading to highlight missing or incomplete information
  - Data input is fast with auto repeat function
  - Saves time of re-creating documents as information changes
  - Professional presentation of your case more likely to be accepted by law enforcement
- [www.Lynda.com](http://www.Lynda.com) online Excel training – subscription as low as \$25 for 30 days of training

# Organizing

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- Organize bank statements received by Bank, Account and Year
- Transaction copies should be placed in same chronological order (make sure you have them all)
- Do NOT write on statements – use post it notes
- Use of binders optional – paper clips, binder clips and rubber bands can be just as effective
- As suspect transactions are identified photocopy and place in separate file or binder. You will need these documents for your final assessment and report.

# Reviewing Bank Records

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- Statement requests are the fastest to produce and the best place to start to look for irregular transactions.
  - “Does it make sense for this individual to be doing this transaction at this location?”
- Recent large withdrawals should be traced quickly with help of a bank fraud investigator to improve recovery opportunity and prevent additional losses.
- Branch/ATM film can be recycled every 90 days or accidentally erased if not digital. Contact bank security officer to preserve film.
- Transaction documents are not available for electronic transactions – what is on the statement is what you get.



# Irregularities typically seen

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- Multiple utilities/services (gas, electric, cell phone, house phone and/or cable)
- Richard Petty Racing Experience
- Victoria's Secret, American Eagle, Aeropostale, Hollister and other retailers
- Casinos
- Fines/Restitution/Loans
- Lots and lots of checks

# Check Images



- Original checks are almost impossible to obtain. Images are the standard today.
  - Cancelled checks no longer provided to customers in bank statements. Image copies can be requested.
  - Demand/Paper Draft – check generated by a business or bank on behalf of the customer – not signed by customer.
  - Image Capture – allows people to make deposits from anywhere without ever going to the bank, you just need a smartphone.

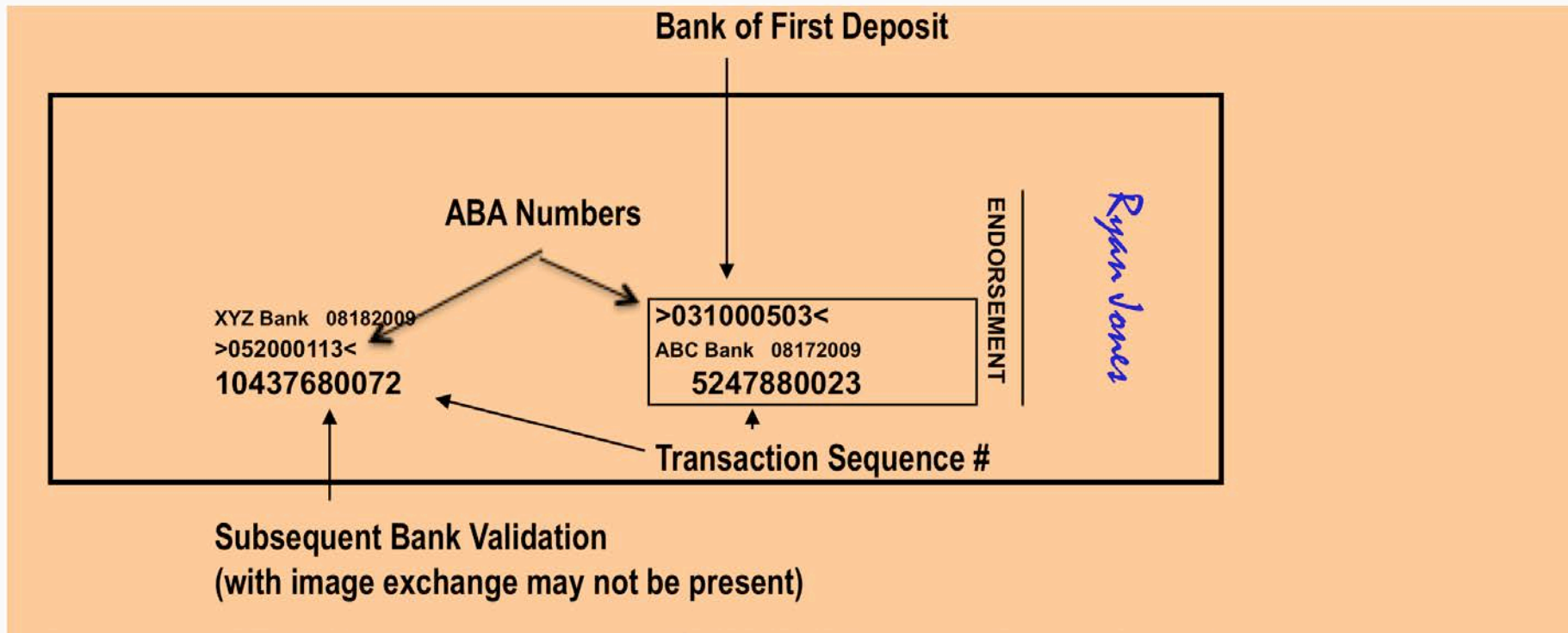
# Reviewing-Front of Check

<b>Drawer or Maker</b> Adrienne Jones 123 Main Street Anytown PA, 77888		<b>Maker Bank</b> 3-5/310 BNC Bank	0581
			8/6/09
Pay to <u>Ryan Jones</u>			\$ <u>2,000.00</u>
<u>Two Thousand and 00/100</u>			Dollars
Memo Line <u>Gift</u>		<u>Adrienne Jones</u>	
:031000053:	1234567890"	0581	0000200000 ← MICR LINE
ABA Number	Account Number	Check #	Encoded Amount

(Note these can be reversed)


