CATHOLIC
CEMETERIES
ARCHDIOCESE OF AGANA

FINAL REPORT OF THE BOARD OF DIRECTORS
October 9, 2016

The Board unanimously believes that its conduct related to the release of information on the misuse of cemetery funds is justified by the truth, and supported by the documentation and records maintained with the Corporation, in addition to the review findings of Deloitte and Touche dated January 8, 2014. Because the Board has revealed the truth and abided by its obligation to protect cemetery funds, the current administration of the Archdiocese of Agana has decided to silence our Board by terminating directors without cause, and without proper authority.

His Holiness Pope Francis who is the Shepherd of the Catholic Church has consistently called the Church to **"finish the culture of silence,"** and provide **"absolute transparency that builds authentic . . . collegiality."** In obedience to our Shepherd, we have pled with the Administration led by the Delegate and Archbishop Hon to end the silence on the misuse of cemetery funds. As reported by the Delegate, despite the admission of wrongdoing by Monsignor James Benavente (in reference to use of funds for his anniversary and gifting of plots), and recorded in the minutes of the Board, the Administration has requested that this Board be complicit in the cover-up of the use of cemetery funds for the personal use of Msgr. Benavente ("JLGB"). (cf 15:00 – 16:45; 56:22 – 1:06:59).

Directors Terlaje and Perez-Posadas received notification via email on Friday, October 7, 2016 of the termination of their unexpired terms by Fr. Jeff San Nicolas asserting the authority of the Sole Member, Archbishop Anthony Apuron. Administrator Fr. Jose Alberto Rodriguez's appointment as Administrator by Protocol No. 2016-026 for an indefinite term, was also simultaneously terminated as Administrator.

Directors Santo Tomas and San Agustin, who have not received a notice of termination, and Directors Terlaje and Perez- Posadas jointly render this report to provide any successive Board of Directors, successive Administrator, and Archbishop Anthony Apuron, Sole Member as the Archbishop of Agana a report of the status of the management of the Corporation, and the necessary steps to protect the operations and the Perpetual Care Fund of the Corporation.

As a preface to this Final Report, the Board disagrees with the assertion of the Delegate to the Apostolic Administrator that either he, or the Apostolic Administrator have the authority to terminate any of the Board Members. Importantly, Section V of the Amended Articles of Incorporation provides the following:

ARTICLE V

> The Corporation shall have one Member, the corporate sole of the Archdiocese of Agana by Archbishop Anthony Sablan Apuron, OFM Cap., D.D., Metropolitan Archbishop of Agana, or his successor in office, as set forth by Title 18 Guam Code Annotated, §10106.

Archbishop Apuron remains the Archbishop of Agana, and thus, any authority to terminate Board members rests in his discretion, and not that of the Delegate, of the Apostolic Administrator, who was given authority over the Archdiocese of Agana.

The following documents are provided to the Administration of the Corporation for assistance in managing the daily operations and the overall financial status:

I. Auditor Review Findings

The Deloitte and Touche Review Findings dated January 8, 2014 made certain recommendations, and the following was instituted to address each of the problem areas identified.

(i) Based on finding No. 4, the Board directed the correction of accounts receivable. No accurate statements of accounts due were provided to customers, and the interest allocation was incorrectly recorded prior to 2016. General acceptable principles of accounting were applied by the Financial Officer upon the appointment of the Board, and statements have been successfully generated, as of September 30, 2016. A small amount of customer accounts require reconciliation. This matter was directed as high priority due to the shortage of funds for the operations.

(ii) Based on findings No. 2 and 5, the construction costs and contracts were not available in the Corporation records. This correction is outstanding and is considered low priority based on the identified priorities, accounts receivable, accounts payable and Perpetual Care Fund. As a result of the identification of priorities, the Financial Officer, has also put in abeyance the depreciation schedule based on the lack of documentation of construction and assets.

(iii) Based on findings No. 3, the Board directed the review of allowance of doubtful accounts. The Financial Officer has completed this review, and recorded the amounts as of September 30, 2016. However, this doubtful accounts is subject to modification pending the finalization of a complete reconciliation of client accounts.

(iv) Based on findings No. 6, the Board directed the primary priority to the Perpetual Care Fund in the first year of the Board's management. The auditors identified a shortfall of $800,000.00, which is an estimated amount. The Board immediately enacted a policy of a 10% set aside in 2015; however, due to cash shortfall as a result of the accounts payable as of July 31, 2014 at $151,824.00, the balance on the Perpetual Care Fund as of September 30, 2016 is $60,748.38, not including the savings account. The Board investigated the previous Perpetual Care Fund account held in the Bank of Hawaii; however, the Board was advised that the amount was zeroed out and closed.

(v) Based on findings No. 1, the Board did not prioritize this particular issue, but has discussed this matter with the Archdiocesan Finance Officer, Deacon Dominic Kim to correct the recordings.

(vi) Based on findings No. 7, the duplication of revenue was corrected in entries specific to customers, and in line with the accounts receivables.

II. Review Salary Structure

1. Administrator (June 5, 2016 – October 7, 2016), paid no salary; offered as free service to Church; JLGB, prior position as Director, was paid $18.75 per hour at 80 hours in addition to stipends;
2. Financial Officer, paid no salary; offered as free service to the Church;
3. Former Administrator (July 2014 - June 5, 2016), paid no salary; offered as free service to Church;
4. Directors, paid no salary, no stipend, and no benefits; offered as free service to Church;
5. Operations Manager, salary schedule set at $13.00 per hour at 60 hours; prior Operations Manager (formerly Executive Director) paid at $19.00 per hour at 80 hours.
6. Administrative Staff pay varies between $8.50 - $9.75 at 60 hours;
7. Grounds crew pay varies between $10.00 - $10.25 at 80 hours.

III. Perpetual Care Fund Shortfalls

Upon the Board assuming management of the Corporation, immediate review of corporate records and operation records were conducted to determine the findings of the auditors related to the Perpetual Care Fund. Specific expenditures were identified as misuse due to the exorbitant and excessive personal type expenditures, including funds advanced for the following:

(i) Gifting of Cemetery Plots to Director and former Employee (*See attachments)*
(ii) Credit Card charges to restaurants, travel, tuition, and other expenses lacking any supporting documentation justifying cemetery expense (*See attachments)*
(iii) Utilization of cemetery funds for the payment of Cathedral Basilica payroll and loan *(See attachments)*
(iv) Anniversary Party for JLGB *(See attachments)*
(v) Other personal expenditures by JLGB were identified in the August 27, 2014 Internal Review Preliminary Report and in the Second Report dated November 24, 2014, delivered to the Archdiocese and to the Administration of Archbishop Hon. (*See*: Additional report available at www.aganaarch.org/8188/archdiocesan-internal-review-report-cathedral-basilica-catholic-cemeteries-2/)

IV. General Assets/Expenditures

The Board has identified specific parcels of real property purchased in the name of the Corporation, and is maintained in the records. Additionally, a used truck was purchased for operations in 2015; a new vehicle was not purchased due to the limitations of funding. No other major purchases were instituted by the Board.

The Board approved the demolition of the Agat Mount Carmel Cemetery chapel, which was dilapidated and deemed a health and safety hazard. No other major expenditures are noted.

V. Financial Reports

The draft financial reports including the accounts receivable, accounts payable and proposed budget for the upcoming year are available and attached to the Meeting Minutes dated October 5, 2016.

VI. Financial Accounts

The Corporation accounts are held with the Bank of Guam. The current signatories are the following:

(i) Archbishop Anthony S. Apuron, Sole Member
(ii) Fr. Jose Alberto Rodriguez, Administrator
(iii) Dennis Santo Tomas, Chairman
(iv) Jacqueline Terlaje, Secretary

Pursuant to the Bylaws of the Corporation, the Board directed a standard procedure for the issuance of any checks and automated clearing house transfers; specifically, all transfers and or/checks required the request of the Operations Manager supported by the proper invoice, confirmation of funds availability by the Financial Officer, execution by the Administrator and one additional signatory. The Bylaws require dual signatories to protect the management and fund.

On October 11, 2016 (due to Columbus Day holiday) the Secretary shall forward to the Bank of Guam notice of cancellation of the authorized signatories, with the exception of the Sole Member, and request for termination of online access by the current Board members.

VII. Other Priority Matters for the Management

(i) Lapidas

A return of international wire transfer was received by the Bank of Guam for the payment on lapidas; the management must clarify the name of the vendor and transact the payment, otherwise, there will be a delay in lapida shipment.

A MSA Logistics issue must be addressed by Management with the Operations Manager. Cracked lapidas were received by MSA outside of the standard delivery procedure, and the party responsible for replacement cost must be addressed.

(ii) Upcoming All Soul's Day

A company has been contracted to maintain the grounds of all cemeteries effective October 5, 2016, in anticipation of the All Soul's Day event. Other matters in preparation must be referred to the Operations Manager.

(iii) Crypt Issue

Please see corporate records and minutes on matter tabled. The Delegate has intervened in this matter, and has offered personal financial assistance to resolve the payment at 50% of the amount due. A determination by the management must be made on the effect of discounts and reduced rates on the Perpetual Care Fund prior to entering into any agreements; otherwise, continued discounts and reduced rates results in unfunded liability to the Perpetual Care Fund, and detrimentally affects the operations of the corporation.

(iv) Release of Information to Authorities

Consistent with the obligations imposed upon this Board, the Board hereby approves the release of this Final Report to the Guam Police Department and the Office of the Attorney General to determine whether any further action is required, and whether there has been any violation of law committed.

The Report shall be further forwarded to the Archdiocese of Agana and to the Corporation office at Pigo Cemetery, along with the corporate records.

Further, this Report shall be treated as the Meeting Minutes for the Special Meeting held on October 9, 2016.

(v) Security Services

The corporation offices maintains security services. Passwords must be updated.

CATHOLIC
CEMETERIES
ARCHDIOCESE OF AGANA

CONCLUSION

In 2014, Archbishop Anthony S. Apuron, OFM Cap. D.D., appointed the Directors of the Board to manage and operate the cemetery corporation. Each Director has offered their time and effort to ensure the protection of the Perpetual Care Fund to be used for its intended purpose, and avoid further pillaging. Recently, the Board in an effort to protect the Perpetual Care Fund and its obligations reported the misuse of the funds to the authorities after being informed that any allegation of misuse was invalid and false. While the Board contests the authority of the Delegate, and the Apostolic Administrator, during their temporary administration, to modify the constitution of the Board, this Board effectively and immediately resigns their directorships due to the request of the Delegate to turn a blind eye to the absolute misuse of funds. The Board has been requested to disregard the laws and standards governing this non-profit corporation, and in good conscience to the Church, to the truth, and the laws of Guam, we decline to participate in this attempt to subvert justice for the dead, and the families who have entrusted the cemeteries to utilize the funds paid for services for the cemeteries, and not for any personal use.

Duly recorded in the records of the Corporation on this 9th day of October, 2016.

DENNIS SANTO TOMAS
Director

JACQUELINE TAITANO TERLAJE
Director

ROLAND SAN AGUSTIN
Director

LILLIAN PEREZ-POSADAS
Director

☑ Pre-Need Service ☐ At-Need Service

CATHOLIC CEMETERIES *of the Archdiocese of Agaña*

Piigo Catholic Cemetery, Anigua ✝ Holy Cross Catholic Cemetery, Yona ✝ Mt. Carmel Catholic Cemetery, Agaña
850 West Marine Corps Drive Hagatna, Guam 96910
477-9329(Piigo Office) ✝ Fax: 472-1729 ✝ E-mail: catcemguam@netscape.net

1821

Member

CONTRACT FOR BURIAL RIGHTS

This AGREEMENT is made this 3 day of June, 20 10, by and between the Catholic Cemeteries of the Archdiocese of Agana, hereinafter "*Catholic Cemetery or Catholic Cemeteries*" and James L.G. Benavente, whose S.S.# is [redacted], and whose date of birth is 6 may 1963 hereinafter "*Purchaser*."

Mailing Address: 358 W. Santa Barbara Ave / Dededo, GU 96929

Residential Address: Same

Home Phone: 632-2609 Work Phone: 472-6201 E-mail: pale jbe@guamcell.net

I. *Catholic Cemetery* has agreed to sell, and *Purchaser* has agreed to purchase certain conditional rights for the use of (Crypts, lots, niches, etc.): Benavente Private Family Garden, ☑ Piigo ☐ Togcha ☐ Mt. Carmel

Type: ☐ CRYPT ☐ COUCH ☐ NICHE ☐ OVERSIZED ☑ OTHER _____, hereinafter as "*Items*."

☐ 1st Entombment ____ Entombment (50% of current value)

II. The total sale price for the said *Items* described above is $ 190,000, broken down as follows:

Statement of Charges

1. **Easement**.....$ waived (Crypts, Lots, Niches, etc.)
2. **Perpetual Care**.....$ INCLUDED
3. **Pre-Need Internment Merchandise:**
   Crypt Front: ☐ Standard Package (check indicates included)
   or Other: _____
   Crypt Marker: ☐ Standard Package (check indicates included)
   or Other: _____
4. **Opening/Closing Fee**....
   ☐ Included ☐ Not included : $ _____
5. **Miscellaneous Charge**.....$ _____
   For _____
6. **Total Charges** (Sum of 1-5).....$ 190,000
7. **Less:**
   A. Credit/Payment.....$ waived
   B. Trade In.....$ _____
   For _____
   Method of Payment:
   ☐ Check # _____ ☐ Cash ☐ Credit Card: _____
   ☐ Promissory Note: __/__/20__ ☐ Other lender: _____
   ☐ Promotion: Yes / No ☐ Receipt No. _____
8. **Total Sale or Cash Price** (6 minus 7).....$ _____

III. **When financed through the *Catholic Cemeteries* the *Purchaser* agrees to the following payment schedule:**

Month/Yr. Payments Beginning	When Payments are Due (each month)	Amount to be Financed	Interest Rate	Number of Years	Number of Installments	Total Monthly Installments	Total Interest Paid	Total Price inclusive of financing
		$	18 %	Yrs.		$	$	$

This agreement constitutes the entire agreement between the Catholic Cemetery and the Purchaser, and supercedes all prior discussions, negotiation, and agreements whether oral or written and must be signed by the Archdiocesan Director of Catholic Cemeteries before it will be effective. Any amendment, including any oral modifications supported by new consideration, must be reduced to writing and signed by the Archdiocesan Director of Catholic Cemeteries hereto before it will be effective. Further, the Purchaser has read and agrees to all the terms, conditions, and regulations stated in this "Contract for Burial Rights"- this includes those found on the reverse side of this contract.

IN WITNESS WHEREOF, the parties have signed this Contract for Burial Rights on the date first written above.

By: Karen N. Charfauros
Catholic Cemetery Representative

By: _____
Purchaser

GUARANTEE

I, _____, the "Guarantor" whose Social Security Number is _____, of legal age, hereby guarantee the payment and performance of all obligations, monetary or otherwise, of the *Purchaser* and agree to be subject to the same terms and conditions as the *Purchaser* is under this Contract for Burial Rights, and the attached Terms, Conditions, and Regulations of the Catholic Cemetery.

Mailing Address: _____

Residential Address: _____

Home Phone: _____ Work Phone: _____ Other Contact(s): _____ E-mail: _____

Guarantor _____ Date: _____

CATHYNA A. TORRES
NOTARY PUBLIC
In and for Guam, U.S.A.
My Commission Expires: December 12, 2013
NP NO. 09-014IP
P.O. Box 300 Hagatna, Guam 96932

For Official Use Only

Approved By: _____ *Date:* _____

Need Service

☑ At-Need Service

CATHOLIC CEMETERIES *of the Archdiocese of Agaña*

Pigo Catholic Cemetery, Anigua † Holy Cross Catholic Cemetery, Yona † Mt. Carmel Catholic Cemetery, Agat
850 West Marine Corps Drive Hagatna, Guam 96910
477-9329(Pigo Office) † Fax 472-1729 † E-mail: catcemguam@netscape.net

1822

Member

CONTRACT FOR BURIAL RIGHTS

This AGREEMENT is made this 3 day of June, 20 10, by and between the Catholic Cemeteries of the Archdiocese of Agana, hereinafter "*Catholic Cemetery or Catholic Cemeteries*" and Frank Santos, whose S.S.# is [redacted], and whose date of birth is 6/14/60 hereinafter "*Purchaser.*"

Mailing Address: 136 Papato Ln. Sinajana, Gu. 96910

Residential Address: SAME

Home Phone: 969-9456 Work Phone: 477-9329 E-mail: fcsantos@hol.com

I. *Catholic Cemetery* has agreed to sell, and *Purchaser* has agreed to purchase certain conditional rights for the use of (Crypts, lots, niches, etc.): Santos Private Family Garden, ☑ Pigo ☐ Togcha ☐ Mt. Carmel

Type: ☐ CRYPT ☐ COUCH ☐ NICHE ☐ OVERSIZED ☑ OTHER _____, hereinafter as "*Items.*"

☐ 1st Entombment ____ Entombment (50% of current value)

II. The total sale price for the said *Items* described above is $ 190,000, broken down as follows:

Statement of Charges

1. **Easement**.....$ waived
   (Crypts, Lots, Niches, etc.)
2. **Perpetual Care**.....$ INCLUDED
3. **Pre-Need Interment Merchandise:**
   Crypt Front: ☐ Standard Package (check indicates included)
   or Other: _____
   Crypt Marker: ☐ Standard Package (check indicates included)
   or Other: _____
4. **Opening/Closing Fee**....
   ☐ Included ☑ Not included : $ _____
5. **Miscellaneous Charge**.....$ _____
   For _____
6. **Total Charges**
   (Sum of 1-5).....$ 190,000
7. **Less:**
   A. Credit/Payment.....$ waived
   B. Trade In.....$ _____
   For _____
   Method of Payment:
   ☐ Check # _____ ☐ Cash ☐ Credit Card: _____
   ☐ Promissory Note: __/__/20__ ☐ Other lender: _____
   ☐ Promotion: Yes / No ☐ Receipt No. _____
8. **Total Sale or Cash Price**
   (6 minus 7).....$ _____

III. **When financed through the *Catholic Cemeteries* the *Purchaser* agrees to the following payment schedule:**

Month/Yr. Payments Beginning	When Payments are Due (each month)	Amount to be Financed	Interest Rate	Number of Years	Number of Installments	Total Monthly Installments	Total Interest Paid	Total Price inclusive of financing
		$	18 %	Yrs.		$	$	$

This agreement constitutes the entire agreement between the Catholic Cemetery and the Purchaser, and supercedes all prior discussions, negotiation, and agreements whether oral or written and must be signed by the Archdiocesan Director of Catholic Cemeteries before it will be effective. Any amendment, including any oral modifications supported by new consideration, must be reduced to writing and signed by the Archdiocesan Director of Catholic Cemeteries hereto before it will be effective. Further, the Purchaser has read and agrees to all the terms, conditions, and regulations stated in this "Contract for Burial Rights"- this includes those found on the reverse side of this contract.