# Reviewing- Back of Check







- [www.fededirectory.frb.org/search\\_ACH.cfm](http://www.fededirectory.frb.org/search_ACH.cfm)



# Bank Finder Website

- <http://research.fdic.gov/bankfind/>

**Federal Deposit Insurance Corporation**  
Each depositor insured to at least \$250,000 per insured bank

**Advanced Search**  
Search FDIC... 

[BankFind Home](#) [Return to BankFind Results](#) [Questions & Suggestions](#)

## The First National Bank of Pike County (FDIC #: 7615)

Status: **Inactive** • Inactive as of July 10, 1993  
The First National Bank of Pike County was merged or acquired without government assistance  
Data as of: October 16, 2013

Overview	Locations	History	Identifications
<div><div><div>N/A Bank Holding Company</div><div>The First National Bank of Pike County Banking Institution</div><div>N/A Branches (Offices)</div></div></div>	<div><b>Inactive as of July 10, 1993</b> The First National Bank of Pike County is no longer doing business under that name because it has been merged or acquired without government assistance. See the active successor institution <a href="#">Wells Fargo Bank, National Association (FDIC #: 3511)</a></div> <div><div><div>Established:</div><div>Insured:</div><div>Headquarters:</div></div><div><div>July 1, 1900</div><div>January 1, 1934</div><div>224 Broad Street Milford, PA 18337 Pike County</div></div><div><div>FDIC Certificate #:</div><div>Bank Charter Class:</div></div><div><div>7615</div><div>National Bank</div></div></div>		

[Latest financial information](#) about The First National Bank of Pike County  
Contact the FDIC about [The First National Bank of Pike County](#) or [Meridian Bank](#)

# Reviewing Investment Statements

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- Investment statements are complex and lengthy – sometimes 12-20 pages long.
- Focus your review on the Overview or Summary page and look for additions or withdrawals.
  - If there are none for the current month, skip the rest of the pages and move on to the next month.
  - If there have been additions or withdrawals, look at the Activity page to locate the detail. This is where the offset detail will be (check issued or electronic transfer).
  - Example on next page

May 01, 2012 - May 31, 2012

## CASH FLOW

	<i>This Statement</i>	<i>Year to Date</i>
<b>Opening Cash/Money Accounts</b>	<b>\$ 0.04</b>	
<b>CREDITS</b>		
Funds Received	62,515.08	62,515.08
Electronic Transfers	.	.
Other Credits	.	.
<i>Subtotal</i>	<b>62,515.08</b>	<b>62,515.08</b>
<b>DEBITS</b>		
Electronic Transfers	(5,000.00)	(6,074.20)
Margin Interest Charged	.	.
Other Debits	.	.
Visa Purchases ( <i>debits</i> )	.	.
ATM/Cash Advances	.	.
Checks Written/Bill Payment	.	.
<i>Subtotal</i>	<b>(5,000.00)</b>	<b>(6,074.20)</b>
<b>Net Cash Flow</b>	<b>\$ 57,515.08</b>	<b>\$ 56,440.88</b>
Dividends/Interest Income	0.91	235.03
Dividend Reinvestments	.	(111.72)
Security Purchases/Debits	(39,999.99)	(44,999.98)
<b>Closing Cash/Money Accounts</b>	<b>\$ 117,516.04</b>	
Securities You Transferred In/Out	34.84	45.30

## Account Overview

<b>CHANGE IN ACCOUNT VALUE</b>	<i>Current Period</i>	<i>Year-to-Date</i>
BEGINNING VALUE	\$81.36	\$97,672.14
Additions and Withdrawals	\$0.00	(\$103,229.32)
Income	\$0.00	\$0.11
Taxes, Fees and Expenses	(\$40.00)	(\$40.00)
Change in Investment Value	(\$6.71)	\$5,631.72
<b>ENDING VALUE (AS OF 12/31/12)</b>	<b>\$34.65</b>	<b>\$34.65</b>

*Refer to Miscellaneous Footnotes for more information on Change in Investment Value.*

Example 2: No additions or withdrawals this month – move on.  
(note there was withdrawal activity earlier in the year)

Example 1: offset detail below



### CASH/OTHER TRANSACTIONS

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
05/01	Funds Received		CHECK DEPOSIT		62,515.08
	<i>Subtotal (Funds Received)</i>				62,515.08
05/18	Funds Transfer		TO BAC #00001234	5,000.00	
	<i>Subtotal (Electronic Transfers)</i>			5,000.00	
<b>NET TOTAL</b>					<b>57,515.08</b>

# Step Two Summary

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- Use observations from interviews to analyze bank records
- Note discrepancies and suspect transactions
- Do not write directly on records
- Excel files make this process easier
- Start to develop a total for the loss
- Keep it simple, don't overthink what you find



# Step Three- Documenting your Findings

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# Detailed Analysis

11/28/08 11:00 AM										
114,560.54										
BANK ACTV DATE	DOC DATE	TRANSACTION TYPE	TRANSACTION DESCRIPTION	MEMO LINE NOTES	DEPOSITS / CREDITS	CHECKS / DEBITS	BALANCE	BANK STMT DATE	OFFSET	SUSPECT TRANS
A	B	C	D	E	F	G	H	I	J	K
L										
OPENING BALANCE							2,401.20	08/20/07		
09/04/07	09/04/07	Deposit	Disney/Sr Town Ckl#1577834/EZE-ck#9380964		3,000.61		5,451.81	09/26/07	cash	896.00
09/04/07	09/04/07	Automated Deposit	First Second LLC		350.00		5,801.81	09/26/07		
09/18/07	09/15/07	Check No. 0152	Cash			2,000.00	3,801.81	09/26/07	cash	2,000.00
09/20/07	09/20/07	Check No. 0153	XYZ Bank			350.00	3,451.81	09/26/07		350.00
09/24/07	09/11/07	Check No. 0151	Tomorrowland			2,150.00	1,301.81	09/26/07		
09/26/07	09/26/07	Credit	Interest Paid		2.31		1,304.12	09/26/07		
10/01/07	10/01/07	Automated Deposit	First Second LLC		350.00		1,654.12	10/29/07		
10/15/07	10/14/07	Deposit	Disney/Sr Town Check 1621628 \$3,675.00		3,075.00		4,729.12	10/29/07	cashback	600.00
10/16/07	10/12/07	Check No. 0154	Cash			925.00	3,804.12	10/29/07	WDW FCU	?
10/25/07	10/25/07	Check No. 0156	Cash	Money Market		1,000.00	2,804.12	10/29/07	cash	1,000.00
10/26/07	10/18/07	Check No. 0155	Tomorrowland	Oct Bill		2,259.80	544.32	10/29/07		
10/29/07	10/29/07	Credit	Interest Paid		1.32		545.64	10/29/07		
11/01/07	11/01/07	Automated Deposit	First Second LLC		350.00		895.64	11/28/07		
11/07/07	11/07/07	Deposit	Disney/Sr Town Check 1643170 \$3,675.00		2,175.00		3,070.64	11/28/07	cashback	1,500.00
11/16/07	11/12/07	Check No. 0157	Tomorrowland	Nov		1,935.90	1,134.74	11/28/07		
11/28/07	11/08/07	Credit	Interest Paid		0.81		1,135.55	11/28/07		
12/03/07	12/03/07	Automated Deposit	First Second LLC		350.00		1,485.55	12/27/07		
12/04/07	12/01/07	Deposit	Four Cks: Disney 1668843, EZE, Popeye, Swiss		1,800.00		3,285.55	12/27/07	cashback	2,303.00
12/21/07	12/07/07	Check No. 0158	Tomorrowland	Dec for Betty		2,109.50	1,176.05	12/27/07		
12/27/07	12/27/07	Check No. 0159	Cash	CD		300.00	876.05	12/27/07	cash	300.00
12/27/07	12/27/07	Credit	Interest Paid		1.02		877.07	12/27/07		
01/02/08	01/02/08	Automated Deposit	First Second LLC		350.00		1,227.07	01/29/08		
01/03/08	01/03/08	Deposit	Disney/Sr Town Check 1690866 \$3,675.00		2,175.00		3,402.07	01/29/08	cashback	1,500.00
01/28/08	01/26/08	Check No. 0251	Cash			800.00	2,602.07	01/29/08	cash	800.00
01/29/08	01/29/08	Credit	Interest Paid		1.40		2,603.47	01/29/08		
01/30/08	01/07/08	Check No. 0160	Tomorrowland	Jan 08		2,109.50	493.97	02/27/08		
02/01/08	02/01/08	Automated Deposit	First Second LLC		350.00		843.97	02/27/08		
02/12/08	02/12/08	Check No. 0252	Cash			700.00	143.97	02/27/08	cash	700.00
02/27/08	02/27/08	Credit	Interest Paid		0.16		144.13	02/27/08		
02/28/08	02/28/08	Check No. 0341	Cash	(CD)		1,200.00	14,055.87	03/27/08	cash	1,200.00

endorsed by Mouse  
need offset

Endorsed by Olive Oyle- WDW  
Federal Credit Union  
endorsed by Mouse

\$3675+\$12.32+194.37+221.61  
-Boop only on Disney

endorsed by Mouse

endorsed by Mouse

endorsed by Mouse

endorsed by Mouse

# What to do with all that data

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- Use the “sort data” feature in excel
  - Your detail list has transaction types
  - Break down the data by transaction type
- Do a mini-analysis on each transaction type
  - Loss for checks, ATM, purchases and fees
- Combine transaction type totals for overall total
- Especially useful when dealing with multiple perpetrators

# Sort the data

Check	3268			1,500.00
Check	3276			173.33
Check	3278			81.70
Check	3284			73.63
Check	3288			230.47
Check	3303			30.00
Check	3302			395.41
Check	3334			96.50
Check	3335			100.00
Check	3354			84.20
Credit		Boilermakers Nat Pension Pmt	2,208.25	
Credit		Boilermakers Nat Pension Pmt	2,209.50	
Credit		Boilermakers Nat Pension Pmt	2,209.50	
Credit		Interest Credit	0.55	
Credit		Interest Credit	0.53	

# Monthly Summary Form

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- Tells the story on one page
- Shows where the funds came from
- Shows how the money was spent
- Takes a case with multiple accounts and transactions and summarizes it on one page.