IN WITNESS WHEREOF, the parties have signed this Contract for Burial Rights on the date first written above.

By: Ka N. Chaflauoy
Catholic Cemetery Representative

By: _____
Purchaser

GUARANTEE

I, _____, the "Guarantor" whose Social Security Number is _____, of legal age, hereby guarantee the payment and performance of all obligations, monetary or otherwise, of the *Purchaser* and agree to be subject to the same terms and conditions as the *Purchaser* is under this Contract for Burial Rights, and the attached Terms, Conditions, and Regulations of the Catholic Cemetery.

Mailing Address: _____

Residential Address: _____

Home Phone: _____ Work Phone: _____ Other Contact(s): _____ E-mail: _____

Guarantor _____ Date: _____

CARMENA TORRES
NOTARY PUBLIC
In and for Guam, U.S.A.
My Commission Expires: December 12, 2013
NP NO. 09-01419
P.O. Box 300 Hagatna, Guam 96932

For Official Use Only

Approved By: _____ *Date:* 3 June 2010

Account Number	54	5344-8888-3242	Payment Due Date		01/22/08
Statement Closing Date		12/20/07	Current Amount Due	$	472.00
Total Credit Limit	$	20,000.00	Amount Past Due	$	0.00
Total Available Credit Limit	$	2,258.81	Amount Over Limit	$	0.00
Available For Cash Advance	$	0.00	New Balance	$	17,741.19

Trans Date Mo.	Trans Date Day	Post Date Mo.	Post Date Day	Transaction Description			Reference Number	Amount Cr = Credit	
11-28		11-29		BUZZ CAFE	HAGATNA		159	$23.20	
12-18		12-19		PAYMENT - THANK YOU			602	$300.00	CR
12-20		12-24		FIREFLY	HAGATNA	GUM	658	$1,920.00	
12-20		12-20		PURCHASE *FINANCE CHARGE*				$203.81	
							NEW BALANCE	$17,741.19	

DID YOU KNOW YOU CAN EARN DOUBLE ONEPASS MILES BY PURCHASING CONTINENTAL AIRLINES TICKETS THROUGH CONTINENTAL USING YOUR CONTINENTAL AIRLINES ONEPASS(R) CREDIT CARD OR CHECKCARD? VISIT YOUR NEAREST BRANCH TODAY FOR MORE INFORMATION!

CH# 2084 $472-

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	= New Balance
$15,893.38	$300.00	$1,944.00	$.00	$.00	$203.81	$17,741.19

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days in Billing Period
PURCHASES	15.24% v	0.0418%	$16,252.27	$203.81	
CASH	18.00%	0.0493%	$.00	$.00	30
ANNUAL PERCENTAGE RATE	15.24%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 1,944 Continental Onepass Miles

For Customer Service, call 1-808-847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Mainland.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

00300FHB 003C001 T22 01/22/08 02:36P
XXXXXXXXXXXXXXX003242 $472.00
466CC CHECK PMT

Continental Airlines OnePass

Account Number		5473-2344-8888-3242	Payment Due Date		02/22/08
Statement Closing Date		01/20/08	Current Amount Due	$	532.00
Total Credit Limit	$	20,000.00	Amount Past Due	$	0.00
Total Available Credit Limit	$	2,285.17	Amount Over Limit	$	0.00
Available For Cash Advance	$	0.00	New Balance	$	17,714.83

Trans Date Mo.	Trans Date Day	Post Date Mo.	Post Date Day	Transaction Description			Reference Number	Amount Cr = Credit	
01-22		01-23		PAYMENT - THANK YOU			401	$472.00	CR
01-23		01-24		IZAKAYA KATSU RESTAURA	TAMUNING		250	$230.00	
01-20		01-20		PURCHASE *FINANCE CHARGE*				$215.64	
							NEW BALANCE	$17,714.83	

DID YOU KNOW YOU CAN EARN DOUBLE ONEPASS MILES BY PURCHASING CONTINENTAL AIRLINES TICKETS THROUGH CONTINENTAL USING YOUR CONTINENTAL AIRLINES ONEPASS (R) CREDIT CARD OR CHECKCARD? VISIT YOUR NEAREST BRANCH TODAY FOR MORE INFORMATION!

CH# 2417 $532-

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	= New Balance
$17,741.19	$472.00	$230.00	$.00	$.00	$215.64	$17,714.83

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days in Billing Period
PURCHASES	14.49% v	0.0397%	$17,521.33	$215.64	
CASH	18.00%	0.0492%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	14.49%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 230 Continental Onepass Miles

For Customer Service, call 1-808-847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Mainland.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

00300FHB 003C001 106 03/11/08 02:12P
XXXXXXXXXXXXXXX003242 $532.00+
15KCC CHECK PMT

Continental Airlines OnePass

Account Number	5473-2344-0000-3242	Payment Due Date	03/24/08
Statement Closing Date	02/28/08	Current Amount Due $	1,071.00
Total Credit Limit $	20,000.00	Amount Past Due $	532.00
Total Available Credit Limit $	2,044.85	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	17,955.15

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
02-25	02-25	LATE FEE		$24.95
02-28	02-28	PURCHASE *FINANCE CHARGE*		$215.37
		NEW BALANCE		$17,955.15

YOUR PAYMENT IS PAST DUE. PLEASE SEND PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

RECEIVE DOUBLE MILES FOR PURCHASES AT LIN'S JEWELRY WHEN YOU USE YOUR CONTINENTAL AIRLINES ONEPASS(R) CREDIT CARD FEBRUARY 1 - MAY 31, 2008.

Cost 217 + 539 8

Account Summary

Previous Balance	Payments & Credits	Purchases	Cash Advances	Other Charges	FINANCE CHARGE	New Balance
$17,719.83	$.00	$.00	$.00	$24.95	$215.37	$17,955.15

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	14.49% v	0.0397%	$17,499.19	$215.37	
CASH	18.00%	0.0492%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	14.49%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

00300FHB 003C006 I22 04/04/08 11:30A

For Customer Service, call 1-808-847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Mainland.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

$539.00+

Continental Airlines OnePass

Continental Airlines OnePass

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

**N0000041

⑆5868250⑆13⑆5473234400003242⑈

Account No.	5473-2344-0000-3242
New Balance	$18,028.58
Payment Due Date	04/22/08
Current Amount Due	$1,080.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) Home phone ( ) Work phone

PAGE 1 OF 2

Account Number	5473-2344-0000-3242	Payment Due Date	04/22/08
Statement Closing Date	03/28/08	Current Amount Due $	1,080.00
Total Credit Limit $	20,000.00	Amount Past Due $	539.00
Total Available Credit Limit $	1,971.42	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	18,028.58

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description			Reference Number	Amount Cr = Credit
03-09	03-11	SOUTH PACIFIC PETROLEU	TAMUNING		563	$93.54
03-12	03-13	PAYMENT - THANK YOU			001	$532.00 CR
03-17	03-18	JAMAICAN GRILL	AGANA		527	$184.99
03-18	03-20	CAPRICCIOSA 03	HAGATNA	GUM	894	$91.21
03-26	03-26	LATE FEE				$24.95
03-25	03-27	IZAKAYA KATSU RESTAURA	TAMUNING		581	$88.00
03-28	03-28	PURCHASE *FINANCE CHARGE*				$202.74
		NEW BALANCE				$18,028.58

YOUR ANNUAL MEMBERSHIP FEE WILL BE REFLECTED ON YOUR NEXT STATEMENT. SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

YOUR PAYMENT IS PAST DUE. PLEASE SEND PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

40 YEARS IN MICRONESIA. TIME FLIES WHEN YOU'RE HAVING FUN. CONTINENTAL AIRLINES - CELEBRATING 40 YEARS OF SERVICE.

RECEIVE DOUBLE MILES FOR PURCHASES AT LIN'S JEWELRY WHEN YOU USE YOUR CONTINENTAL AIRLINES ONEPASS(R) CREDIT CARD FEBRUARY 1 - MAY 31, 2008.

For Customer Service, call 1-808-847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Mainland.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

Continental Airlines OnePass

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HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$18,028.58
Payment Due Date	04/22/08
Current Amount Due	$1,080.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

⑆5868250⑆13⑆5473234400003242⑈

PAGE 2 OF 2

Account Number	5473-2344-0000-3242
Statement Closing Date	03/28/08
Total Credit Limit	$ 20,000.00
Total Available Credit Limit	$ 1,971.42
Available For Cash Advance	$ 0.00

Payment Due Date	04/22/08
Current Amount Due	$ 1,080.00
Amount Past Due	$ 539.00
Amount Over Limit	$ 0.00
New Balance	$ 18,028.58

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$17,955.15	$532.00	$377.74	$0.00	$24.95	$282.74	$18,028.58

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	14.49% v	0.0397%	$17,409.30	$282.74	
CASH	18.00%	0.0492%	$0.00	$0.00	29
ANNUAL PERCENTAGE RATE	14.49%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL/ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

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HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$17,872.38
Payment Due Date	05/23/08
Current Amount Due	$1,078.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

⑆5868250⑆13⑆5473234400003242⑈

PAGE 1 OF 2

Account Number	5473-2344-0000-3242
Statement Closing Date	04/28/08
Total Credit Limit	$ 20,000.00
Total Available Credit Limit	$ 2,127.62
Available for Cash Advance	$ 0.00

Payment Due Date	05/23/08
Current Amount Due	$ 1,078.00
Amount Past Due	$ 541.00
Amount Over Limit	$ 0.00
New Balance	$ 17,872.38

Trans. Date No.	Trans. Date Day	Post Date No.	Post Date Day	Transaction Description		Reference Number	Amount Credits
03-31	03-31			ANNUAL MEMBERSHIP FEE			$55.00
04-04	04-07			PAYMENT - THANK YOU		288	$539.00 CR
04-12	04-14			BROWN BAG CAFE	TAMUNING	610	$44.05
04-11	04-14			GABRIEL'S HOUSE OF PAS	HAGATNA	523	$84.00
04-24	04-24			LATE FEE			$24.95
04-28	04-28			PURCHASE *FINANCE CHARGE*			$194.00
						NEW BALANCE	$17,872.38

EARN MORE ONEPASS(R) MILES AT MOBIL SERVICE STATIONS WITH YOUR CONTINENTAL AIRLINES ONEPASS(R) CREDIT CARD AND MOBIL SMILES DRIVER REWARDS PROGRAM.

YOUR PAYMENT IS PAST DUE. PLEASE SEND PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

FIRST HAWAIIAN BANK AND MOBIL JOIN IN CELEBRATING CONTINENTAL AIRLINES' 48TH ANNIVERSARY ON GUAM.

RECEIVE DOUBLE MILES FOR PURCHASES AT LIN'S JEWELRY WHEN YOU USE YOUR CONTINENTAL AIRLINES ONEPASS(R) CREDIT CARD FEBRUARY 1 - MAY 31, 2008.

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HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$17,872.38
Payment Due Date	05/23/08
Current Amount Due	$1,078.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) Home phone ( ) Work phone

⑆5868250⑆13⑆5473234400003242⑈

Account Number	5473-2344-0000-3242
Statement Closing Date	04/20/08
Total Credit Limit	$ 20,000.00
Total Available Credit Limit	$ 2,127.62
Available For Cash Advance	$ 0.00

Payment Due Date	05/23/08
Current Amount Due	$ 1,078.00
Amount Past Due	$ 541.00
Amount Over Limit	$ 0.00
New Balance	$ 17,872.38

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$18,028.50	$539.00	$120.05	$.00	$59.95	$194.80	$17,872.38

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	12.99% v	0.0356%	$17,650.99	$194.80	
CASH	18.00%	0.0492%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	12.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

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Account No.	5473-2344-0000-3242
New Balance	$16,978.94
Payment Due Date	06/22/08
Current Amount Due	$510.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

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( ) Home phone ( ) Work phone

⑆5868250⑆13⑆5473234400003242⑈

Account Number	5473-2344-0000-3242
Statement Closing Date	05/20/08
Total Credit Limit	$ 20,000.00
Total Available Credit Limit	$ 3,021.06
Available For Cash Advance	$ 0.00

Payment Due Date	06/22/08
Current Amount Due	$ 510.00
Amount Past Due	$ 0.00
Amount Over Limit	$ 0.00
New Balance	$ 16,978.94

Trans Date Mo.	Trans Date Day	Post Date Mo.	Post Date Day	Transaction Description	Reference Number	Amount Cr=Credit
05	16	05	19	PAYMENT - THANK YOU	486	$1,078.00 CR
05	28	05	28	PURCHASE *FINANCE CHARGE*		$184.56
				NEW BALANCE		$16,978.94

RECEIVE DOUBLE MILES FOR PURCHASES AT LIN'S JEWELRY WHEN YOU USE YOUR CONTINENTAL AIRLINES ONEPASS(R) CREDIT CARD FEBRUARY 1 - MAY 31, 2008.

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$17,872.38	$1,078.00	$.00	$.00	$.00	$184.56	$16,978.94

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	12.99% v	0.0356%	$17,280.72	$184.56	
CASH	18.00%	0.0492%	$.00	$.00	30
ANNUAL PERCENTAGE RATE	12.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

For Customer Service, call 1-808-847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Mainland.
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HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$16,978.94
Payment Due Date	06/22/08
Current Amount Due	$510.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) Home phone ( ) Work phone

:586825013:5473234400003242:

Account Number	5473-2344-0000-3242
Statement Closing Date	05/28/08
Total Credit Limit	$ 20,000.00
Total Available Credit Limit	$ 3,021.06
Available For Cash Advance	$ 0.00

Payment Due Date		06/22/08
Current Amount Due	$	$510.00
Amount Past Due	$	0.00
Amount Over Limit	$	0.00
New Balance	$	16,978.94

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
05-14	05-19	PAYMENT - THANK YOU	606	$1,078.00 CR
05-28	05-28	PURCHASE *FINANCE CHARGE*		$184.56
		NEW BALANCE		$16,978.94

RECEIVE DOUBLE MILES FOR PURCHASES AT LIN'S JEWELRY WHEN YOU USE YOUR CONTINENTAL AIRLINES ONEPASS(R) CREDIT CARD FEBRUARY 1 - MAY 31, 2008.

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$17,872.38	$1,078.00	$.00	$.00	$.00	$184.56	$16,978.94

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	12.99% v	0.0356%	$17,288.72	$184.56	
CASH	18.00%	0.0492%	$.00	$.00	30
ANNUAL PERCENTAGE RATE	12.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

For Customer Service, call 1-808-847-4444 on Oahu or
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Account Number	5473-2344-0000-3242
Statement Closing Date	06/26/08
Total Credit Limit	$ 20,000.00
Total Available Credit Limit	$ 2,730.95
Available For Cash Advance	$ 0.00

Payment Due Date		07/25/08
Current Amount Due	$	1,029.00
Amount Past Due	$	510.00
Amount Over Limit	$	0.00
New Balance	$	17,269.05

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
06-18	06-20	DORAKU RESTAURANT 671-6464649 GUM	121	079.50
06-24	06-24	LATE FEE		024.95
06-27	06-27	PURCHASE *FINANCE CHARGE*		185.66
		NEW BALANCE		$17,269.05

YOUR PAYMENT IS PAST DUE. PLEASE SEND PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$16,978.94	0.00	079.50	0.00	024.95	185.66	$17,269.05

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	12.99% v	0.0356%	$16,822.58	$185.66	
CASH	18.00%	0.0492%	0.00	0.00	31
ANNUAL PERCENTAGE RATE	12.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

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For Customer Service, call 1-808-847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
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00300FHB 003C006 T22 07/18/08 05:18P
XXXXXXXXXXXXXX003242 $1,029
173CC CHECK PMT

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HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$17,269.05
Payment Due Date	07/23/08
Current Amount Due	$1,029.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

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Address

City State Zip

( ) ( )
Home phone Work phone

⑆586825013⑆5473234400003242⑈

Account Number	5473-2344-0000-3242	Payment Due Date	07/23/08
Statement Closing Date	06/28/08	Current Amount Due $	1,029.00
Total Credit Limit $	20,000.00	Amount Past Due $	510.00
Total Available Credit Limit $	2,730.95	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	17,269.05

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
06-18	06-20	DORAKU RESTAURANT 671-6464649 GUM	121	$79.50
06-24	06-24	LATE FEE		$24.95
06-27	06-27	PURCHASE *FINANCE CHARGE*		$185.66
		NEW BALANCE		$17,269.05

YOUR PAYMENT IS PAST DUE. PLEASE SEND PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$16,978.94	$.00	$79.50	$.00	$24.95	$185.66	$17,269.05

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	12.99% v	0.0356%	$14,822.58	$185.66	
CASH	18.00%	0.0492%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	12.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

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HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$16,403.81
Payment Due Date	08/22/08
Current Amount Due	$493.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

⑆586825013⑆5473234400003242⑈

Account Number	5473-2344-0000-3242	Payment Due Date	08/22/08
Statement Closing Date	07/28/08	Current Amount Due $	493.00
Total Credit Limit $	20,000.00	Amount Past Due $	0.00
Total Available Credit Limit $	3,596.19	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	16,403.81

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
07-18	07-21	PAYMENT - THANK YOU	000	$1,029.00 CR
07-28	07-28	PURCHASE *FINANCE CHARGE*		$163.76
		NEW BALANCE		$16,403.81

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$17,269.05	$1,029.00	$.00	$.00	$.00	$163.76	$16,403.81

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	11.99% v	0.0328%	$16,641.47	$163.76	
CASH	18.00%	0.0492%	$.00	$.00	30
ANNUAL PERCENTAGE RATE	11.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

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207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$16,403.81
Payment Due Date	08/22/08
Current Amount Due	$493.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) Home phone ( ) Work phone

⑆586825013⑆5473234400003242⑈

Account Number	5473-2344-0000-3242
Statement Closing Date	07/28/08
Total Credit Limit	$ 20,000.00
Total Available Credit Limit	$ 3,596.19
Available For Cash Advance	$ 0.00

Payment Due Date	08/22/08
Current Amount Due	$ 493.00
Amount Past Due	$ 0.00
Amount Over Limit	$ 0.00
New Balance	$ 16,403.81