# Monthly Summary Form

STMT DATE	Total Credits	Social Security	Federal Annuity	Morgan Stanley Investment Account	Other	Interest	Total Debits	Other Checks and Debits	Space Odyssey Personal Care Home	Asteroid Health Plan	Judy Jetson	Ending Balance
Jan-10	\$ 616.39	\$ -	\$ 616.30	\$ -	\$ -	\$ 0.09	\$ 2,553.82	\$ 2,465.82	\$ -	\$ 88.00	\$ -	\$ 2,117.98
Feb-10	\$ 22,796.92	\$ 992.00	\$ 625.60	\$ 21,178.98	\$ -	\$ 0.34	\$ 10,425.00	\$ 500.00	\$ 2,925.00	\$ -	\$ 7,000.00	\$ 14,489.90
Mar-10	\$ 1,617.96	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ 0.36	\$ 12,188.52	\$ 846.00	\$ 6,078.52	\$ 264.00	\$ 5,000.00	\$ 3,919.34
Apr-10	\$ 16,617.72	\$ 992.00	\$ 625.60	\$ 15,000.00	\$ -	\$ 0.12	\$ 5,288.00	\$ 700.00	\$ -	\$ 88.00	\$ 4,500.00	\$ 15,249.06
May-10	\$ 1,617.90	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ 0.30	\$ 12,414.28	\$ 810.28	\$ 3,016.00	\$ 88.00	\$ 8,500.00	\$ 4,452.68
Jun-10	\$ 17,417.79	\$ 992.00	\$ 625.60	\$ 15,000.00	\$ 800.00	\$ 0.19	\$ 13,404.00	\$ 800.00	\$ 3,016.00	\$ 88.00	\$ 9,500.00	\$ 8,466.47
Jul-10	\$ 16,617.70	\$ 992.00	\$ 625.60	\$ 15,000.00	\$ -	\$ 0.10	\$ 14,973.71	\$ 55.71	\$ 3,130.00	\$ 88.00	\$ 11,700.00	\$ 10,110.46
Aug-10	\$ 1,617.74	\$ 992.00	\$ 625.60	\$ -	\$ 37.00	\$ 0.14	\$ 11,746.97	\$ 258.97	\$ 3,200.00	\$ 88.00	\$ 8,200.00	\$ 18.23
Sept-10	\$ 1,617.61	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ 0.01	\$ 888.00	\$ -	\$ -	\$ 88.00	\$ 800.00	\$ 7.84
Oct-10	\$ 1,617.63	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ 0.03	\$ 88.00	\$ -	\$ -	\$ 88.00	\$ 2,200.00	\$ 1.47
Nov-10	\$ 1,617.60	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ -	\$ 88.00	\$ -	\$ -	\$ 88.00	\$ 800.00	\$ 1.07
Dec-10	\$ 1,617.64	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ 0.04	\$ 2,088.00	\$ -	\$ -	\$ 88.00	\$ 2,000.00	\$ 336.71
Jan-11	\$ 1,617.61	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ 0.01	\$ 1,948.00	\$ -	\$ -	\$ 88.00	\$ 1,860.00	\$ 6.32
Feb-11	\$ 1,617.62	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ 0.02	\$ 1,588.00	\$ -	\$ -	\$ 88.00	\$ 1,500.00	\$ 35.94
Mar-11	\$ 1,617.61	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ 0.01	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ -	\$ 653.55
Apr-11	\$ 1,617.61	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ 0.01	\$ 1,550.00	\$ -	\$ -	\$ -	\$ 1,550.00	\$ 721.16
May-11	\$ 1,617.61	\$ 992.00	\$ 625.60	\$ -	\$ -	\$ 0.01	\$ 1,700.00	\$ -	\$ -	\$ -	\$ 1,700.00	\$ 638.77

\$ 93,515.66	\$ 15,872.00	\$ 10,625.90	\$ 66,178.98	\$ 837.00	\$ 1.78	\$ 96,932.30	\$ 7,436.78	\$ 21,365.52	\$ 1,320.00	\$ 66,810.00
	17%	11%	71%	1%	0%		8%	22%	1%	69%

H

\$ 638.77 Balance as of 5/31/11

## NOTES

Transferred from 2 Holiday Club Accounts  
includes Overdraft fee and refund \$37

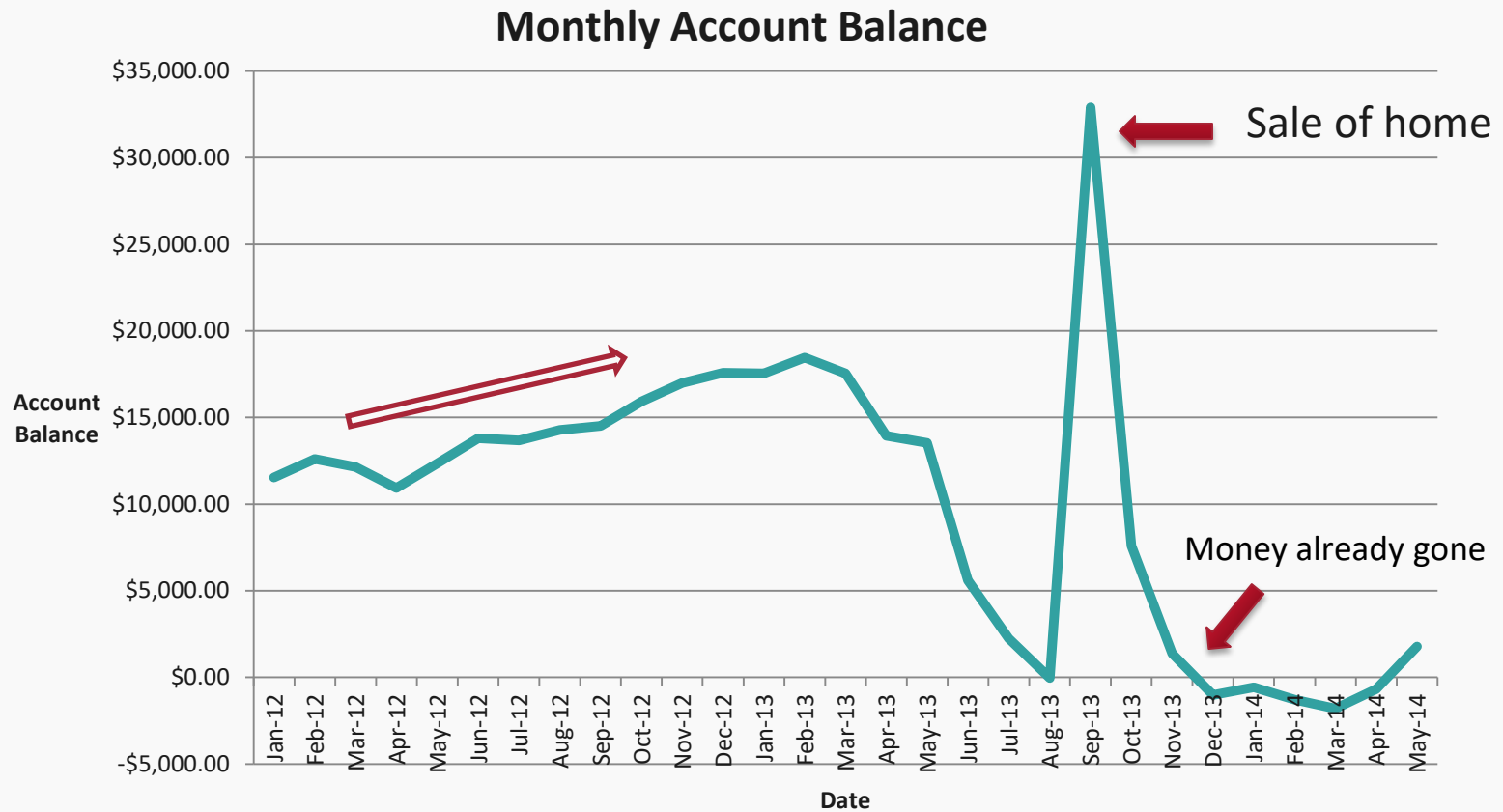
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# Conveying what was found

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- Summarizing all those numbers
  - How do we convey the intensity and totality of the loss so that others can understand?
- Visually telling the story is helpful
  - Different formats
  - Visually appealing to digest information
  - This is what will be presented to a Judge or jury
  - “Wow” factor

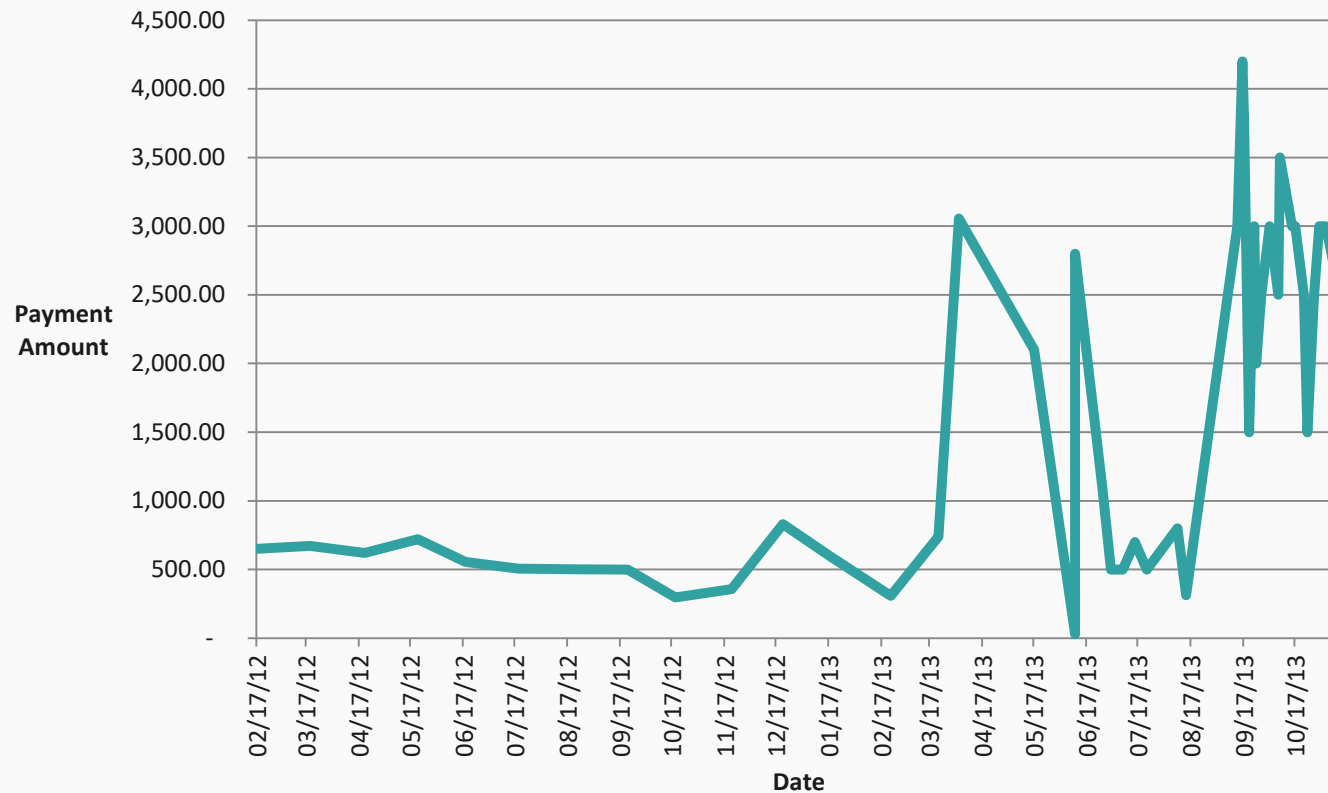
# Be Visual





# Be Visual

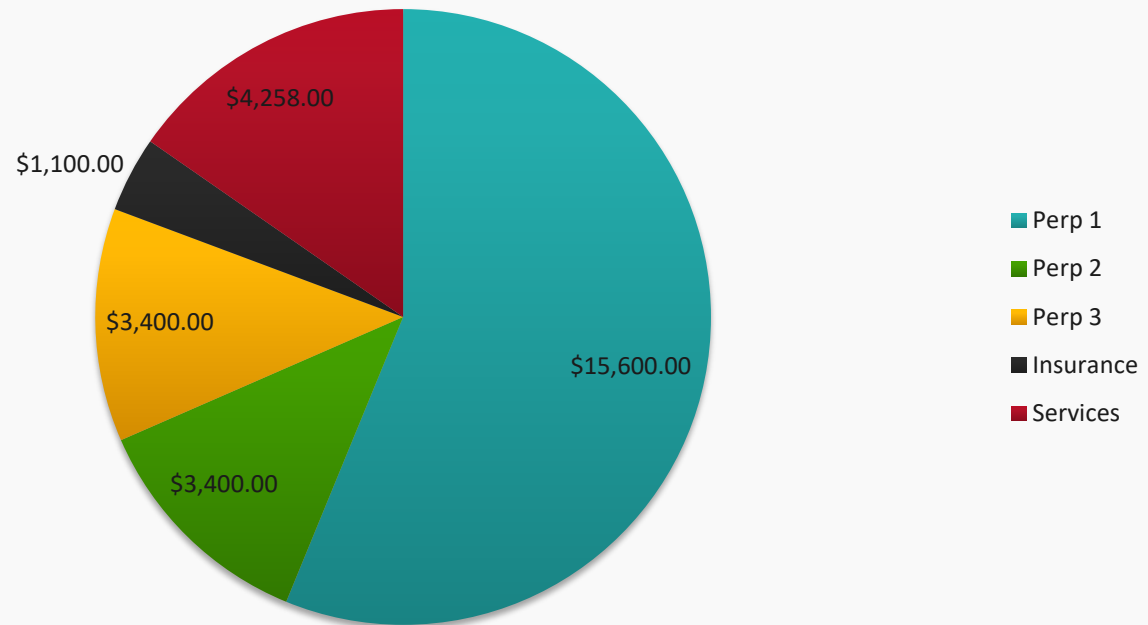
Monthly payments to Discover Credit Company



# Be Visual

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## Checks payable



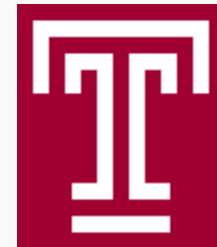
# Questions???

# Institute on Protective Services

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717-221-1635

**Richard E. Albrecht, MS**  
**richard.albrecht@temple.edu**



*The Institute on Protective Services is a collaborative effort of the PA Department of Aging and Temple University. It operates with funds provided by the Department.*

Account: \*\*765

Homer J.

BANK ACT DATE	TRANS TYPE	CHECK #	TRANSACTION DESCRIPTION	DEPOSIT / CREDIT	CHECK / DEBIT	BALANCE
03/27/13	Balance		<b>Beginning Balance - April 2013</b>			<b>\$17,555.94</b>
03/27/13	Check	3151	Lisa Simpson		250.00	<b>\$17,305.94</b>
03/27/13	Check	3152	Lisa Simpson		500.00	<b>\$16,805.94</b>
03/28/13	Credit		Miscellaneous Credit	331.16		<b>\$17,137.10</b>
03/28/13	Check	3134	Springfield Garage		336.16	<b>\$16,800.94</b>
03/28/13	Check	3153	Bart Simpson		1,000.00	<b>\$15,800.94</b>
03/29/13	Payment		Sideshow Wireless Payment		155.83	<b>\$15,645.11</b>
04/01/13	Deposit		Springfield Pension Pmt	2,208.25		<b>\$17,853.36</b>
04/01/13	Check	3156	Bart Simpson-expense		240.00	<b>\$17,613.36</b>