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
07-16	07-21	PAYMENT - THANK YOU	000	$1,029.00 CR
07-28	07-28	PURCHASE #FINANCE CHARGE#		$163.76
		NEW BALANCE		$16,403.81

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$17,269.85	$1,029.00	$.00	$.00	$.00	$163.76	$16,403.81

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	11.99% v	0.0328%	$16,641.47	$163.76	
CASH	18.00%	0.0492%	$.00	$.00	38
ANNUAL PERCENTAGE RATE	11.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

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Account Number	5473-2344-0000-3242
Statement Closing Date	08/28/08
Total Credit Limit	$ 20,000.00
Total Available Credit Limit	$ 3,406.11
Available For Cash Advance	$ 0.00

Payment Due Date	09/22/08
Current Amount Due	$ 991.00
Amount Past Due	$ 493.00
Amount Over Limit	$ 0.00
New Balance	$ 16,593.89

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
08-25		-FEE		$24.95
08-28		E #FINANCE CHARGE#		$165.13
		NEW BALANCE		$16,593.89

"ENT IMMEDIATELY TO AVOID FURTHER LATE

Daily Periodic Rate	Average Daily Balance	FINANCE CHARGE	New Balance
.00	$24.95	$165.13	$16,593.89
0.0328%	$16,240.05	$165.13	
0.0492%	$.00	$.00	31
Transaction Fee FINANCE CHARGES: $0.00			

.tatement period, you have earned 0 Continental .iles

SEP 2 2008

SEP 4 2008

First Hawaiian Bank

MAILE 08/23/2008 0030024 T10 CC 101 XXXXXXXXXXXXXXXX3242 CHECK PMT $991.00

FIRST HAWAIIAN BANK THE POWER OF YES 02:34P

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Account No.	5473-2344-0000-3242
New Balance	$16,593.89
Payment Due Date	09/22/08
Current Amount Due	$991.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

Account Number	5473-2344-0000-3242	Payment Due Date	09/22/08
Statement Closing Date	08/28/08	Current Amount Due $	991.00
Total Credit Limit $	20,000.00	Amount Past Due $	493.00
Total Available Credit Limit $	3,406.11	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	16,593.89

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
08-25	08-25	LATE FEE		$24.95
08-28	08-28	PURCHASE #FINANCE CHARGE#		$165.13
		NEW BALANCE		$16,593.89

YOUR PAYMENT IS PAST DUE. PLEASE SEND PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$16,403.81	$.00	$.00	$.00	$24.95	$165.13	$16,593.89

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	11.99% v	0.0328%	$16,248.05	$165.13	
CASH	18.00%	0.0492%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	11.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

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FR JAMES LG BENAVENTE **N0000023
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

⑆586825013⑆5473234400003242⑈

Account No.	5473-2344-0000-3242
New Balance	$16,588.80
Payment Due Date	10/23/08
Current Amount Due	$07.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

Account Number	5473-2344-0000-3242	Payment Due Date	10/23/08
Statement Closing Date	09/28/08	Current Amount Due $	0.00
Total Credit Limit $	20,000.00	Amount Past Due $	0.00
Total Available Credit Limit $	3,411.20	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	16,588.80

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
09-05	09-08	PAYMENT - THANK YOU	502	$1,000.00 CR
09-17	09-19	SAIPAN WORLD RSRT-FD SAIPAN MNP	143	$200.00
09-20	09-22	PIC- BISTRO & BAR TUMON 96911 GUM	019	$1,359.30
09-19	09-23	SAIPAN WORLD RSRT-FD SAIPAN MNP	048	$78.50
09-24	09-25	VISION EXPRESS DEDEDO	541	$184.00
09-25	09-26	PAYMENT - THANK YOU	307	$991.00 CR
09-26	09-26	PURCHASE #FINANCE CHARGE#		$164.11
		NEW BALANCE		$16,588.80

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$16,593.89	$1,991.00	$1,821.00	$.00	$.00	$164.11	$16,588.80

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	11.99% v	0.0328%	$16,158.98	$164.11	
CASH	18.00%	0.0492%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	11.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 1,822 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
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207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

C586825013C5473234400003242

Account No.	5473-2344-0000-3242
New Balance	$16,588.80
Payment Due Date	10/23/08
Current Amount Due	$0.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) Home phone ( ) Work phone

Account Number		5473-2344-0000-3242
Statement Closing Date		09/28/08
Total Credit Limit	$	20,000.00
Total Available Credit Limit	$	3,411.20
Available For Cash Advance	$	0.00

Payment Due Date		10/23/08
Current Amount Due	$	0.00
Amount Past Due	$	0.00
Amount Over Limit	$	0.00
New Balance	$	16,588.80

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description			Reference Number	Amount Cr = Credit
09-05	09-08	PAYMENT - THANK YOU			502	$1,000.00 CR
09-17	09-19	SAIPAN WORLD RSRT-FD	SAIPAN	MNP	143	$200.00
09-20	09-22	PIC- BISTRO & BAR	TUMON 96911	GUM	019	$1,359.30
09-19	09-23	SAIPAN WORLD RSRT-FD	SAIPAN	MNP	048	$78.50
09-24	09-25	VISION EXPRESS	DEDEDO		541	$184.00
09-25	09-26	PAYMENT - THANK YOU			387	$991.00 CR
09-26	09-26	PURCHASE #FINANCE CHARGE#				$164.11
				NEW BALANCE		$16,588.80

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$16,593.89	$1,991.00	$1,821.00	$.00	$.00	$164.11	$16,588.80

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	11.99% v	0.0328%	$16,138.98	$164.11	
CASH	18.00%	0.0492%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	11.99%	Transaction fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 1,822 Continental Onepass Miles

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207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

C586825013C5473234400003242

Account No.	5473-2344-0000-3242
New Balance	$16,932.19
Payment Due Date	11/22/08
Current Amount Due	$508.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) Home phone ( ) Work phone

Account Number		5473-2344-0000-3242
Statement Closing Date		10/28/08
Total Credit Limit	$	20,000.00
Total Available Credit Limit	$	3,067.81
Available For Cash Advance	$	0.00

Payment Due Date		11/22/08
Current Amount Due	$	508.00
Amount Past Due	$	0.00
Amount Over Limit	$	0.00
New Balance	$	16,932.19

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description			Reference Number	Amount Cr = Credit
09-20	09-29	CONTINEN 005	HOUSTON	TX	437	$188.00
10-28	10-28	PURCHASE #FINANCE CHARGE#				$163.39
				NEW BALANCE		$16,932.19

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$16,588.80	$.00	$188.00	$.00	$.00	$163.39	$16,932.19

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	11.99% v	0.0328%	$16,404.69	$163.39	
CASH	18.00%	0.0492%	$.00	$.00	30
ANNUAL PERCENTAGE RATE	11.99%	Transaction fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 360 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
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HAGATNA GU 96910

:586825013:5473234400003242:

Account No.	5473-2344-0000-3242
New Balance	$18,667.10
Payment Due Date	12/23/08
Current Amount Due	$1,069.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

Account Number	5473-2344-0000-3242	Payment Due Date	12/23/08
Statement Closing Date	11/28/08	Current Amount Due	$ 1,069.00
Total Credit Limit	$ 20,000.00	Amount Past Due	$ 500.00
Total Available Credit Limit	$ 1,332.90	Amount Over Limit	$ 0.00
Available For Cash Advance	$ 0.00	New Balance	$ 18,667.10

Trans Date Mo.	Trans Date Day	Post Date Mo.	Post Date Day	Transaction Description	Reference Number	Amount Cr = Credit
11-17		11-19		SHANGRI-LA HOTEL MAKAT MAKATI	278	$284.74
(FOREIGN CURRENCY)				10,175.00 PHP 11-19 (RATE)	49.70108	
11-19		11-19		FOREIGN TRANSACTION FEE #FINANCE CHARGE#	278	$5.12
11-23		11-24		SHANGRI-LA MAKATI- NOR MAKATI CITY	020	$941.64
(FOREIGN CURRENCY)				46,905.20 PHP 11-24 (RATE)	49.81012	
11-24		11-24		FOREIGN TRANSACTION FEE #FINANCE CHARGE#	020	$23.54
11-22		11-24		ITALIANNI'S - GREENBEL MAKATI	636	$121.60
(FOREIGN CURRENCY)				6,057.86 PHP 11-24 (RATE)	49.81135	
11-24		11-24		FOREIGN TRANSACTION FEE #FINANCE CHARGE#	636	$3.04
11-23		11-24		ITALIANNI'S CAFE-GLORI MAKATI	703	$31.57
(FOREIGN CURRENCY)				1,572.28 PHP 11-24 (RATE)	49.80298	
11-24		11-24		FOREIGN TRANSACTION FEE #FINANCE CHARGE#	703	$.79
11-24		11-24		LATE FEE		$24.95
11-22		11-25		SHANGRI-LA HOTEL MAKAT MAKATI	374	$200.60
(FOREIGN CURRENCY)				10,000.00 PHP 11-25 (RATE)	49.85845	
11-25		11-25		FOREIGN TRANSACTION FEE #FINANCE CHARGE#	374	$5.02
11-28		11-28		PURCHASE #FINANCE CHARGE#		$172.30
					NEW BALANCE	$18,667.10

YOUR PAYMENT IS PAST DUE. PLEASE SEND PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

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:586825013:5473234400003242:

Account No.	5473-2344-0000-3242
New Balance	$18,667.10
Payment Due Date	12/23/08
Current Amount Due	$1,069.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

Account Number	5473-2344-0000-3242	Payment Due Date	12/23/08
Statement Closing Date	11/28/08	Current Amount Due	$ 1,069.00
Total Credit Limit	$ 20,000.00	Amount Past Due	$ 500.00
Total Available Credit Limit	$ 1,332.90	Amount Over Limit	$ 0.00
Available For Cash Advance	$ 0.00	New Balance	$ 18,667.10

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$16,932.19	$.00	$1,500.15	$.00	$24.95	$209.81	$18,667.10

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	11.99% v	0.0328%	$16,945.06	$172.30	
CASH	18.00%	0.0492%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	14.86%	Transaction Fee FINANCE CHARGES: $37.51			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

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:586825013:5473234400003242:

Account No.	5473-2344-0000-3242
New Balance	$18,147.01
Payment Due Date	01/22/09
Current Amount Due	$545.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

Account Number		5473-2344-0000-3242
Statement Closing Date		12/28/08
Total Credit Limit	$	20,000.00
Total Available Credit Limit	$	1,852.99
Available For Cash Advance	$	0.00

Payment Due Date		01/22/09
Current Amount Due	$	545.00
Amount Past Due	$	0.00
Amount Over Limit	$	0.00
New Balance	$	18,147.01

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
12-15	12-16	PIC- BISTRO & BAR TUMON 96911 GUM	048	6270.25
12-23	12-24	PAYMENT - THANK YOU	303	$1,069.00 CR
12-21	12-24	CAPRICCIOSA N3 HAGATNA GUM	757	$180.00
12-26	12-26	PURCHASE FINANCE CHARGE		$178.66
		NEW BALANCE		$18,147.01

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$18,647.10	$1,069.00	$370.25	$.00	$.00	$178.66	$18,147.01

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	11.99% v	0.0328%	$18,156.27	$178.66	
CASH	18.00%	0.0492%	$.00	$.00	30
ANNUAL PERCENTAGE RATE	11.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 371 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
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HAGATNA GU 96910

:586825013:5473234400003242:

Account No.	5473-2344-0000-3242
New Balance	$16,583.61
Payment Due Date	02/22/09
Current Amount Due	$0.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

Account Number		5473-2344-0000-3242
Statement Closing Date		01/28/09
Total Credit Limit	$	20,000.00
Total Available Credit Limit	$	3,416.39
Available For Cash Advance	$	0.00

Payment Due Date		02/22/09
Current Amount Due	$	0.00
Amount Past Due	$	0.00
Amount Over Limit	$	0.00
New Balance	$	16,583.61

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
01-07	01-08	CARMEN'S CHA-CHA-CHA HAGATNA,	403	$144.00
01-13	01-14	PAYMENT - THANK YOU	601	$3,500.00 CR
01-12	01-15	CONTINEN 8052595705167 GUAM MARIANA GUM	998	$484.36
01-12	01-19	FIRST CLASS TRAVEL AGE TAMUNING	622	$25.00
01-14	01-19	FIRST CLASS TRAVEL AGE TAMUNING	635	$374.00
01-19	01-20	ITALIANNI'S - GREENBEL MAKATI	356	$33.71
(FOREIGN CURRENCY)		2,526.00 PHP 01-20 (RATE)	47.03184	
01-20	01-20	FOREIGN TRANSACTION FEE FINANCE CHARGE	556	$1.34
01-21	01-22	CARMEN'S CHA-CHA-CHA HAGATNA,	470	$282.00
01-22	01-26	COLD STONE CREAMERY TAMUNING	733	$55.98
01-22	01-26	CAPRICCIOSA N3 HAGATNA GUM	344	$237.00
01-28	01-28	PURCHASE FINANCE CHARGE		$159.21
		NEW BALANCE		$16,583.61

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$18,147.01	$3,500.00	$1,776.05	$.00	$.00	$160.55	$16,583.61

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	10.99% v	0.0301%	$17,061.08	$159.21	
CASH	18.00%	0.0493%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	11.29%	Transaction fee FINANCE CHARGES: $1.34			

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:586825013:5473234400003242#

Account No.	5473-2344-0000-3242
New Balance	$16,583.61
Payment Due Date	02/22/09
Current Amount Due	$0.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

Account Number	5473-2344-0000-3242	Payment Due Date	02/22/09
Statement Closing Date	01/28/09	Current Amount Due $	0.00
Total Credit Limit $	20,000.00	Amount Past Due $	0.00
Total Available Credit Limit $	3,416.39	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	16,583.61

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 2,461 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
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207 FELIX BERTO FLORES STREET
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:586825013:5473234400003242#

Account No.	5473-2344-0000-3242
New Balance	$16,771.96
Payment Due Date	03/25/09
Current Amount Due	$504.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

Account Number	5473-2344-0000-3242	Payment Due Date	03/25/09
Statement Closing Date	02/28/09	Current Amount Due $	504.00
Total Credit Limit $	20,000.00	Amount Past Due $	0.00
Total Available Credit Limit $	3,228.04	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	16,771.96

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
02-19	02-20	SONG HUONG RESTAURANT HAGATNA GUM	367	$35.00
02-27	02-27	PURCHASE #FINANCE CHARGE#		$153.35
			NEW BALANCE	$16,771.96

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$16,583.61	$.00	$35.00	$.00	$.00	$153.35	$16,771.96

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	10.99% v	0.0301%	$16,434.35	$153.35	
CASH	18.00%	0.0493%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	10.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 35 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
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CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$16,935.62
Payment Due Date	04/22/09
Current Amount Due	$1,013.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

:586825013:5473234400003242:

Account Number		5473-2344-0000-3242
Statement Closing Date		03/28/09
Total Credit Limit	$	20,000.00
Total Available Credit Limit	$	3,064.38
Available For Cash Advance	$	0.00

Payment Due Date		04/22/09
Current Amount Due	$	1,013.00
Amount Past Due	$	504.00
Amount Over Limit	$	0.00
New Balance	$	16,935.62

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
03-27	03-27	LATE FEE		$24.95
03-27	03-27	PURCHASE NFINANCE CHARGEN		$138.71
		NEW BALANCE		$16,935.62

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

YOUR ANNUAL MEMBERSHIP FEE WILL BE REFLECTED ON YOUR NEXT STATEMENT. SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Account Summary

Previous Balance	- Payments $ Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$16,771.96	$.00	$.00	$.00	$24.95	$138.71	$16,935.62

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	10.99% v	0.0301%	$16,458.06	$138.71	
CASH	18.00%	0.0493%	$.00	$.00	28
ANNUAL PERCENTAGE RATE	10.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
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207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$17,149.14
Payment Due Date	05/23/09
Current Amount Due	$1,528.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

:586825013:5473234400003242:

Account Number		5473-2344-0000-3242
Statement Closing Date		04/28/09
Total Credit Limit	$	0.00
Total Available Credit Limit	$	0.00
Available For Cash Advance	$	0.00

Payment Due Date		05/23/09
Current Amount Due	$	1,528.00
Amount Past Due	$	1,013.00
Amount Over Limit	$	0.00
New Balance	$	17,149.14

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
03-31	03-31	ANNUAL MEMBERSHIP FEE		$35.00
04-24	04-24	LATE FEE		$24.95
04-28	04-28	PURCHASE NFINANCE CHARGEN		$153.57
		NEW BALANCE		$17,149.14

YOUR ACCOUNT IS 30 DAYS DELINQUENT AND HAS BEEN BLOCKED FROM FURTHER USE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER COLLECTION ACTIVITY.

Account Summary

Previous Balance	- Payments $ Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$16,935.62	$.00	$.00	$.00	$59.95	$153.57	$17,149.14

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	10.99% v	0.0301%	$16,458.06	$153.57	
CASH	18.00%	0.0493%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	10.99%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

Continental Airlines OnePass

Continental Airlines OnePass

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

Account No.	5473-2344-0000-3242
New Balance	$15,854.66
Payment Due Date	06/22/09
Current Amount Due	$476.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

⑆586825013⑆5473234400003242⑈

Account Number	5473-2344-0000-3242	Payment Due Date	06/22/09
Statement Closing Date	05/28/09	Current Amount Due $	476.00
Total Credit Limit $	20,000.00	Amount Past Due $	0.00
Total Available Credit Limit $	4,145.34	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	15,854.66

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
05-05	05-06	PAYMENT - THANK YOU	902	$1,528.00 CR
05-28	05-28	PURCHASE *FINANCE CHARGE*		$233.52
		NEW BALANCE		$15,854.66

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$17,149.14	$1,528.00	$.00	$.00	$.00	$233.52	$15,854.66

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	18.00%	0.0493%	$15,788.52	$233.52	
CASH	18.00%	0.0493%	$.00	$.00	30
ANNUAL PERCENTAGE RATE	18.00%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

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Account No.	5473-2344-0000-3242
New Balance	$14,586.69
Payment Due Date	07/23/09
Current Amount Due	$0.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center.

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home phone Work phone

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

⑆586825013⑆5473234400003242⑈

Account Number	5473-2344-0000-3242	Payment Due Date	07/23/09
Statement Closing Date	06/28/09	Current Amount Due $	0.00
Total Credit Limit $	20,000.00	Amount Past Due $	0.00
Total Available Credit Limit $	5,413.31	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	14,586.69

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
06-05	06-08	PAYMENT - THANK YOU	205	$1,500.00 CR
06-23	06-25	DOMINO S PIZZA AIRPORT TAMUNING GUM	040	$8.25
06-26	06-26	PURCHASE *FINANCE CHARGE*		$223.78
		NEW BALANCE		$14,586.69

Account Summary

Previous Balance	- Payments & Credits	+ Purchases	+ Cash Advances	+ Other Charges	+ FINANCE CHARGE	New Balance
$15,854.66	$1,500.00	$8.25	$.00	$.00	$223.78	$14,586.69

Balance Category	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days In Billing Period
PURCHASES	18.00%	0.0493%	$14,642.23	$223.78	
CASH	18.00%	0.0493%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	18.00%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 9 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
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FILE

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Paid
chk# 3621
10/2/09
$1000.00

Account No.	5473-2344-0000-3242
New Balance	$14,212.70
Payment Due Date	08/22/09
Current Amount Due	$427.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) Home Phone ( ) Work Phone

:5868 2501 3:5473 2344 0000 3242:

Account Number	5473-2344-0000-3242	Payment Due Date	08/22/09
Statement Closing Date	07/28/09	Current Amount Due	$ 427.00
Total Credit Limit	$ 20,000.00	Amount Past Due	$ 0.00
Total Available Credit Limit	$ 5,787.30	Amount Over Limit	$ 0.00
Available For Cash Advance	$ 0.00	New Balance	$ 14,212.70

Trans Date Mo.	Trans Date Day	Post Date Mo.	Post Date Day	Transaction Description				Reference Number	Amount Dollars & Cents
06-30		07-01		PAYMENT - THANK YOU				103	$1,000.00 CR
07-23		07-24		SHELL MAYA MMC MKTI OF			MAKATI	216	$57.18
(FOREIGN CURRENCY)				2,744.44	PHP	07-24	(Rate)	48.00	
07-24		07-24		FOREIGN TRANSACTION FEE *FINANCE CHARGE*				216	$1.43
07-23		07-24		MERCURYDRUG-GLORIETTA			MAKATI	865	$133.56
(FOREIGN CURRENCY)				6,411.00	PHP	07-24	(Rate)	48.00	
07-24		07-24		FOREIGN TRANSACTION FEE *FINANCE CHARGE*				865	$3.34
07-23		07-24		MERCURYDRUG-GLORIETTA			MAKATI	228	$25.75
(FOREIGN CURRENCY)				1,236.00	PHP	07-24	(Rate)	48.00	
07-24		07-24		FOREIGN TRANSACTION FEE *FINANCE CHARGE*				228	$.64
07-23		07-24		AMICI FOODSERVICE VENT			MAKATI CITY	285	$43.33
(FOREIGN CURRENCY)				2,080.00	PHP	07-24	(Rate)	48.00	
07-24		07-24		FOREIGN TRANSACTION FEE *FINANCE CHARGE*				285	$1.08
07-24		07-27		TRES BIEN (GREENBELT 2			MAKATI CITY	830	$63.71
(FOREIGN CURRENCY)				3,056.28	PHP	07-27	(Rate)	47.97	
07-27		07-27		FOREIGN TRANSACTION FEE *FINANCE CHARGE*				830	$1.59
07-26		07-28		BROWN BAG CAFE #3			HAGATNA GUM	312	$92.00
07-28		07-28		PURCHASE *FINANCE CHARGE*					$202.40
							NEW BALANCE		$14,212.70

For Customer Service, call (808) 847-4444 on Oahu or
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FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$14,212.70
Payment Due Date	08/22/09
Current Amount Due	$427.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) Home Phone ( ) Work Phone

:5868 2501 3:5473 2344 0000 3242:

Page 1 of 2

Account Number	5473-2344-0000-3242	Payment Due Date	08/22/09
Statement Closing Date	07/28/09	Current Amount Due	$ 427.00
Total Credit Limit	$ 20,000.00	Amount Past Due	$ 0.00
Total Available Credit Limit	$ 5,787.30	Amount Over Limit	$ 0.00
Available For Cash Advance	$ 0.00	New Balance	$ 14,212.70

Trans Date Mo.	Trans Date Day	Post Date Mo.	Post Date Day	Transaction Description				Reference Number	Amount Dollars & Cents
06-30		07-01		PAYMENT - THANK YOU				103	$1,000.00 CR
07-23		07-24		SHELL MAYA MMC MKTI OF			MAKATI	216	$57.18
(FOREIGN CURRENCY)				2,744.44	PHP	07-24	(Rate)	48.00	
07-24		07-24		FOREIGN TRANSACTION FEE *FINANCE CHARGE*				216	$1.43
07-23		07-24		MERCURYDRUG-GLORIETTA			MAKATI	865	$133.56
(FOREIGN CURRENCY)				6,411.00	PHP	07-24	(Rate)	48.00	
07-24		07-24		FOREIGN TRANSACTION FEE *FINANCE CHARGE*				865	$3.34
07-23		07-24		MERCURYDRUG-GLORIETTA			MAKATI	228	$25.75
(FOREIGN CURRENCY)				1,236.00	PHP	07-24	(Rate)	48.00	
07-24		07-24		FOREIGN TRANSACTION FEE *FINANCE CHARGE*				228	$.64
07-23		07-24		AMICI FOODSERVICE VENT			MAKATI CITY	285	$43.33
(FOREIGN CURRENCY)				2,080.00	PHP	07-24	(Rate)	48.00	
07-24		07-24		FOREIGN TRANSACTION FEE *FINANCE CHARGE*				285	$1.08
07-24		07-27		TRES BIEN (GREENBELT 2			MAKATI CITY	830	$63.71
(FOREIGN CURRENCY)				3,056.28	PHP	07-27	(Rate)	47.97	
07-27		07-27		FOREIGN TRANSACTION FEE *FINANCE CHARGE*				830	$1.59
07-26		07-28		BROWN BAG CAFE #3			HAGATNA GUM	312	$92.00
07-28		07-28		PURCHASE *FINANCE CHARGE*					$202.40
							NEW BALANCE		$14,212.70

For Customer Service, call (808) 847-4444 on Oahu or
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FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$14,212.70
Payment Due Date	08/22/09
Current Amount Due	$427.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home Phone Work Phone

⑆5868 250 13⑆5473 2344 0000 3242⑈

Account Number		5473-2344-0000-3242	Payment Due Date		08/22/09
Statement Closing Date		07/28/09	Current Amount Due	$	427.00
Total Credit Limit	$	20,000.00	Amount Past Due	$	0.00
Total Available Credit Limit	$	5,787.30	Amount Over Limit	$	0.00
Available For Cash Advance	$	0.00	New Balance	$	14,212.70

Account Summary

Previous Balance	Payments & Credits	Purchases	Cash Advances	Other Charges	FINANCE CHARGES	New Balance
$14,586.89	$1,000.00	$415.53	$.00	$.00	$210.48	$14,212.70

Balance Subject to Interest Rate	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days in Billing Period
PURCHASES	18.00%	0.0493%	$13,684.34	$202.40	
CASH	18.00%	0.0493%	$.00	$.00	30
ANNUAL PERCENTAGE RATE	18.48%	Transaction Fee FINANCE CHARGES: $8.08			

CONTINENTAL ONEPASS MILES — For this statement period, you have earned 416 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
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CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$14,472.33
Payment Due Date	09/22/09
Current Amount Due	$862.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home Phone Work Phone

⑆5868 250 13⑆5473 2344 0000 3242⑈

Account Number		5473-2344-0000-3242	Payment Due Date		09/22/09
Statement Closing Date		08/28/09	Current Amount Due	$	862.00
Total Credit Limit	$	20,000.00	Amount Past Due	$	427.00
Total Available Credit Limit	$	5,527.67	Amount Over Limit	$	0.00
Available For Cash Advance	$	0.00	New Balance	$	14,472.33

Trans Date Post Date		Transaction Description			Reference Number	Amount Credit Debit
08-24	08-24	LATE FEE				$29.95
08-25	08-27	BARISTA BLENDS	HAGATNA	GUM	727	$15.65
08-28	08-28	PURCHASE "FINANCE CHARGE"				$214.03
				NEW BALANCE		$14,472.33

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

Account Summary

Previous Balance	Payments & Credits	Purchases	Cash Advances	Other Charges	FINANCE CHARGES	New Balance
$14,212.70	$.00	$16.65	$.00	$29.95	$214.03	$14,472.33

Balance Subject to Interest Rate	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic FINANCE CHARGE	Days in Billing Period
PURCHASES	18.00%	0.0493%	$14,004.23	$214.03	
CASH	18.00%	0.0493%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	18.00%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES — For this statement period, you have earned 0 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
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CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$14,854.56
Payment Due Date	10/23/09
Current Amount Due	$1,308.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home Phone Work Phone

⑆5868 250131⑆5473 2344 0000 3242⑈

Account Number		5473-2344-0000-3242	Payment Due Date		10/23/09
Statement Closing Date		09/28/09	Current Amount Due	$	1,308.00
Total Credit Limit	$	0.00	Amount Past Due	$	862.00
Total Available Credit Limit	$	0.00	Amount Over Limit	$	0.00
Available For Cash Advance	$	0.00	New Balance	$	14,854.56

Trans Date (Mo. Day)	Post Date (Mo. Day)	Transaction Description					Reference Number	Amount (Cr. Bracket)
09-24	09-24	LATE FEE						$29.95
09-26	09-28	EAST OCEAN CITY RE		BOSTON	MA		073	$77.89
09-25	09-28	ITALIANN'S - GREENBEL		MAKATI			681	$58.46
(FOREIGN CURRENCY)		2,758.99	PHP	09-28	(Rate)		47.16	
09-26	09-28	FOREIGN TRANSACTION FEE *FINANCE CHARGE*					681	$1.46
09-28	09-28	PURCHASE *FINANCE CHARGE*						$214.47

NEW BALANCE $14,854.56

YOUR ACCOUNT IS 30 DAYS DELINQUENT AND HAS BEEN BLOCKED FROM FURTHER USE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER COLLECTION ACTIVITY.

Account Summary

Previous Balance	Payments & Credits	Purchases	Cash Advances	Fees Charged	Finance Charges	New Balance
$14,472.33	$.00	$136.35	$.00	$29.95	$215.93	$14,854.56

Balance Subject to	Monthly Periodic Rate	Annual Percentage Rate	Finance Charge	Finance Charge Calculated	Days in Billing Period
PURCHASES	15.00%	0.0493%	$14,032.95	$214.47	
CASH	15.00%	0.0493%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	18.46%	Transaction Fee FINANCE CHARGES: $1.46			

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PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$14,854.56
Payment Due Date	10/23/09
Current Amount Due	$1,308.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home Phone Work Phone

⑆5868 250131⑆5473 2344 0000 3242⑈

Account Number		5473-2344-0000-3242	Payment Due Date		10/23/09
Statement Closing Date		09/28/09	Current Amount Due	$	1,308.00
Total Credit Limit	$	0.00	Amount Past Due	$	862.00
Total Available Credit Limit	$	0.00	Amount Over Limit	$	0.00
Available For Cash Advance	$	0.00	New Balance	$	14,854.56

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

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Account No.	5473-2344-0000-3242
New Balance	$18,295.60
Payment Due Date	11/22/09
Current Amount Due	$657.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home Phone Work Phone

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

⑆5868250 13⑆5473 2344 0000 3242⑈

Account Number	5473-2344-0000-3242	Payment Due Date	11/22/09
Statement Closing Date	10/28/09	Current Amount Due $	657.00
Total Credit Limit $	20,000.00	Amount Past Due $	308.00
Total Available Credit Limit $	1,704.40	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	18,295.60

Post Date	Trans Date	Transaction Description						Reference Number	Amount Due Credit
09-26	09-29	SHANGRI-LA HOTEL MAKAT			MAKATI			840	$149.70
(FOREIGN CURRENCY)			7,110.80	PHP	09-29	(Rate)		47.50	
09-29	09-29	FOREIGN TRANSACTION FEE *FINANCE CHARGE*						840	$3.74
09-26	09-29	CHUBU INT'L AIRPORT CE			AICHI		JPN	040	$41.96
(FOREIGN CURRENCY)			3,740	JPY	09-29	(Rate)		89.13	
09-29	09-29	FOREIGN TRANSACTION FEE *FINANCE CHARGE*						040	$1.05
09-26	09-29	CHUBU INT'L AIRPORT CE			AICHI		JPN	325	$16.27
(FOREIGN CURRENCY)			1,450	JPY	09-29	(Rate)		89.12	
09-29	09-29	FOREIGN TRANSACTION FEE *FINANCE CHARGE*						325	$.41
09-26	09-29	CHUBU INT'L AIRPORT CE			AICHI		JPN	606	$128.13
(FOREIGN CURRENCY)			11,420	JPY	09-29	(Rate)		89.13	
09-29	09-29	FOREIGN TRANSACTION FEE *FINANCE CHARGE*						606	$3.20
09-29	09-29	RADISSON HOTELS			BOSTON		MA	398	$583.45
09-29	09-30	OHARE HILTON SPORTS ED			CHICAGO		IL	659	$102.53
09-27	09-30	5 NORTH SQUARE INC			BOSTON		MA	580	$83.31
09-28	09-30	AIRPORT EXPRESS - OHA			CHICAGO		IL	042	$40.00
10-02	10-05	PAYMENT - THANK YOU						004	$1,000.00 CR
10-05	10-06	HILTON HOTELS CHICAGO			CHICAGO		IL	271	$1,015.04
10-06	10-06	HILTON HOTELS CHICAGO			CHICAGO		IL	430	$1,104.46
10-06	10-06	HILTON HOTELS CHICAGO			CHICAGO		IL	406	$879.94
10-26	10-26	LATE FEE							$29.95
10-26	10-26	PURCHASE *FINANCE CHARGE*							$257.90
								NEW BALANCE	$18,295.60

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

Account No.	5473-2344-0000-3242
New Balance	$18,295.60
Payment Due Date	11/22/09
Current Amount Due	$657.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home Phone Work Phone

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

⑆5868250 13⑆5473 2344 0000 3242⑈

Account Number	5473-2344-0000-3242	Payment Due Date	11/22/09
Statement Closing Date	10/28/09	Current Amount Due $	657.00
Total Credit Limit $	20,000.00	Amount Past Due $	308.00
Total Available Credit Limit $	1,704.40	Amount Over Limit $	0.00
Available For Cash Advance $	0.00	New Balance $	18,295.60

Account Summary

Previous Balance	Payments & Credits	Purchases & Other Charges	Cash Advances	Finance Charges	Late Charges	New Balance
$14,654.56	$1,000.00	$4,144.79	$.00	$29.95	$268.30	$18,295.60

Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Daily Periodic Rate	Average Daily Balance	Finance Charge Subject to Minimum Charge	Days in Billing Period
PURCHASES	18.00%	0.0493%	$17,436.98	$257.90	
CASH	18.00%	0.0493%	$.00	$.00	30
ANNUAL PERCENTAGE RATE	18.33%	Transaction Fee FINANCE CHARGES: $8.40			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

Continental Airlines

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BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$18,722.66
Payment Due Date	12/23/09
Current Amount Due	$419.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home Phone Work Phone

⑆5868250⑆13⑆5473234400003242⑈

Account Number		5473-2344-0000-3242	Payment Due Date		12/23/09
Statement Closing Date		11/28/09	Current Amount Due	$	419.00
Total Credit Limit	$	20,000.00	Amount Past Due	$	0.00
Total Available Credit Limit	$	1,277.34	Amount Over Limit	$	0.00
Available For Cash Advance	$	0.00	New Balance	$	18,722.66

Trans Date Mo Day	Post Date Mo Day	Transaction Description				Reference Number	Amount Cr = Credit
10-28	10-29	HD GUAM TAMUNING		TAMUNING	GUM	110	$782.83
10-29	10-30	HD GUAM TAMUNING		TAMUNING	GUM	940	$60.42
10-29	10-30	SHIRLEY'S COFFEE SHOP		TAMUNING		274	$72.00
11-06	11-09	HEALTHY KITCHEN SEREND		TAGUIG	PHL	022	$36.00
(FOREIGN CURRENCY)		1,710.00	PHP	11-09	(Rate)	47.50	
11-09	11-09	FOREIGN TRANSACTION FEE *FINANCE CHARGE*				022	$.90
11-07	11-10	SHANGRILA HOTEL MKTI		MAKATI		988	$200.51
(FOREIGN CURRENCY)		9,400.00	PHP	11-10	(Rate)	46.86	
11-10	11-10	FOREIGN TRANSACTION FEE *FINANCE CHARGE*				988	$5.01
11-23	11-24	PAYMENT - THANK YOU				608	$1,000.00 CR
11-27	11-27	PURCHASE *FINANCE CHARGE*					$289.39

NEW BALANCE $18,722.66

Account Summary

Previous Balance	Payments & Credits	Purchases	Cash Advances	Other Charges	Finance Charges	New Balance
$18,295.66	$1,000.00	$1,131.78	$.00	$.00	$295.30	$18,722.66

Balance Subject to Interest Rate	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Periodic Finance Charge	Days in Billing Period
PURCHASES	18.00%	0.0493%	$18,935.31	$289.39	
CASH	18.00%	0.0493%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	18.71%	Transaction Fee FINANCE CHARGES: $5.91			

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

Continental Airlines

MasterCard

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$18,722.66
Payment Due Date	12/23/09
Current Amount Due	$419.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home Phone Work Phone

⑆5868250⑆13⑆5473234400003242⑈

Account Number		5473-2344-0000-3242	Payment Due Date		12/23/09
Statement Closing Date		11/28/09	Current Amount Due	$	419.00
Total Credit Limit	$	20,000.00	Amount Past Due	$	0.00
Total Available Credit Limit	$	1,277.34	Amount Over Limit	$	0.00
Available For Cash Advance	$	0.00	New Balance	$	18,722.66

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 1,132 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

Continental Airlines

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BANKCARD CENTER
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HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$19,025.24
Payment Due Date	01/22/10
Current Amount Due	$990.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) Home Phone ( ) Work Phone

⑆5868250 13⑆5473 2344 0000 3242⑈

Account Number	5473-2344-0000-3242	Payment Due Date	01/22/10
Statement Closing Date	12/28/09	Current Amount Due	$ 990.00
Total Credit Limit	$ 20,000.00	Amount Past Due	$ 419.00
Total Available Credit Limit	$ 974.76	Amount Over Limit	$ 0.00
Available For Cash Advance	$ 0.00	New Balance	$ 19,025.24

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
12-28	12-28	LATE FEE		$29.95
12-28	12-28	PURCHASE *FINANCE CHARGE*		$272.63
		NEW BALANCE		$19,025.24

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES.