04/01/13	Payment		Mr. Burns Medical Ins Prem		220.05	<b>\$17,393.31</b>
04/01/13	Check	3148	Springfield Nuclear Power		602.82	<b>\$16,790.49</b>
04/02/13	Deposit			1,100.00		<b>\$17,890.49</b>
04/02/13	Check	3157	Lisa Simpson		100.00	<b>\$17,790.49</b>
04/02/13	Check	3155	Kwik-E-Mart Cable		45.16	<b>\$17,745.33</b>
04/03/13	Deposit		SSA deposit	1,255.70		<b>\$19,001.03</b>
04/03/13	Payment		Krusty's Credit Card Phone Pay		3,055.08	<b>\$15,945.95</b>
04/09/13	Check	3158	Lisa Simpson		600.00	<b>\$15,345.95</b>
04/09/13	Payment		Sideshow Wireless		70.68	<b>\$15,275.27</b>
04/16/13	Deposit		Tax Refund- US Treasury	219.00		<b>\$15,494.27</b>
04/19/13	Check	3150	Skinner Sanitation		60.00	<b>\$15,434.27</b>
04/19/13	Payment		Sideshow Wireless		73.66	<b>\$15,360.61</b>
04/22/13	Check	3161	Bart Simpson- Lone		500.00	<b>\$14,860.61</b>
04/23/13	Payment		Springfield Insurance Payment		75.34	<b>\$14,785.27</b>
04/24/13	Check	3162	Springfield Bank		155.53	<b>\$14,629.74</b>
04/24/13	Check	3163	Lisa Simpson		300.00	<b>\$14,329.74</b>
04/26/13	Check	232746	Kwik-E-Mart Cable		375.86	<b>\$13,953.88</b>
04/26/13	Credit		Interest Credit	0.28		<b>\$13,954.16</b>
04/28/13	Balance		<b>Ending Balance - April 2013</b>			<b>\$13,954.16</b>
04/29/13	Balance		<b>Beginning Balance - May 2013</b>			<b>\$13,954.16</b>
05/01/13	Deposit		Springfield Pension Pmt	2,208.25		<b>\$16,162.41</b>
05/01/13	Payment		Mr. Burns Medical Ins Prem		220.05	<b>\$15,942.36</b>
05/03/13	Deposit		SSA deposit	1,255.70		<b>\$17,198.06</b>
05/07/13	Check	3169	Lisa Simpson		500.00	<b>\$16,698.06</b>
05/07/13	Payment		Sideshow Wireless		90.70	<b>\$16,607.36</b>
05/07/13	Check	3165	Springfield Nuclear Power		66.69	<b>\$16,540.67</b>