Account Summary

Previous Balance	Payments Credits	Purchases	Cash Advances	Fees Charged	Finance Charges	New Balance
$18,722.66	$.00	$.00	$.00	$29.95	$272.63	$19,025.24

Balance Subject to	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Finance Charges Subject	Days in Billing Period
PURCHASES	18.00%	0.0493%	$18,433.27	$272.63	
CASH	18.00%	0.0493%	$.00	$.00	30
ANNUAL PERCENTAGE RATE	18.00%	Transaction Fee FINANCE CHARGES: $0.00			

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

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BANKCARD CENTER
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HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$19,336.91
Payment Due Date	02/22/10
Current Amount Due	$1,571.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) Home Phone ( ) Work Phone

⑆5868250 13⑆5473 2344 0000 3242⑈

Account Number	5473-2344-0000-3242	Payment Due Date	02/22/10
Statement Closing Date	01/28/10	Current Amount Due	$ 1,571.00
Total Credit Limit	$ 0.00	Amount Past Due	$ 990.00
Total Available Credit Limit	$ 0.00	Amount Over Limit	$ 0.00
Available For Cash Advance	$ 0.00	New Balance	$ 19,336.91

Trans Date Mo. Day	Post Date Mo. Day	Transaction Description	Reference Number	Amount Cr = Credit
01-25	01-25	LATE FEE		$29.95
01-28	01-28	PURCHASE *FINANCE CHARGE*		$281.72
		NEW BALANCE		$19,336.91

YOUR ACCOUNT IS 30 DAYS DELINQUENT AND HAS BEEN BLOCKED FROM FURTHER USE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER COLLECTION ACTIVITY.

IMPORTANT INFORMATION ABOUT YOUR CREDIT CARD ACCOUNT:
Effective February 3, 2010, the fee for a Deposit Account Cash Withdrawal at an International Network ATM will increase from $2.50 per withdrawal to $5.00 per withdrawal. The fee for balance inquiry at a Domestic or Foreign Network ATM will increase from $.50 per inquiry to $.75 per inquiry.

Account Summary

Previous Balance	Payments Credits	Purchases	Cash Advances	Fees Charged	Finance Charges	New Balance
$19,025.24	$.00	$.00	$.00	$29.95	$281.72	$19,336.91

Balance Subject to	Corresponding APR	Daily Periodic Rate	Average Daily Balance	Finance Charges Subject	Days in Billing Period
PURCHASES	18.00%	0.0493%	$18,433.27	$281.72	
CASH	18.00%	0.0493%	$.00	$.00	31
ANNUAL PERCENTAGE RATE	18.00%	Transaction Fee FINANCE CHARGES: $0.00			

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

Continental Airlines

MasterCard

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1650

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account No.	5473-2344-0000-3242
New Balance	$19,336.91
Payment Due Date	02/22/10
Current Amount Due	$1,571.00

Please return this portion with your payment.

Amount Paid $

Make checks payable to BankCard Center

Print change of address or new phone number below:

Address

City State Zip

( ) ( )
Home Phone Work Phone

⑆5868250 13⑆5473 2344 0000 3 24 2⑈

Page 2 of 2

Account Number		5473-2344-0000-3242	Payment Due Date		02/22/10
Statement Closing Date		01/28/10	Current Amount Due	$	1,571.00
Total Credit Limit	$	0.00	Amount Past Due	$	990.00
Total Available Credit Limit	$	0.00	Amount Over Limit	$	0.00
Available For Cash Advance	$	0.00	New Balance	$	19,336.91

CONTINENTAL ONEPASS MILES	For this statement period, you have earned 0 Continental Onepass Miles

For Customer Service, call (808) 847-4444 on Oahu or
1-800-FHB-ASST (342-2778) from the Neighbor Islands or the Continental U.S.
FOR CONTINENTAL ONEPASS PROGRAM REDEMPTION,
Call 1-800-344-1411

Continental Airlines

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	01/29/2010 to 02/28/2010

Summary of Account Activity

Previous Balance		$19,336.91
Payments	–	$1,571.00
Other Credits	–	$0.00
Purchases	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$275.80
New Balance Total		$18,041.71
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$1,958.29
Available Cash Line		$0.00
Statement closing date		02/28/2010
Days in billing cycle		31

FILE
Paid

Payment Information

New Balance	$18,041.71
Minimum Payment Due	$542.00
Payment Due Date	03/25/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (toll free)	1-800-342-2778
Call Customer Service (from Oahu)	808-847-4444
Lost or Stolen Card	808-847-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959 Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption call 1-800-344-1411
OnePass Miles Earned this Statement Period: 0

News and Updates

YOUR ANNUAL MEMBERSHIP FEE OF $45.00 WILL BE REFLECTED ON YOUR NEXT STATEMENT. SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

IMPORTANT INFORMATION ABOUT YOUR CREDIT CARD ACCOUNT:
Effective February 3, 2010, the fee for a Deposit Account Cash Withdrawal at an International Network ATM will increase from $2.50 per withdrawal to $5.00 per withdrawal. The fee for balance inquiry at a Domestic or Foreign Network ATM will increase from $.50 per inquiry to $.75 per inquiry.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242

Statement Period: 01/29/2010 to 02/28/2010
Statement Closing Date: 02/28/2010

Enclosed is an insert on how to read your new credit card statement. In addition to the change in the statement format, some of the descriptions have changed on your statement and Agreement. The "Current Amount Due" will be referred to as "Minimum Payment Due" and "Finance Charge" as "Interest Charge." For your convenience, we are also extending your payment cut-off time to 5pm HST during our normal business days.

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
700	02-11	02-12	PAYMENT - THANK YOU	$1,571.00 CR
	02-26	02-26	PURCHASE *FINANCE CHARGE*	$275.60

2010 Totals Year-to-Date	
Total fees charged in 2010	$29.95
Total interest charged in 2010	$557.52

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$18,045.77	$275.60
CASH	18.00%	$0.00	$0.00

Continental Airlines

Catholic Cemeteries.pdf

Google docs

Continental Airlines

BANKCARD CENTER
PO BOX 1944
HONOLULU HI 96828-1944

BANKCARD CENTER
PO BOX 26400
HONOLULU HI 96828-1000

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
247 FELIX BERTO FLORES STREET
HAGATNA GU 96910

AMOUNT ENCLOSED $

Make checks payable to: BankCard Center.
Post charge if returns or has place return label

Address
City State Zip
Home Phone Work Phone
Signature

⑆5868 2501 3⑆54 7323 4400 0032 42⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 03/01/2010 to 03/29/2010

Previous Balance		$18,041.71
Payments		$0.00
Other Credits		$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$246.24
New Balance Total		$18,316.50
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$1,683.10
Available Cash Line		$0.00
Statement closing date		03/29/2010
Days in billing cycle		29

New Balance	$18,316.50
Minimum Payment Due	$1,062.00
Payment Due Date	04/22/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?
Call Customer Service (toll free) 1-800-342-3778
Call Customer Service (local Dallas) 800-842-4444
Lost or Stolen Card 800-817-4444
Continental OnePass Mile Redemption 1-800-344-1411

Please send billing inquiries and correspondence to: BankCard Center
P.O. Box 1943 Honolulu, HI 96806-1000

IMPORTANT! Your account is one month past due. The past due amount is $342.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges.

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	73-2344-0000-3242
Statement Period:	03/29/2010 to 04/28/2010

Summary of Account Activity

Previous Balance		$18,316.90
Payments	–	$0.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$316.35
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$78.95
Interest Charged	+	$272.46
New Balance Total		$18,984.66
Credit Limit		$0.00
Overlimit Amount		$0.00
Available Credit		$0.00
Available Cash Line		$0.00
Statement closing date		04/28/2010
Days in billing cycle		31

Payment Information

New Balance	$18,984.66
Minimum Payment Due	$1,662.00
Payment Due Date	05/23/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (toll free)	1-800-342-2778
Call Customer Service (from Oahu)	808-847-4444
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959 Honolulu, HI 96805-1959

Important Information About Your Account

IMPORTANT! Your account is two months past due. The past due amount is $1,092.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges.

Continental OnePass Miles

For Continental OnePass Frequent Flyer information call 1-800-344-1411

OnePass Miles Earned this Statement Period: 0

Transactions

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
	03-31	03-31	ANNUAL MEMBERSHIP FEE			$49.00
533	04-23	04-26	HOTEL SANTA FE	TAMUNING	GUM	$316.35
	04-26	04-26	LATE FEE			$29.95
	04-28	04-28	PURCHASE *FINANCE CHARGE*			$272.46

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

Cardholder Name:	FR JAMES LG BENAVENTE	Statement Period:	03/29/2010 to 04/28/2010
Account Number:	73-2344-0000-3242	Statement Closing Date:	04/28/2010

2010 Totals Year-to-Date

Total fees charged in 2010	$136.85
Total interest charged in 2010	$1,075.22

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$17,827.13	$272.46
CASH	18.00%	$0.00	$0.00

Continental Airlines

First Hawaiian Bank
BankCard Center
P.O. Box 1959
Honolulu, HI 96805

FILE

April 28, 2010

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA, GU 96910

MASTERCARD BUSINESS
XXXXXX4400003242

BALANCE $18,984.66
TOTAL AMOUNT DUE $1,662.00

Dear Customer(s):

Our records indicate that your account is presently past due. A payment of $1,662.00 is due immediately to make your account current.

If you already made this payment, please disregard this letter. If you have any questions, please feel free to contact us at (808) 844-3250 or (800) 927-3760.

Sincerely,

Peter Ono
BankCard Center
First Hawaiian Bank

Paid

0143-0808 /8500/000004 9/000005/CL3007/COLOPR/000/10429/FHB/CRP

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account Number	5473-2344-0000-3242
New Balance	$17,581.86
Minimum Payment Due	$528.00
Payment Due Date	06/22/2010
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868250⑆13⑆5473234400003242⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 04/29/2010 to 05/28/2010

Statement Activity		
Previous Balance		$18,984.66
Payments		$1,662.00
Other Credits		$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$259.20
New Balance Total		$17,581.86
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$2,418.14
Available Cash Line		$0.00
Statement closing date		05/28/2010
Days in billing cycle		30

Payment Information	
New Balance	$17,581.86
Minimum Payment Due	$528.00
Payment Due Date	06/22/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to $29.95 and your APRs increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (toll free)	1-800-342-2778
Call Customer Service (from Oahu)	808-847-4444
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959 Honolulu, HI 96805-1959

OnePass Miles Earned this Statement Period: 0

Transactions

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
401	05-07	05-10	PAYMENT - THANK YOU	$1,662.00 CR
	05-28	05-28	PURCHASE "FINANCE CHARGE"	$259.20

Total fees charged in 2010	$138.85
Total interest charged in 2010	$1,334.42

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT

Payments. (Applicable to Personal Accounts Only) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29460, Honolulu, Hawaii 96820-1960. Payments must reach our BankCard Center by 5:00 pm HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 pm HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using PNB Online), crediting of your payment may be delayed. However, if you make a payment in person at a branch with the assistance of our branch employee, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases). (Applicable to Personal Accounts Only) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. (Applicable to Personal Accounts Only) Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0493% Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

How to Avoid Paying Interest. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. (Applicable to Personal Accounts Only) A ✓ next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. Your interest rate for Purchases is based on a variable rate equal to the sum of the Index, which is the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.50 percentage points. The APR will not exceed the maximum rate permitted by law.

Important Information - Annual Membership Fee Renewal Notice. Note the following important information in connection with the renewal of your credit card account each year. The Annual Membership Fee scheduled to be billed to your account on your next statement is shown on the front of your statement. You may avoid paying the fee by notifying us in writing to close your account. Your notice must reach us no later than thirty days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your account, we will then credit your account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

What To Do If You Think You Find A Mistake On Your Statement. (Applicable to Personal Accounts Only)
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1969
Honolulu, Hawaii 96805-1969

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases. (Applicable to Personal Accounts Only)
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1969
Honolulu, Hawaii 96805-1969

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

H8500-8000-00000

Cardholder Name:	FR JAMES LG BENAVENTE	**Statement Period:**	04/29/2010 to 05/28/2010
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	05/28/2010

INTEREST RATE SUMMARY

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

BALANCE TYPE	ANNUAL PERCENTAGE RATE	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
PURCHASES	18.00%	$17,525.22	$259.20
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name:	FR JAMES LG BENAVENTE	**Statement Period:**	04/29/2010 to 05/28/2010
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	05/28/2010

Continental Airlines

MasterCard

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 23450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

FIL

Account Number	5473-2344-0000-3242
New Balance	$17,876.56
Minimum Payment Due	$1,065.00
Payment Due Date	07/23/2010
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address

City State Zip

( ) Home Phone ( ) Work Phone

( ) Cell Phone (optional)

Signature (only required for change of address/phone number) Date

⑆58682501 3⑆5473234400003242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	05/29/2010 to 06/28/2010

Summary of Account Activity

Previous Balance		$17,581.86
Payments	–	$0.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$264.75
New Balance Total		$17,876.56
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$2,123.44
Available Cash Line		$0.00
Statement closing date		06/28/2010
Days in billing cycle		31

Payment Information

New Balance	$17,876.56
Minimum Payment Due	$1,065.00
Payment Due Date	07/23/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to $29.95 and your APRs increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (toll free)	1-800-342-2778
Call Customer Service (from Oahu)	808-847-4444
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959 Honolulu, HI 96805-1959

Pd on 7/10/10

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $528.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges.

Continental OnePass Miles

For Continental OnePass Account Redemption call 1-800-344-1411

OnePass Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
	06-24	06-24	LATE FEE	$29.95
	06-28	06-28	PURCHASE *FINANCE CHARGE*	$264.75

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE	Statement Period:	05/29/2010 to 06/28/2010
Account Number:	3-2344-0000-3242	Statement Closin ate:	06/28/2010

2010 Totals Year-to-Date	
Total fees charged in 2010	$168.80
Total interest charged in 2010	$1,599.17

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

PURCHASES	18.00%	$17,322.66	$264.75
CASH	18.00%	$0.00	$0.00

Continental Airlines

MasterCard

First Hawaiian Bank
BankCard Center
P.O. Box 1959
Honolulu, HI 96805

July 08, 2010

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA, GU 96910

MASTERCARD BUSINESS
XXXXXX4400003242

BALANCE $17,876.56
TOTAL AMOUNT DUE $1,065.00

Dear Customer(s):

Our records indicate that your account is past due. A payment of $1,065.00 is due immediately to bring your account current.

If you have already made this payment, thank you and please disregard our letter.

If you have any questions, please contact us at (808) 844-3250 or (800) 927-3761.

Sincerely,

Rene Toyota
BankCard Center
First Hawaiian Bank

call to settle acct

0143 0809 /8500/0000005/000005/CL3115/BCLREN/000/107B/FHB/CHP

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account Number	5473 2344-0000 3242
New Balance	$17,634.72
Minimum Payment Due	$1,067.00
Payment Due Date	08/22/2010
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address

City State Zip

( ) Home Phone ( ) Work Phone

( ) Cell Phone (optional)

Signature (only required for change of address/phone number) Date

⑆5868 250 13⑆ 54 73 23 44 00000 3 24 2⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 06/29/2010 to 07/28/2010

Previous Balance		$17,876.56
Payments		$528.00
Other Credits		$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$256.21
New Balance Total		$17,634.72
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$2,365.28
Available Cash Line		$0.00
Statement closing date		07/28/2010
Days in billing cycle		30

New Balance	$17,634.72
Minimum Payment Due	$1,067.00
Payment Due Date	08/22/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to $29.95 and your APRs increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (toll free)	1-800-342-2778
Call Customer Service (from Oahu)	808-847-4444
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959 Honolulu, HI 96805-1959

IMPORTANT! Your account is one month past due. The past due amount is $537.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges.

OnePass Miles Earned this Statement Period: 0

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
909	07-18	07-19	PAYMENT - THANK YOU	$528.00 CR
	07-26	07-26	LATE FEE	$29.95
	07-28	07-28	PURCHASE *FINANCE CHARGE*	$256.21

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT

(Applicable to personal accounts only, unless stated otherwise)

Payments. (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1850. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FIND Online), crediting of your payment may be delayed. However, if you make a payment in person at a branch with the assistance of our branch employee, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases). We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balances. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0493% Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is 18.00% Fixed.
- The APR for Cash Advances and Balance Transfers is 18% Fixed.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A v nual to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U. S. Prime Rate published in the Money Rates section of The Wall Street Journal on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.99 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount. The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use the right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R6500-0608-05000

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 06/29/2010 to 07/28/2010
Statement Closing Date: 07/28/2010

Total fees charged in 2010	$198.75
Total interest charged in 2010	$1,855.38

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

PURCHASES	18.00%	$17,322.68	$258.21
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 06/29/2010 to 07/28/2010
Statement Closing Date: 07/28/2010

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1950

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account Number	5473 2344 0000 3242
New Balance	$16,860.99
Minimum Payment Due	$506.00
Payment Due Date	09/22/2010
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address

City State Zip

( ) Home Phone ( ) Work Phone

( ) Cell Phone (optional)

Signature (only required for change of address/phone number) Date

⑆5868250⑆:5473234400003242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	07/29/2010 to 08/28/2010

Summary of Account Activity		
Previous Balance		$17,634.72
Payments		$1,067.00
Other Credits		$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$263.32
New Balance Total		$16,860.99
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$3,139.01
Available Cash Line		$0.00
Statement closing date		08/28/2010
Days in billing cycle		31

Payment Information	
New Balance	$16,860.99
Minimum Payment Due	$506.00
Payment Due Date	09/22/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (toll free)	1-800-342-2778
Call Customer Service (from Oahu)	808-847-4444
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959 Honolulu, HI 96805-1959

OnePass Miles Earned this Statement Period: 0

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
	08-24	08-24	LATE FEE	$29.95
002	08-25	08-26	PAYMENT - THANK YOU	$1,067.00 CR
	08-27	08-27	PURCHASE "FINANCE CHARGE"	$263.32

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT

(Applicable to personal accounts only, unless stated otherwise)

Payments. (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payments are required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1950. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time at 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FNB Online), crediting of your payment may be delayed. However, if you make a payment in person at a branch with the assistance of our branch employee, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases). We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges. Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limitfees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges. Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limitfees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0493% Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may calculate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement since you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases **18.00%** Fixed
- The APR for Cash Advances and Balance Transfers is 18% Fixed.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A v nest to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U. S. Prime Rate published in the Money Rates section of The Wall Street Journal on the last business day of the previous calendar month in which the Charge Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.99 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R6500-0300-05808

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 07/29/2010 to 08/28/2010
Statement Closing Date: 08/28/2010

Total fees charged in 2010	$228.70
Total interest charged in 2010	$2,118.70

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

PURCHASES	18.00%	$17,229.11	$263.32
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 07/29/2010 to 08/28/2010
Statement Closing Date: 08/28/2010

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96806-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account Number	5473-2344-0000-3242
New Balance	$17,961.79
Minimum Payment Due	$539.00
Payment Due Date	10/23/2010
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address or phone number) Date

⑆5868250 13⑆5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	08/29/2010 to 09/28/2010

Summary of Account Activity

Previous Balance		$16,860.99
Payments		$506.00
Other Credits		$0.00
Purchases & Other Charges	+	$1,318.53
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$32.98
Interest Charged	+	$255.31
New Balance Total		$17,961.79
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$2,038.21
Available Cash Line		$0.00
Statement closing date		09/28/2010
Days in billing cycle		31

Payment Information

New Balance	$17,961.79
Minimum Payment Due	$539.00
Payment Due Date	10/23/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (toll free)	1-800-342-2778
Call Customer Service (from Oahu)	808-847-4444
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959 Honolulu, HI 96805-1959

OnePass Miles

OnePass Miles Earned this Statement Period: 1,319

Transaction Detail

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
700	09-21	09-22	PAYMENT - THANK YOU			$506.00 CR
867	09-25	09-27	SHANGRI-LA MAKATI- HOR MAKATI CITY			$1,318.53
(FOREIGN CURRENCY)			57,819.55 PHP	09-28	(Rate)	43.70
867	09-27	09-27	FOREIGN TRANSACTION FEE			$32.98
	09-28	09-28	PURCHASE "FINANCE CHARGE"			$255.31

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments. (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1850. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you issue a payment by any means other than by mail to our BankCard Center (including payments made by using FIS Online), crediting of your payment may be delayed. However, if you make a payment in person at a branch with the assistance of our branch employee, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases). We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as "Minimum Payment Due") is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.04933% Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may calculate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms.

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed.
- The APR for Cash Advances and Balance Transfers is 18% Fixed.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

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Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A variable Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U. S. Prime Rate published in the Money Rates section of The Wall Street Journal on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.90 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96806-1959

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we are the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96806-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R8300-8300-83989

Total fees charged in 2010	$261.66
Total interest charged in 2010	$2,374.01

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

PURCHASES	18.00%	$18,705.17	$255.31
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 08/29/2010 to 09/28/2010
Statement Closing Date: 09/28/2010

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1958
HONOLULU HI 96805-1958

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Account Number	5473 2344 0000 3242
New Balance	$18,355.00
Minimum Payment Due	$1,090.00
Payment Due Date	11/22/2010
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) ( )
Home Phone Work Phone
( )
Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868 250 13⑆5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	09/29/2010 to 10/28/2010

Previous Balance		$17,961.79
Payments		$0.00
Other Credits		$0.00
Purchases & Other Charges	+	$99.09
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$32.43
Interest Charged	+	$261.69
New Balance Total		$18,355.00
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$1,645.00
Available Cash Line		$0.00
Statement closing date		10/28/2010
Days in billing cycle		30

New Balance	$18,355.00
Minimum Payment Due	$1,090.00
Payment Due Date	11/22/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (toll free)	1-800-342-2778
Call Customer Service (from Oahu)	808-847-4444
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1958 Honolulu, HI 96805-1958

OnePass Miles Earned this Statement Period: 0

Reference Number	Trans Date	Post Date	Description of Transaction or Credit				Amount
700	10-23	10-25	MAKATI SHANGRI-LA HOTE		MAKATI CITY		$86.09
	(FOREIGN CURRENCY)		4,267.86 PHP	10-24	(Rate)	43.07	
700	10-25	10-25	FOREIGN TRANSACTION FEE				$2.46
	10-25	10-25	LATE FEE				$29.95
	10-28	10-28	PURCHASE "FINANCE CHARGE"				$261.69

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1958. Payments must reach our BankCard Center by 5:30 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:30 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail in our BankCard Center (including payments made by using Pay Online), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (excluding new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or new finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fee, over-limit fee, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE Please refer to the Annual Percentage Rate appearing on the statement. If your required Minimum Payment (shown on the card as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0833 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increased. We may calculate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information- Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed
- The APR for Cash Advances and any applicable Balance Transfers are fixed in the "Interest Charge Calculation" section in this statement.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in the statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of the statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A ✓ next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U.S. Prime Rate published in the Money Rates section of *The Wall Street Journal* on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.99 percentage points. The APR will not exceed the maximum rate permitted by law.

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If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1958
Honolulu, Hawaii 96805-1958

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit line/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true.

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1958
Honolulu, Hawaii 96805-1958

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R0600 0100 06000

Total fees charged in 2010	$294.09
Total interest charged in 2010	$2,635.70

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

PURCHASES	18.00%	$17,693.33	$261.69
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 09/29/2010 to 10/28/2010
Statement Closing Date: 10/28/2010

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1950

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473 2344 0000 3242
New Balance	$16,696.55
Minimum Payment Due	$501.00
Payment Due Date	12/23/2010
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868250⑆:5473234400003242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	10/29/2010 to 11/28/2010

Summary of Account Activity

Previous Balance		$18,355.00
Payments		$2,000.00
Other Credits		$0.00
Purchases & Other Charges	+	$81.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$260.55
New Balance Total		$16,696.55
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$3,303.45
Available Cash Line		$0.00
Statement closing date		11/28/2010
Days in billing cycle		31

Payment Information

New Balance	$16,696.55
Minimum Payment Due	$501.00
Payment Due Date	12/23/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $28.85 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondence to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 81

Transactions — CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
208	10-29	11-01	PAYMENT - THANK YOU			$1,000.00 CR
903	11-10	11-22	PAYMENT - THANK YOU			$1,000.00 CR
232	11-23	11-24	ANIGUA -78 CIRCLE K	ANIGUA 96910	ZWE	$81.00
	11-28	11-28	PURCHASE *FINANCE CHARGE*			$260.55

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1950. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to the BankCard Center (including payments made by using PAD Orders), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges. Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or were finance charges. Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over limit fees, and other fees. The gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advances daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0483 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement since you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice: If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed.
- The APR for Cash Advances and any applicable Balance Transfers are listed in the "Interest Charge Calculation" section in this statement.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolving Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A v next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U.S. Prime Rate published in the Money Rates section of *The Wall Street Journal* on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the index is no longer available, we will choose a new index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.99 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account Information. Your name and account number.
- Dollar amount. The dollar amount of the suspected error.
- Description of Problem. If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit/revolving line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have have more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you own an amount and you do not pay we may report you as delinquent.

R0900-0400-0000

2010 Totals Year-to-Date	
Total fees charged in 2010	$294.09
Total interest charged in 2010	$2,896.25

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$17,048.09	$260.55
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 10/29/2010 to 11/28/2010
Statement Closing Date: 11/28/2010

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1650

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$17,177.30
Minimum Payment Due	$1,017.00
Payment Date Date	01/22/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address

City State Zip

( ) Home Phone ( ) Work Phone

( ) Cell Phone (optional)

Signature (only required for change of address/phone number) Date

⑆5868 2501 3⑆5473 2344 0000 3242⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 11/29/2010 to 12/28/2010

Summary of Account Activity		
Previous Balance		$16,696.55
Payments		$0.00
Other Credits		$0.00
Purchases & Other Charges	+	$205.95
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$244.85
New Balance Total		$17,177.30
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$2,822.70
Available Cash Line		$0.00
Statement closing date		12/28/2010
Days in billing cycle		30

Payment Information	
New Balance	$17,177.30
Minimum Payment Due	$1,017.00
Payment Due Date	01/22/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $501.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges.

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
128	12-01	12-03	CEBU BUFFET RESTAURANT	HARMON 96913	ZWE	$39.00

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments have to mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1650. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FIB Online), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our discretion method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on the statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on the statement. If you received Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0493 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE in the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

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- Your balance is calculated using the 'Average Daily Balance (including new Purchases)' method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on the statement as the Available Cash Line.

Variable Rate. A + next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycle that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the Highest U.S. Prime Rate published in the 'Money Rates' section of The Wall Street Journal on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.00 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit balance/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Exception of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R9303-9806-0503

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 11/29/2010 to 12/28/2010
Statement Closing Date: 12/28/2010

Transactions (cont.)

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
616	12-16	12-17	CUP & SAUCER	HAGATHA	GUM	$36.95
245	12-18	12-21	ORIENTAL RESTAURANT	TAMUNING	GUM	$107.00
	12-27	12-27	LATE FEE			$29.95
	12-28	12-28	PURCHASE *FINANCE CHARGE*			$244.85

2010 Totals Year-to-Date	
Total fees charged in 2010	$324.04
Total interest charged in 2010	$3,141.10

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$16,554.74	$244.85
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 11/29/2010 to 12/28/2010
Statement Closing Date: 12/28/2010

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$16,996.78
Minimum Payment Due	$1,026.00
Payment Due Date	02/22/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868 250 13⑆ 5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	12/29/2010 to 01/28/2011

Summary of Account Activity		
Previous Balance		$17,177.30
Payments		$501.00
Other Credits		$0.00
Purchases & Other Charges	+	$35.99
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$254.54
New Balance Total		$16,996.78
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$3,003.22
Available Cash Line		$0.00
Statement closing date		01/28/2011
Days in billing cycle		31

Payment Information	
New Balance	$16,996.78
Minimum Payment Due	$1,026.00
Payment Due Date	02/22/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $518.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges.

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 0

Transactions — CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
808	01-07	01-10	PAYMENT - THANK YOU			$501.00 CR
879	01-18	01-20	HEALTHY HEARTS	DEDEDO	GUM	$35.99

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1850. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using PNB Online), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other balance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and vacation fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges. Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0493 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed.
- The APR for Cash Advances and any applicable Balance Transfers are listed in the Interest Charge Calculation section in this statement.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your credit balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A ▼ next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.00 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information.

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true.

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase have have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you have an amount and you do not pay we may report you as delinquent.

RB500-5886-03000

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 12/29/2010 to 01/28/2011
Statement Closing Date: 01/28/2011

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
	01-24	01-24	LATE FEE	$29.95
	01-28	01-28	PURCHASE *FINANCE CHARGE*	$254.54

2011 Totals Year-to-Date	
Total fees charged in 2011	$29.95
Total interest charged in 2011	$254.54

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$16,854.72	$254.54
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 12/29/2010 to 01/28/2011
Statement Closing Date: 01/28/2011

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29480
HONOLULU HI 96820-1950

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$16,221.49
Minimum Payment Due	$487.00
Payment Due Date	03/25/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868250⑆13⑆5473234400003242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	01/29/2011 to 02/28/2011

Summary of Account Activity		
Previous Balance		$16,998.78
Payments		$1,026.00
Other Credits		$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$250.71
New Balance Total		$16,221.49
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$3,778.51
Available Cash Line		$0.00
Statement closing date		02/28/2011
Days in billing cycle		31

Payment Information	
New Balance	$16,221.49
Minimum Payment Due	$487.00
Payment Due Date	03/25/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 0

News and Updates

Your Annual Membership Fee of $49.00 is scheduled to be billed on your next statement. For more information regarding your Annual Membership Fee, please see the section on page 2 of this statement titled "Important Information - Annual Membership Fee Renewal Notice."

Transactions — CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				
408	02-17	02-18	PAYMENT - THANK YOU	$1,026.00 CR
	02-26	02-28	PURCHASE *FINANCE CHARGE*	$250.71

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT

(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29480, Honolulu, Hawaii 96820-1950. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business days in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FRG Online), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing hour for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balances. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

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Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect were to renewal, including the following terms.

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- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit privilege will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A v next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U.S. Prime Rate published in the Money Rates section of *The Wall Street Journal* on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.99 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we are the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you have an amount and you do not pay we may report you as delinquent.

R3580-8500-05808

2011 Totals Year-to-Date	
Total fees charged in 2011	$29.95
Total interest charged in 2011	$505.25

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$16,404.20	$250.71
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 01/29/2011 to 02/28/2011
Statement Closing Date: 02/28/2011

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$16,678.20
Minimum Payment Due	$988.00
Payment Due Date	04/22/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) ( )
Home Phone Work Phone
( )
Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868250 13⑆5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	03/01/2011 to 03/28/2011

Summary of Account Activity

Previous Balance		$16,221.49
Payments		$0.00
Other Credits		$0.00
Purchases & Other Charges	+	$158.90
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$78.95
Interest Charged	+	$220.86
New Balance Total		$16,678.20
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$3,321.80
Available Cash Line		$0.00
Statement closing date		03/28/2011
Days in billing cycle		28

Payment Information

New Balance	$16,678.20
Minimum Payment Due	$988.00
Payment Due Date	04/22/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $28.85 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $487.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges.

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
890	03-20	03-22	HEALTHY HEARTS	DEDEDO	GUM	$56.90

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

IMPORTANT INFORMATION ABOUT THIS STATEMENT
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- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

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BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

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- Account information: Your name and account number.
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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit line/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the actions above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

RABCD 8600-0808

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242

Statement Period: 03/01/2011 to 03/28/2011
Statement Closing Date: 03/28/2011

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
000	03-26	03-28	IZAKAYA KATSU RESTAURA	TUMON	GUM	$100.00
	03-28	03-28	LATE FEE			$29.95
	03-28	03-28	ANNUAL MEMBERSHIP FEE			$48.00
	03-28	03-28	PURCHASE "FINANCE CHARGE"			$220.86

2011 Totals Year-to-Date	
Total fees charged in 2011	$108.90
Total interest charged in 2011	$726.11

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$15,999.78	$220.86
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242

Statement Period: 03/01/2011 to 03/28/2011
Statement Closing Date: 03/28/2011

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473 2344 0000 3242
New Balance	$17,209.06
Minimum Payment Due	$1,005.00
Payment Due Date	05/23/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868 2501 3⑆5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	03/29/2011 to 04/28/2011

Summary of Account Activity		
Previous Balance		$16,678.20
Payments		$500.00
Other Credits		$0.00
Purchases & Other Charges	+	$751.80
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$249.11
New Balance Total		$17,209.06
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$2,790.94
Available Cash Line		$0.00
Statement closing date		04/28/2011
Days in billing cycle		31

Payment Information	
New Balance	$17,209.06
Minimum Payment Due	$1,005.00
Payment Due Date	05/23/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $488.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges.

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 0

Transactions — CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
882	03-27	03-29	HEALTHY HEARTS	DEDEDO	GUM	$31.00
007	03-31	04-01	PAYMENT - THANK YOU			$500.00 CR

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Continental Airlines

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1850. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FNB Online), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on the statement. If your required Minimum Payment (shown on the form as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0493 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may maintain your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the one set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information- Annual Membership Fee Responsibility. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed.
- The APR for Cash Advances and any applicable Balance Transfers are listed in the Interest Charge Calculation section in this statement.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A ✓ next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begins in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the index, which is the highest U.S. Prime Rate published in the "Money Rates" section of *The Wall Street Journal* on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the index is no longer available, we will choose a new index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.99 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit line/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R5300-0600-0808

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 03/29/2011 to 04/28/2011
Statement Closing Date: 04/28/2011

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
	04-25	04-25	LATE FEE			$29.85
819	04-25	04-27	SHERATON LAGUNA GUAM R	TAMUNING		$98.00
927	04-25	04-27	SHERATON LAGUNA GUAM R	TAMUNING		$437.80
265	04-26	04-27	SIAM CUISINE RESTAURAN	ANIGUA 96910	ZWE	$135.00
	04-28	04-28	PURCHASE *FINANCE CHARGE*			$249.11

2011 Totals Year-to-Date	
Total fees charged in 2011	$138.85
Total interest charged in 2011	$975.22

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$16,299.58	$249.11
CASH	18.00%	$0.00	$0.00

Continental Airlines

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 03/29/2011 to 04/28/2011
Statement Closing Date: 04/28/2011

Continental Airlines

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$13,430.73
Minimum Payment Due	$403.00
Payment Due Date	06/22/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868250⑆⑈5473234⑈00003242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	04/29/2011 to 05/28/2011

Summary of Account Activity

Previous Balance		$17,209.06
Payments		$7,000.00
Other Credits		$0.00
Purchases & Other Charges	+	$3,000.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$221.67
New Balance Total		$13,430.73
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$6,569.27
Available Cash Line		$0.00
Statement closing date		05/28/2011
Days in billing cycle		30

Payment Information

New Balance	$13,430.73
Minimum Payment Due	$403.00
Payment Due Date	06/22/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 16%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 3,000

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				
028	05-06	05-09	TRANE EXPORT INC. TAMUNING GUM	$3,000.00
500	05-07	05-10	PAYMENT - THANK YOU	$3,000.00 CR
905	05-10	05-11	PAYMENT - THANK YOU	$3,000.00 CR
903	05-19	05-20	PAYMENT - THANK YOU	$1,000.00 CR
	05-27	05-27	PURCHASE "FINANCE CHARGE"	$221.67

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1850. Payments have reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FHB Online), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges. Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchase balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our discretion exercised as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown as the total as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0483 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 16% fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE and be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the made and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed.
- The APR for Cash Advances and any applicable Balance Transfers are listed in the "Interest Charge Calculation" section in this statement.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 16% fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will back credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A + next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the index, which is the highest U.S. Prime Rate published in the "Money Rates" section of *The Wall Street Journal* on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the index is no longer available, we will choose a new index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 11.00 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R6208-8588-0820

2011 Totals Year-to-Date	
Total fees charged in 2011	$138.85
Total interest charged in 2011	$1,196.89

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$14,987.83	$221.67
CASH	18.00%	$0.00	$0.00

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 04/29/2011 to 05/28/2011
Statement Closing Date: 05/28/2011

First Hawaiian Bank

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1950

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$13,606.26
Minimum Payment Due	$409.00
Payment Due Date	07/23/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address

City State Zip
( ) ( )
Home Phone Work Phone
( )
Cell Phone (optional)

Signature (only required for change of address/phone number) Date

⑆5868 2501 3⑆5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	05/29/2011 to 06/28/2011