05/09/13	Check	3167	Springfield Ambulance Company		25.00	<b>\$16,515.67</b>
05/13/13	Check	3170	Self		500.00	<b>\$16,015.67</b>
05/13/13	Check	3168	Dept of Transportation		31.60	<b>\$15,984.07</b>
05/17/13	Payment		Krusty's Credit Card Phone Pay		2,100.00	<b>\$13,884.07</b>
05/20/13	Payment		Sideshow Wireless		48.76	<b>\$13,835.31</b>
05/21/13	Check	3173	District Court/Chief Wiggum		174.00	<b>\$13,661.31</b>
05/22/13	Payment		Springfield Insurance Payment		75.40	<b>\$13,585.91</b>
05/22/13	Check	3175	Springfield Herald		49.00	<b>\$13,536.91</b>
05/24/13	Credit		Interest Credit	0.24		<b>\$13,537.15</b>
05/27/13	Balance		<b>Ending Balance - May 2013</b>			<b>\$13,537.15</b>
05/28/13	Balance		<b>Beginning Balance - June 2013</b>			<b>\$13,537.15</b>
05/28/13	Check	3177	Homer Simpson		300.00	<b>\$13,237.15</b>
05/29/13	Credit		Time Deposit Credit	3.70		<b>\$13,240.85</b>
05/29/13	Check	3172	Springfield Nuclear Power		392.02	<b>\$12,848.83</b>
05/30/13	Check	3182	Lisa Simpson		170.00	<b>\$12,678.83</b>
05/30/13	Check	3178	Bart Simpson-expense		150.00	<b>\$12,528.83</b>
05/31/13	Check	3176	Resort Management - 4321-1234-777		935.25	<b>\$11,593.58</b>
06/03/13	Deposit		SSA deposit	1,255.70		<b>\$12,849.28</b>
06/03/13	Deposit		Springfield Pension Pmt	2,208.25		<b>\$15,057.53</b>
06/03/13	Payment		Mr. Burns Medical Ins Prem		220.05	<b>\$14,837.48</b>
06/04/13	Check	3187			700.00	<b>\$14,137.48</b>
06/04/13	Check	3179	Prudential - 10-991-911		225.21	<b>\$13,912.27</b>
06/04/13	Check	3183	Springfield Nuclear Power		66.59	<b>\$13,845.68</b>
06/04/13	Check	3184	Bartender Moe		500.00	<b>\$13,345.68</b>
06/05/13	Payment		Sideshow Wireless		96.18	<b>\$13,249.50</b>
06/05/13	Check	3181	Kwik-E-Mart Cable		101.98	<b>\$13,147.52</b>
06/07/13	Check	3186			600.00	<b>\$12,547.52</b>
06/10/13	Payment		Krusty's Credit Card Phone Pay		28.00	<b>\$12,519.52</b>
06/10/13	Payment		Krusty's Credit Card Phone Pay		2,800.00	<b>\$9,719.52</b>
06/11/13	Check	3185	Springfield Garage		566.28	<b>\$9,153.24</b>
06/13/13	Check	3189	Lisa Simpson		500.00	<b>\$8,653.24</b>
06/17/13	Check	3190	Bart Simpson		300.00	<b>\$8,353.24</b>
06/19/13	Check	3188	Springfield Garage		290.97	<b>\$8,062.27</b>
06/20/13	Credit		Time Deposit Credit	8.82		<b>\$8,071.09</b>
06/20/13	Check	3193	Lisa Simpson		500.00	<b>\$7,571.09</b>
06/24/13	Check	3192	Lisa Simpson		200.00	<b>\$7,371.09</b>