Summary of Account Activity

Previous Balance		$13,430.73
Payments		$403.00
Other Credits		$0.00
Purchases & Other Charges	+	$371.60
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$206.93
New Balance Total		$13,606.26
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$6,393.74
Available Cash Line		$0.00
Statement closing date		06/28/2011
Days in billing cycle		31

Payment Information

New Balance	$13,606.26
Minimum Payment Due	$409.00
Payment Due Date	07/23/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.00 late fee and your APRs may be increased up to the Penalty APR of 19%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 372

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit		Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)					
878	05-28	06-01	SHERATON LAGUNA GUAM R	TAMUNING	$371.60
808	06-22	06-23	PAYMENT - THANK YOU		$403.00 CR
	06-28	06-28	PURCHASE *FINANCE CHARGE*		$206.93

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1950. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FHB Online), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advances daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0493 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 19% Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed.
- The APR for Cash Advances and any applicable Balance Transfers are listed in the "Interest Charge Calculation" section in this statement.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your received Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 19% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A + sign next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the index, which is the highest U.S. Prime Rate published in the "Money Rates" section of The Wall Street Journal on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the index is no longer available, we will choose a new index which is based upon comparable information and will give you notice of the choice. The margin or Rate Spread may range from 3.75 percentage points to 11.99 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit line/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these two exceptions apply if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R6509-8409-03909

2011 Totals Year-to-Date	
Total fees charged in 2011	$138.85
Total interest charged in 2011	$1,403.82

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$13,539.71	$206.93
CASH	18.00%	$0.00	$0.00

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 05/29/2011 to 06/28/2011
Statement Closing Date: 06/28/2011

First Hawaiian Bank

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$13,394.84
Minimum Payment Due	$402.00
Payment Due Date	08/22/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868 2501 3⑆5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	06/29/2011 to 07/28/2011

Summary of Account Activity		
Previous Balance		$13,606.26
Payments		$409.00
Other Credits		$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$197.58
New Balance Total		$13,394.84
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$6,605.16
Available Cash Line		$0.00
Statement closing date		07/28/2011
Days in billing cycle		30

Payment Information	
New Balance	$13,394.84
Minimum Payment Due	$402.00
Payment Due Date	08/22/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				
003	07-23	07-28	PAYMENT - THANK YOU	$409.00 CR
	07-28	07-28	PURCHASE *FINANCE CHARGE*	$197.58

2011 Totals Year-to-Date	
Total fees charged in 2011	$138.85
Total interest charged in 2011	$1,601.40

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

IMPORTANT INFORMATION ABOUT THIS STATEMENT
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Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1850. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using Pay Direct), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (excluding new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUALPERCENTAGERATE. Please refer to the Annual Percentage Rate appearing on the statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0483 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the back of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed
- The APR for Cash Advances and any applicable Balance Transfers are listed in the "Interest Charge Calculation" section in this statement.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the "Variable Rate" section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolving Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A "variable" rate means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U.S. Prime Rate published in the "Money Rates" section of *The Wall Street Journal* on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 2.75 percentage points to 11.00 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit line/revolving line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R6300-MOB-06309

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$13,358.91	$187.58
CASH	18.00%	$0.00	$0.00

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 06/29/2011 to 07/28/2011
Statement Closing Date: 07/28/2011

First Hawaiian Bank

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$13,355.48
Minimum Payment Due	$401.00
Payment Due Date	09/22/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868 250 13⑆ 5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	07/29/2011 to 08/28/2011

Summary of Account Activity		
Previous Balance		$13,394.84
Payments		$402.00
Other Credits		$0.00
Purchases & Other Charges	+	$159.50
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$203.14
New Balance Total		$13,355.48
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$6,644.52
Available Cash Line		$0.00
Statement closing date		08/28/2011
Days in billing cycle		31

Payment Information	
New Balance	$13,355.48
Minimum Payment Due	$401.00
Payment Due Date	09/22/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 160

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
028	08-03	08-04	OCEANA BANQUET ROOM	TUMON 96913	2WR	$159.50
406	08-23	08-24	PAYMENT - THANK YOU			$402.00 CR
	08-28	08-28	PURCHASE *FINANCE CHARGE*			$203.14

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1850. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FHB Online), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advances daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0493 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms.

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- The APR for Cash Advances and any applicable Balance Transfers are listed in the "Interest Charge Calculation" section in this statement
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A "rate" to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begins in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U.S. Prime Rate published in the "Money Rates" section of *The Wall Street Journal* on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 12.99 percentage points. The APR will not exceed the maximum rate permitted by law.

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BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

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- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an offer licensed we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R6405 0605 0605C9

2011 Totals Year-to-Date	
Total fees charged in 2011	$138.85
Total interest charged in 2011	$1,804.54

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$13,291.46	$203.14
CASH	18.00%	$0.00	$0.00

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 07/29/2011 to 08/28/2011
Statement Closing Date: 08/28/2011

First Hawaiian Bank

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473 2344 0000 3242
New Balance	$13,571.27
Minimum Payment Due	$408.00
Payment Due Date	10/23/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below

Address
City State Zip
( ) ( )
Home Phone Work Phone
( )
Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868250 13⑆5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	08/29/2011 to 09/28/2011

Summary of Account Activity		
Previous Balance		$13,355.48
Payments		$402.00
Other Credits		$0.00
Purchases & Other Charges	+	$416.75
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$201.04
New Balance Total		$13,571.27
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$6,428.73
Available Cash Line		$0.00
Statement closing date		09/28/2011
Days in billing cycle		31

Payment Information	
New Balance	$13,571.27
Minimum Payment Due	$408.00
Payment Due Date	10/23/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 417

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
800	09-23	09-26	PAYMENT - THANK YOU			$402.00 CR
461	09-26	09-28	CAPRICCIOSA	HAGATNA	GUM	$416.75
	09-28	09-28	PURCHASE "FINANCE CHARGE"			$201.04

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1850. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FHB Online), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time in the branch, your payment will be credited as of the date received.

Average Daily Balance (Including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advances daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0411 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reassess your Daily Periodic Rate and ANNUAL PERCENTAGE RATE in the case set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed
- The APR for Cash Advances and any applicable Balance Transfers are listed in the "Interest Charge Calculation" section in this statement.
- Your balance is calculated using the "Average Daily Balance (Including new Purchases)" method. (If you have a variable rate, see the "Variable Rate" section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will first credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on this statement as the "Available Cash Line".

Variable Rate. A ✓ next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U.S. Prime Rate published in the "Money Rates" section of *The Wall Street Journal* on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 12.99 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit line/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have have more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

RA600-0600-06000

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 08/29/2011 to 09/28/2011
Statement Closing Date: 09/28/2011

2011 Totals Year-to-Date	
Total fees charged in 2011	$138.85
Total interest charged in 2011	$2,005.58

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$13,154.18	$201.04
CASH	18.00%	$0.00	$0.00

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 08/29/2011 to 09/28/2011
Statement Closing Date: 09/28/2011

First Hawaiian Bank

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$13,396.18
Minimum Payment Due	$408.00
Payment Due Date	11/22/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return the portion with your payment
Make checks payable to: BankCard Center.
Print change of address or new phone number below

Address
City State Zip
( ) ( )
Home Phone Work Phone
( )
Cell Phone (optional)
Signature (only required for change of address/phone notice) Date

⑆5868250 13⑆5473234400003242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	09/29/2011 to 10/28/2011

Summary of Account Activity

Previous Balance		$13,571.27
Payments		$402.00
Other Credits		$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$196.96
New Balance Total		$13,396.18
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$6,603.82
Available Cash Line		$0.00
Statement closing date		10/28/2011
Days in billing cycle		30

Payment Information

New Balance	$13,396.18
Minimum Payment Due	$408.00
Payment Due Date	11/22/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $6.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				
203	10-21	10-24	PAYMENT - THANK YOU	$402.00 CR

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1850. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FHB Orion), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees, if you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our discretion method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0493 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may terminate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms.

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed.
- The APR for Cash Advances and any applicable Balance Transfers are listed in the "Interest Charge Calculation" section in this statement.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on this statement as the "Available Cash Line."

Variable Rate. A "+" next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begins in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the index, which is the highest U.S. Prime Rate published in the "Money Rates" section of *The Wall Street Journal* on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the index is no longer available, we will choose a new index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 12.99 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R5320-0600-04000

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 09/29/2011 to 10/28/2011
Statement Closing Date: 10/28/2011

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
	10-25	10-25	LATE FEE	$29.95
	10-28	10-28	PURCHASE *FINANCE CHARGE*	$196.86

2011 Totals Year-to-Date	
Total fees charged in 2011	$168.80
Total interest charged in 2011	$2,202.54

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$13,316.84	$196.86
CASH	18.00%	$0.00	$0.00

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 09/29/2011 to 10/28/2011
Statement Closing Date: 10/28/2011

First Hawaiian Bank

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1650

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$13,188.91
Minimum Payment Due	$396.00
Payment Due Date	12/23/2011
AMOUNT ENCLOSED	$

Please write the amount enclosed and return the portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
Home Phone Work Phone
Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868 250 13⑆5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	10/29/2011 to 11/28/2011

Summary of Account Activity

Previous Balance		$13,396.18
Payments		$408.00
Other Credits		$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$200.73
New Balance Total		$13,188.91
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$6,811.09
Available Cash Line		$0.00
Statement closing date		11/28/2011
Days in billing cycle		31

Payment Information

New Balance	$13,188.91
Minimum Payment Due	$396.00
Payment Due Date	12/23/2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				
005	11-23	11-25	PAYMENT - THANK YOU	$408.00 CR
	11-28	11-28	PURCHASE *FINANCE CHARGE*	$200.73

2011 Totals Year-to-Date	
Total fees charged in 2011	$168.60
Total interest charged in 2011	$2,403.27

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT

(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1650. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business day in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using FHB Online), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits that were applied to Purchases, late charges, membership fees, over-limit fees, and other fees. If you paid the Purchases balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our allocation method as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits that were applied to Cash Advances, late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 30 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a 0.0493 Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18%. Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed
- The APR for Cash Advances and any applicable Balance Transfers are listed in the "Interest Charge Calculation" section in this statement.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolve Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A " " and in the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The margin or Rate Spread may range from 3.75 percentage points to 12.00 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In that letter, give us the following information:

- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit line/revolve line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You have not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R5543-0600-06000

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 10/29/2011 to 11/28/2011
Statement Closing Date: 11/28/2011

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$13,134.22	$200.73
CASH	18.00%	$0.00	$0.00

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 10/29/2011 to 11/28/2011
Statement Closing Date: 11/28/2011

First Hawaiian Bank

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$12,587.26
Minimum Payment Due	$378.00
Payment Due Date	01/22/2012
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) ( )
Home Phone Work Phone
( )
Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868 2501⑈ 5473 2344 0000 3242⑈

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	11/29/2011 to 12/28/2011

Summary of Account Activity

Previous Balance		$13,188.91
Payments		$792.00
Other Credits		$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$190.35
New Balance Total		$12,587.26
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$7,412.74
Available Cash Line		$0.00
Statement closing date		12/28/2011
Days in billing cycle		30

Payment Information

New Balance	$12,587.26
Minimum Payment Due	$378.00
Payment Due Date	01/22/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411.
OnePass Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				
609	12-23	12-26	PAYMENT - THANK YOU	$792.00 CR
	12-28	12-28	PURCHASE *FINANCE CHARGE*	$190.35

2011 Totals Year-to-Date	
Total fees charged in 2011	$168.60
Total interest charged in 2011	$2,593.62

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

IMPORTANT INFORMATION ABOUT THIS STATEMENT
(Applicable to personal accounts only, unless stated otherwise)

Payments (Personal and Business) You must pay at least the Minimum Payment Due by the Payment Due Date. Charges, payments, and credits received after the Statement Closing Date will be included in your next statement. The letters CR following the New Balance amount indicate a credit balance and no payment is required. Payments must be mailed to our BankCard Center, P.O. Box 29450, Honolulu, Hawaii 96820-1850. Payments must reach our BankCard Center by 5:00 p.m. HST during our regular business days in order to be credited on that date. Payments received after the cutoff time of 5:00 p.m. HST will be credited as of the following business day. If your Payment Due Date is a weekend or holiday, you will have until the following business day to make your payment. If you make a payment by any means other than by mail to our BankCard Center (including payments made by using Fast Cashes), crediting of your payment may be delayed. However, if you make a payment in person at our branches with the assistance of a branch employee prior to regular closing time for the branch, your payment will be credited as of the date received.

Average Daily Balance (including new Purchases) We figure the interest charge on your account by applying the periodic rate to the Average Daily Balance of Purchases and Average Daily Balance of Cash Advances on your account. To get the Average Daily Balance of Purchases, we take the beginning balance of your Credit Card account each day, add any new Purchases, and subtract any unpaid interest or other finance charges, Cash Advances, payments, other credits (but only applied to Purchases), late charges, membership fees, over-limit fees, and other fees. If you paid the Purchase balance in full by the Payment Due Date in the previous billing cycle, in the current billing cycle we will credit payments otherwise applicable to Purchases based on our discretion instead as of the first day of the current billing cycle. These computations give us the Purchases daily balance. To get the Average Daily Balance of Cash Advances, we take the beginning balance each day, add any new Cash Advances, and subtract any unpaid interest or other finance charges, Purchases, payments, other credits (but only applied to Cash Advances), late charges, membership fees, over-limit fees, and other fees. This gives us the Cash Advances daily balance. Then we add up all of the Purchases and Cash Advance daily balances for the billing period and divide each total by the number of days in the billing period. This gives us the Average Daily Balances, which is shown on this statement as Balance Subject to Interest Rate.

ANNUAL PERCENTAGE RATE. Please refer to the Annual Percentage Rate appearing on this statement. If your required Minimum Payment (shown on the front as Minimum Payment Due) is not received within 60 days of the payment due date, we may increase your Annual Percentage Rate for Purchases and Cash Advances and any applicable promotional rates to a DAILY Daily Periodic Rate and an ANNUAL PERCENTAGE RATE (Penalty APR) of 18% Fixed for the entire outstanding balance. We will send you advance written notice that your ANNUAL PERCENTAGE RATE will be increasing. We may reinstate your Daily Periodic Rate and ANNUAL PERCENTAGE RATE to the rate set forth in your credit card agreement once you have made six consecutive Minimum Payments on or before the due date, starting with the first billing cycle after the Penalty APR is imposed.

Important Information - Annual Membership Fee Renewal Notice. If your Credit Card account is scheduled to renew, you will be notified on the front of your statement. All of the terms and conditions of your Credit Card account will remain in effect upon its renewal, including the following terms:

- The current Annual Percentage Rate (APR) for Purchases is **18.00%** Fixed.
- The APR for Cash Advances and any applicable Balance Transfers are listed in the "Interest Charge Calculation" section in this statement.
- Your balance is calculated using the "Average Daily Balance (including new Purchases)" method. (If you have a variable rate, see the Variable Rate section in this statement for information on how the variable APR for Purchases is calculated.) Your Payment Due Date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
- If your required Minimum Payment is not received within 60 days of the Payment Due Date, your Penalty APR will be 18% Fixed for the entire outstanding balance. The Penalty APR will apply until you have made six consecutive Minimum Payments on or before the Payment Due Date, starting with the first billing cycle after the Penalty APR is imposed.

You may avoid paying the Annual Membership Fee by notifying us in writing to close your Credit Card account. Your notice must reach us no later than 30 days after the Statement Closing Date shown on the front of this statement. If we have received timely notice from you and the Annual Membership Fee has been billed to your Credit Card account, we will then credit your Credit Card account for the Annual Membership Fee. Upon receipt of your notice, your credit availability will be terminated.

Available Cash Line - Credit Limit. We may designate that only a portion of your Credit Limit/Revolving Line is available for Cash Advances, which is shown on this statement as the Available Cash Line.

Variable Rate. A ✓ next to the Annual Percentage Rate (APR) means that your APR may vary for Purchase transactions on the first day of each of your billing cycles that begin in March, June, September, and December. If you have a variable interest rate for Purchases, the variable rate is equal to the sum of the Index, which is the highest U.S. Prime Rate published in the Money Rates section of *The Wall Street Journal* on the last business day of the previous calendar month in which the Change Date occurs, plus a margin or Rate Spread. If the Index is no longer available, we will choose a new Index which is based upon comparable information and will give you notice of our choice. The Margin or Rate Spread may range from 3.75 percentage points to 12.50 percentage points. The APR will not exceed the maximum rate permitted by law.

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit line/revolving line.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.
If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50 (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

BankCard Center
P.O. Box 1959
Honolulu, Hawaii 96805-1959

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

R9580-0509-00000

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 11/29/2011 to 12/28/2011
Statement Closing Date: 12/28/2011

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$12,669.92	$190.35
CASH	18.00%	$0.00	$0.00

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 11/29/2011 to 12/28/2011
Statement Closing Date: 12/28/2011

First Hawaiian Bank

Continental Airlines

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Annual	
Account Number	5473-2344-0000-3242
New Balance	$12,297.53
Minimum Payment Due	$369.00
Payment Due Date	02/22/2012
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆58682501 3⑆5473234400003242⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 12/29/2011 to 01/28/2012

Summary of Account Activity		
Previous Balance		$12,587.26
Payments	–	$568.35
Other Credits	–	$0.00
Purchases & Other Charges	+	$59.80
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$188.87
New Balance Total		$12,297.53
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$7,702.47
Available Cash Line		$0.00
Statement closing date		01/28/2012
Days in billing cycle		31

Payment Information	
New Balance	$12,297.53
Minimum Payment Due	$369.00
Payment Due Date	02/22/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Continental OnePass Miles
For Continental OnePass Program Redemption, call 1-800-344-1411

OnePass Miles Earned this Statement Period: 60

Transactions — CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transactions Added (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
	01-24	01-24	LATE FEE			$29.95
100	01-25	01-26	PAYMENT - THANK YOU			$568.35 CR
035	01-26	01-27	LEOPALACE RESORT	YONA	GUM	$59.80
	01-27	01-27	PURCHASE *FINANCE CHARGE*			$188.87

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 12/29/2011 to 01/28/2012
Statement Closing Date: 01/28/2012

2012 Totals Year-to-Date	
Total fees charged in 2012	$29.95
Total interest charged in 2012	$188.87

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$12,357.78	$188.87
CASH	18.00%	$0.00	$0.00

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	54[illegible]2344-0000-3242
Statement Period:	01/29/2012 to 02/28/2012

Summary of Account Activity

Previous Balance		$12,297.53
Payments	–	$0.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$843.60
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$196.40
New Balance Total		$13,367.48
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$6,632.52
Available Cash Line		$0.00
Statement closing date		02/28/2012
Days in billing cycle		31

Payment Information

New Balance	$13,367.48
Minimum Payment Due	$771.00
Payment Due Date	03/24/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

PAID
$334
$1,000

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $369.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

Continental OnePass Miles

For Continental OnePass Program Redemption, call 1-800-344-1411.