06/26/13	Check	3194			600.00	<b>\$6,771.09</b>
06/26/13	Payment		Springfield Insurance Payment		75.40	<b>\$6,695.69</b>
06/26/13	Payment		Krusty's Credit Card Phone Pay		1,100.00	<b>\$5,595.69</b>
06/26/13	Credit		Interest Credit	0.17		<b>\$5,595.86</b>
06/26/13	Balance		<b>Ending Balance - June 2013</b>			\$5,595.86
06/27/13	Balance		<b>Beginning Balance - July 2013</b>			\$5,595.86
07/01/13	Deposit		Springfield Pension Pmt	2,208.25		<b>\$7,804.11</b>
07/01/13	Payment		Mr. Burns Medical Ins Prem		220.05	<b>\$7,584.06</b>
07/01/13	Payment		Krusty's Credit Card Phone Pay		500.00	<b>\$7,084.06</b>
07/03/13	Deposit		SSA deposit	1,255.70		<b>\$8,339.76</b>
07/03/13	Check	3197	Lisa Simpson		650.00	<b>\$7,689.76</b>
07/05/13	Check	3196	Springfield Nuclear Power		96.60	<b>\$7,593.16</b>
07/08/13	Check	3198	Lisa Simpson		100.00	<b>\$7,493.16</b>
07/08/13	Payment		Krusty's Credit Card Phone Pay		500.00	<b>\$6,993.16</b>
07/08/13	Check	3195	Milhouse Van Houten		180.00	<b>\$6,813.16</b>
07/10/13	Check	3199	Springfield Bank- 2979 IL		176.79	<b>\$6,636.37</b>
07/10/13	Check	3200	Lisa Simpson		650.00	<b>\$5,986.37</b>
07/15/13	Check	3203	Lisa Simpson		500.00	<b>\$5,486.37</b>
07/15/13	Payment		Krusty's Credit Card Phone Pay		700.00	<b>\$4,786.37</b>
07/16/13	Check	3202	Bart Simpson-expense		150.00	<b>\$4,636.37</b>
07/18/13	Payment		Sideshow Wireless		137.02	<b>\$4,499.35</b>
07/18/13	Check	3207	Lisa Simpson		500.00	<b>\$3,999.35</b>
07/22/13	Check	3210	Lisa Simpson		350.00	<b>\$3,649.35</b>
07/22/13	Payment		Mr. Burns Medical Ins Prem		75.40	<b>\$3,573.95</b>
07/22/13	Payment		Krusty's Credit Card Phone Pay		500.00	<b>\$3,073.95</b>
07/23/13	Check	3205	Skinner Sanitation		30.00	<b>\$3,043.95</b>
07/23/13	Check	3211	Springfield Bank- 2979 IL		173.33	<b>\$2,870.62</b>
07/24/13	Check	3212	Lisa Simpson		450.00	<b>\$2,420.62</b>
07/26/13	Check	3204	Springfield Garage		181.87	<b>\$2,238.75</b>
07/26/13	Credit		Interest Credit	0.21		<b>\$2,238.96</b>
07/28/13	Balance		<b>Ending Balance - July 2013</b>			<b>\$2,238.96</b>
07/28/13	Balance		<b>Beginning Balance - Aug 2013</b>			<b>\$2,238.96</b>
07/29/13	Check	3214	Ned Flanders		600.00	<b>\$1,638.96</b>
07/29/13	Check	3208	Kwik-E-Mart Cable		185.11	<b>\$1,453.85</b>
07/31/13	Check	3209	Springfield Garage		160.46	<b>\$1,293.39</b>
08/01/13	Deposit		Springfield Pension Pmt	2,208.25		<b>\$3,501.64</b>

08/01/13	Payment		Mr. Burns Medical Ins Prem		220.05	<b>\$3,281.59</b>
08/02/13	Deposit		SSA deposit	1,255.70		<b>\$4,537.29</b>
08/05/13	Check	3215	Lisa Simpson		600.00	<b>\$3,937.29</b>
08/09/13	Payment		Krusty's Wireless Payment		264.85	<b>\$3,672.44</b>
08/09/13	Payment		Krusty's Credit Card Phone Pay		800.00	<b>\$2,872.44</b>
08/12/13	Check	3220	Springfield Bank		173.33	<b>\$2,699.11</b>
08/12/13	Check	3221			600.00	<b>\$2,099.11</b>
08/12/13	Check	3216	Springfield Nuclear Power		179.28	<b>\$1,919.83</b>
08/12/13	Check	3217	Dept of Transportation		31.60	<b>\$1,888.23</b>
08/13/13	Payment		Krusty's Dept. Store CHG PYMT		200.00	<b>\$1,688.23</b>
08/14/13	Check	3224	Ned Flanders		300.00	<b>\$1,388.23</b>
08/14/13	Payment		Krusty's Credit Card Phone Pay		312.00	<b>\$1,076.23</b>
08/14/13	Check	3218	Springfield Garage		23.96	<b>\$1,052.27</b>
08/16/13	Check	3223	Bart Simpson-expense		80.00	<b>\$972.27</b>
08/19/13	Payment		Sideshow Wireless		48.58	<b>\$923.69</b>
08/19/13	Payment		Krusty's Wireless Payment		148.83	<b>\$774.86</b>
08/19/13	Check	3225	District Court/Chief Wiggum		112.00	<b>\$662.86</b>
08/20/13	Check	3227	Lisa Simpson		600.00	<b>\$62.86</b>
08/21/13	Transfer		From LOC 10-100011	200.00		<b>\$262.86</b>
08/21/13	Check	3228	Ned Flanders		250.00	<b>\$12.86</b>
08/22/13	Transfer		From LOC 10-100011	350.00		<b>\$362.86</b>
08/22/13	Check	3226	Springfield Animal Clinic		345.18	<b>\$17.68</b>
08/23/13	Transfer		From LOC 10-100011	400.00		<b>\$417.68</b>
08/23/13	Check	3230	Lisa Simpson		400.00	<b>\$17.68</b>
08/26/13	Check	3231	Ned Flanders		500.00	<b>-\$482.32</b>
08/26/13	Check	3229	Bart Simpson-expense		60.00	<b>-\$542.32</b>
08/26/13	O/D transfer		From LOC 10-100011	550.00		<b>\$7.68</b>
08/27/13	Credit		Interest Credit	0.07		<b>\$7.75</b>
08/27/13	Fee		Service Fees		48.00	<b>-\$40.25</b>
08/27/13	Balance		<b>Ending Balance - August 2013</b>			<b>-\$40.25</b>
08/27/13	Balance		<b>Beginning Balance - Sept 2013</b>			<b>-\$40.25</b>
08/28/13	O/D transfer		From LOC 10-100011	50.00		<b>\$9.75</b>
08/29/13	Credit		Interest Payment- CD 11102220	3.78		<b>\$13.53</b>
08/29/13	Check	3232	Lisa Simpson		500.00	<b>-\$486.47</b>
08/29/13	O/D transfer		From LOC 10-100011	500.00		<b>\$13.53</b>