OnePass Miles Earned this Statement Period: 0

News and Updates

Your Annual Membership Fee of $49.00 is scheduled to be billed on your next statement. For more information regarding your Annual Membership Fee, please see the section on page 2 of this statement titled "Important Information - Annual Membership Fee Renewal Notice."

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	02/29/2012 to 03/28/2012

Summary of Account Activity

Previous Balance		$13,367.48
Payments	–	$1,588.00
Other Credits	–	$0.29
Purchases & Other Charges	+	$1,075.53
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$49.00
Interest Charged	+	$184.92
New Balance Total		$13,088.64
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$6,911.36
Available Cash Line		$0.00
Statement closing date		03/28/2012
Days in billing cycle		29

Payment Information

New Balance	$13,088.64
Minimum Payment Due	$393.00
Payment Due Date	04/22/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
Continental OnePass Mile Redemption	1-800-344-1411

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

POSTED
$1,000
345

Continental OnePass Miles

For Continental OnePass Program Redemption, call 1-800-344-1411.

OnePass Miles Earned this Statement Period: 1,076

News and Updates

Due to the recent merger between Continental Airlines and United®, we are pleased to inform you that your Continental OnePass® Credit Card will soon be replaced with a United MileagePlus® Credit Card. You will receive information and your new card within the next few weeks. For questions regarding the United MileagePlus Program, please visit www.united.com or call 1-671-647-6453 in Guam or 1-800-864-8331.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 02/29/2012 to 03/28/2012
Statement Closing Date: 03/28/2012

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
301	02-28	02-29	PAYMENT - THANK YOU			$586.00 CR
	02-28	02-29	INTEREST CHARGE ADJUSTMENT			$0.29 CR
695	02-28	03-01	PACIFIC LIGHTHOUSE RES	HAGATNA	GUM	$80.00
290	03-04	03-06	CALIENTE	TAMUNING		$34.50
793	03-07	03-09	BRUTUS	TAMUNING	GUM	$57.25
696	03-08	03-12	PACIFIC LIGHTHOUSE RES	HAGATNA	GUM	$49.00
097	03-09	03-13	CAPRICCIOSA	HAGATNA	GUM	$279.90
994	03-13	03-19	CAJUN DELIGHT	BARRIGADA	GUM	$79.80
491	03-18	03-19	BROWN BAG CAFE	TAMUNING	GUM	$38.90
102	03-17	03-20	PAYMENT - THANK YOU			$1,000.00 CR
061	03-21	03-22	PIC- BISTRO & BAR	TUMON 96911	ZWE	$446.20
696	03-21	03-23	PACIFIC FROOTS	HAGATNA		$11.98
	03-28	03-28	ANNUAL MEMBERSHIP FEE			$49.00
	03-28	03-28	PURCHASE *FINANCE CHARGE*			$184.92

2012 Totals Year-to-Date	
Total fees charged in 2012	$108.90
Total interest charged in 2012	$570.19

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$12,934.05	$184.92
CASH	18.00%	$0.00	$0.00

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 03/29/2012 to 04/28/2012

Summary of Account Activity

Previous Balance		$13,088.64
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$1,974.54
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$218.05
New Balance Total		$14,311.18
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$5,688.82
Available Cash Line		$0.00
Statement closing date		04/28/2012
Days in billing cycle		31

Payment Information

New Balance	$14,311.18
Minimum Payment Due	$430.00
Payment Due Date	05/23/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805

POSTED

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331

MileagePlus Miles Earned this Statement Period: 1,975

News and Updates

With the Continental Airlines and United® merger, we are pleased to inform you that your Continental OnePass® Credit Card will be replaced with a United MileagePlus® Credit Card in the coming weeks. We appreciate your patience during this transition period. For questions related to the United MileagePlus Program, please visit www.united.com or call 1-671-647-6453 in Guam or 1-800-864-8331.

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Holder Name:	FR JAMES [redacted] BENAVENTE	Statement Period:	03/29/2012 to 04/28/2012
unt Number:	5473-2344-0000-3242	Statement Closing Date:	04/28/2012

Activity (cont.) — CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
	04-04	04-06	GUAM HOME CENTER	DEDEDO	GU	$1,106.48
	04-07	04-10	HAWAIIAN ROCK PRODUCTS	AGANA	GUM	$666.06
	04-22	04-24	FASHION CTR PENTAGON C	ARLINGTON	VA	$2.00
	04-24	04-24	LATE FEE			$29.95
	04-25	04-26	PAYMENT - THANK YOU			$1,000.00 CR
	04-27	04-27	PURCHASE *FINANCE CHARGE*			$218.05

2012 Totals Year-to-Date

Total fees charged in 2012	$138.85
Total interest charged in 2012	$788.24

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	18.00%	$14,267.13	$218.05
CASH	18.00%	$0.00	$0.00

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE		
Account Number:	5473-2344-0000-3242		
Statement Period:	04/29/2012 to 05/28/2012		

Summary of Account Activity

Previous Balance		$14,311.18
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$2,604.81
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$32.21
Interest Charged	+	$183.67
New Balance Total		$16,131.87
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$3,868.13
Available Cash Line		$0.00
Statement closing date		05/28/2012
Days in billing cycle		30

Payment Information

New Balance	$16,131.87
Minimum Payment Due	$484.00
Payment Due Date	06/22/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-647-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331.

MileagePlus Miles Earned this Statement Period: 2,606

News and Updates

With the Continental Airlines and United® merger, we are pleased to inform you that your Continental OnePass® Credit Card will be replaced with a United MileagePlus® Credit Card in the coming weeks. We appreciate your patience during this transition period. For questions related to the United MileagePlus Program, please visit www.united.com or call 1-671-647-6453 in Guam or 1-800-864-8331.

Transactions — CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Purchases, Other Credits, Payments, Balance Transfers and Cash Advances)				

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name: FR JAM[illegible]G BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: [illegible] 04/29/2012 to 05/28/2012
Statement Closing Date: 05/28/2012

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
029	04-27	04-30	HERTZ RENT-A-CAR WASHINGTON DC			$582.09
686	05-09	05-10	GLOBE-GLORIETTA HUB MAKATI CITY PH			$587.21
(FOREIGN CURRENCY)			25,020.01 PHP 05-10 (Rate) 42.81			
686	05-10	05-10	FOREIGN TRANSACTION FEE			$14.68
958	05-12	05-14	Makati Shangrila Hotel Makati City PH			$701.01
(FOREIGN CURRENCY)			29,803.46 PHP 05-14 (Rate) 42.52			
958	05-14	05-14	FOREIGN TRANSACTION FEE			$17.53
194	05-12	05-15	LEE GARDEN RESTAURANT DEDEDO GUM			$100.00
201	05-16	05-17	PAYMENT - THANK YOU			$1,000.00 CR
034	05-15	05-17	DORAKU RESTAURANT TAMUNING GUM			$131.80
025	05-16	05-16	SHERATON LAGUNA GUAM R TAMUNING			$99.20
534	05-19	05-22	SHERATON LAGUNA GUAM R TAMUNING			$423.50
	05-28	05-28	PURCHASE 'FINANCE CHARGE'			$183.67

2012 Totals Year-to-Date

Total fees charged in 2012	$171.06
Total interest charged in 2012	$971.91

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$15,421.37	$183.67
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 05/29/2012 to 06/28/2012

Summary of Account Activity

Previous Balance		$16,131.87
Payments	–	$2,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$189.79
New Balance Total		$14,321.66
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$5,678.34
Available Cash Line		$0.00
Statement closing date		06/28/2012
Days in billing cycle		31

Payment Information

New Balance	$14,321.66
Minimum Payment Due	$430.00
Payment Due Date	07/23/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-8444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

POSTED

United MileagePlus Miles
For United MileagePlus Program Redemption, call 1-800-864-8331

MileagePlus Miles Earned this Statement Period: 0

News and Updates

With the Continental Airlines and United® merger, we are pleased to inform you that your Continental OnePass® Credit Card will be replaced with a United MileagePlus® Credit Card in the coming weeks. We appreciate your patience during this transition period. For questions related to the United MileagePlus Program, please visit www.united.com or call 1-871-647-6453 in Guam or 1-800-864-8331.

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name: FR JAMES L[illegible]ENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 05/29/2012 to 06/28/2012
Statement Closing Date: 06/28/2012

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
101	06-20	06-21	PAYMENT - THANK YOU	$2,000.00 CR
	06-28	06-28	PURCHASE *FINANCE CHARGE*	$189.79

2012 Totals Year-to-Date

Total fees charged in 2012	$171.06
Total interest charged in 2012	$1,161.70

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$15,420.87	$189.79
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

MasterCard

MileagePlus UNITED

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE **6000151
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount

Account Number	5473-2344-0000-3242
New Balance	$14,119.43
Minimum Payment Due	$629.00
Payment Due Date	09/22/2012
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
Cell Phone (please)
Signature (only required for change of address/phone number) Date

⑆5868250 13⑆5473234400003242⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 07/29/2012 to 08/28/2012

Summary of Account Activity

Previous Balance		$13,467.40
Payments	–	$0.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$432.40
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$34.41
Interest Charged	+	$165.22
New Balance Total		$14,119.43
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$5,880.57
Available Cash Line		$0.00
Statement closing date		08/28/2012
Days in billing cycle		31

Payment Information

New Balance	$14,119.43
Minimum Payment Due	$629.00
Payment Due Date	09/22/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $405.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

United MileagePlus Miles
For United MileagePlus Program Redemption, call 1-800-864-8331.
MileagePlus Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 07/29/2012 to 08/28/2012
Statement Closing Date: 08/28/2012

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
126	08-19	08-20	PIC- BISTRO & BAR TUMON 96911	GUM		$229.00
031	08-22	08-23	FIRST CLASS TRAVEL AGE TAMUNING	GUM		$25.00
	08-24	08-24	LATE FEE			$29.95
059	08-25	08-26	CHEF JESSIE JGI RWELL MAKATI CITY	PH		$178.40
(FOREIGN CURRENCY)			7,531.34 PHP 08-28 (Rate)	42.22		
059	08-28	08-28	FOREIGN TRANSACTION FEE			$4.46
	08-28	08-28	PURCHASE *FINANCE CHARGE*			$165.22

2012 Totals Year-to-Date

Total fees charged in 2012	$205.47
Total interest charged in 2012	$1,492.66

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$13,424.19	$165.22
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 08/29/2012 to 09/28/2012

Summary of Account Activity

Previous Balance		$14,119.43
Payments	–	$5,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$6,224.88
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$30.41
Interest Charged	+	$226.21
New Balance Total		$15,600.91
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$4,399.09
Available Cash Line		$0.00
Statement closing date		09/28/2012
Days in billing cycle		31

Payment Information

New Balance	$15,600.91
Minimum Payment Due	$469.00
Payment Due Date	10/23/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-647-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331.

MileagePlus Miles Earned this Statement Period: 6,962

News and Updates

With MasterCard MarketPlace™ enjoy free access to money saving offers that interest you. Certain terms and conditions apply. Learn more at mastercardmarketplace.com.

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
027	08-27	08-29	SHANGRILA MAKATI HOTEL MAKATI CITY	PH		$872.73
(FOREIGN CURRENCY)			36,919.15 PHP 08-29 (Rate)	42.30		

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 08/29/2012 to 09/28/2012
Statement Closing Date: 09/28/2012

Transactions (cont.)

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
027	08-29	08-29	FOREIGN TRANSACTION FEE			$21.82
192	08-28	05-29	UOG BUSINESS OFFICE	MANGILAO	GUM	$2,800.50
809	08-27	08-29	HIGHLANDS GOURMET SM	PASAY		$343.45
(FOREIGN CURRENCY)			14,528.84 PHP 05-29 (Rate) 42.30			
809	08-29	08-29	FOREIGN TRANSACTION FEE			$8.59
001	08-29	09-03	RUBY TUESDAY RESTUA	TAMUNING		$108.92
265	08-20	09-04	UNITED 0189469942503	POHNPEI	F&M	$736.36
154	09-04	09-05	SHERATON LAGUNA GUAM R	TAMUNING		$555.00
162	09-04	09-05	SHERATON LAGUNA GUAM R	TAMUNING		$555.00
030	09-05	09-06	LE PREMIER	TAMUNING	GUM	$32.60
129	09-05	09-07	DORAKU RESTAURANT	TAMUNING	GUM	$133.65
665	09-15	09-16	CAPRICCIOSA	HAGATNA	GUM	$288.65
407	09-21	09-24	PAYMENT - THANK YOU			$5,000.00 CR
	09-28	09-28	PURCHASE *FINANCE CHARGE*			$226.21

2012 Totals Year-to-Date	
Total fees charged in 2012	$235.88
Total interest charged in 2012	$1,718.87

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$18,380.06	$226.21
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

MasterCard

MileagePlus UNITED

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Stub

Account Number	5473-2344-0000-3242
New Balance	$16,060.64
Minimum Payment Due	$482.00
Payment Due Date	11/22/2012
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆58682501⑈5473234400003242⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 09/29/2012 to 10/28/2012

Summary of Account Activity

Previous Balance		$15,600.91
Payments	–	$5,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$5,257.26
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$4.95
Interest Charged	+	$197.52
New Balance Total		$16,060.64
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$3,939.36
Available Cash Line		$0.00
Statement closing date		10/28/2012
Days in billing cycle		30

Payment Information

New Balance	$16,060.64
Minimum Payment Due	$482.00
Payment Due Date	11/22/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 16%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331.

MileagePlus Miles Earned this Statement Period: 6,753

News and Updates

Saving for your business has never been easier! Find out about automatic rebates at easysavings.com.

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
295	10-08	10-10	GABRIEL'S HOUSE OF PAS	HAGATNA	GUM	$46.00
142	10-10	10-16	FIRST CLASS TRAVEL AGE	TAMUNING	GUM	$4,020.28

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 09/29/2012 to 10/28/2012
Statement Closing Date: 10/28/2012

Transactions (cont.)

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
103	10-13	10-16	JIN MI RESTAURANT	HARMON	GUM	$88.00
021	10-15	10-17	CHOPSTIX	HAGATNA	GUM	$35.00
100	10-17	10-18	PAYMENT - THANK YOU			$5,000.00 CR
589	10-18	10-22	Makati Shangrila Hotel	Makati City	PH	$374.73
483	10-10	10-22	UNITED D1694699496490	GUAM MARIANA	GUM	$495.36
246	10-25	10-26	ESCANOVA VENTURES-TGAY	CAVITE	PH	$197.69
(FOREIGN CURRENCY)			8,156.50 PHP 10-26	(Rate)	41.22	
246	10-26	10-26	FOREIGN TRANSACTION FEE			$4.95
	10-26	10-26	PURCHASE *FINANCE CHARGE*			$197.52

2012 Totals Year-to-Date

Total fees charged in 2012	$240.83
Total interest charged in 2012	$1,916.39

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$16,584.34	$197.52
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 10/29/2012 to 11/28/2012

Summary of Account Activity

Previous Balance		$16,060.64
Payments	–	$2,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$1,469.01
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.52
Interest Charged	+	$207.22
New Balance Total		$15,737.39
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$4,262.61
Available Cash Line		$0.00
Statement closing date		11/28/2012
Days in billing cycle		31

Payment Information

New Balance	$15,737.39
Minimum Payment Due	$473.00
Payment Due Date	12/23/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331.

MileagePlus Miles Earned this Statement Period: 1,470

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
145	10-27	10-29	Makati Shangrila Hotel	Makati City	PH	$39.87
301	10-27	10-29	Makati Shangrila Hotel	Makati City	PH	$1,340.47
390	11-01	11-02	JAMAICAN GRILL	HAGATNA		$68.00
705	11-21	11-23	PAYMENT - THANK YOU			$2,000.00 CR
482	11-27	11-28	ISTITUTO SALESIANO 953	ROMA	ITA	$20.67
(FOREIGN CURRENCY)			16.00 EUR 11-28	(Rate)	0.77	

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 10/29/2012 to 11/28/2012
Statement Closing Date: 11/28/2012

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
482	11-28	11-28	FOREIGN TRANSACTION FEE	$0.52
	11-28	11-28	PURCHASE *FINANCE CHARGE*	$207.22

2012 Totals Year-to-Date

Total fees charged in 2012	$241.35
Total interest charged in 2012	$2,123.61

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$16,837.38	$207.22
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 11/29/2012 to 12/28/2012

Summary of Account Activity

Previous Balance		$15,737.39
Payments	–	$0.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$206.27
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$186.19
New Balance Total		$16,159.80
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$3,840.20
Available Cash Line		$0.00
Statement closing date		12/28/2012
Days in billing cycle		30

Payment Information

New Balance	$16,159.80
Minimum Payment Due	$958.00
Payment Due Date	01/22/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

The change described below is being made to your account terms. This change will be effective beginning February 1, 2013.

The following fee increase will be made to all deposit accounts and are effective beginning February 1, 2013:

Automated Teller Machine (ATM) Transaction Fee (For cards with ATM deposit account access)		
	At a First Hawaiian ATM	At a Network ATM
Deposit Account Withdrawal - Domestic	N/C	$1.75

Note: N/C = No Charge; Domestic = at an ATM in Canada, U.S. and its protectorates and territories, including Guam and the Commonwealth of the Northern Mariana Islands (CNMI).

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $473.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331

MileagePlus Miles Earned this Statement Period: 0

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
121	12-14	12-16	SAMURAI GUAM	TUMON	GUM	$206.27
	12-26	12-26	LATE FEE			$29.95
	12-28	12-28	PURCHASE *FINANCE CHARGE*			$186.19

2012 Totals Year-to-Date	
Total fees charged in 2012	$271.30
Total interest charged in 2012	$2,309.80

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$15,632.78	$186.19
CASH	18.00%	$0.00	$0.00
(v) = Variable Rate			

First Hawaiian Bank

Transactions (cont.)

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
390	01-22	01-24	RESTAURANT PROA HAGATN	HAGATNA	GUM	$107.84
	01-24	01-24	LATE FEE			$29.95
	01-28	01-28	PURCHASE *FINANCE CHARGE*			$193.03

2013 Totals Year-to-Date	
Total fees charged in 2013	$29.95
Total interest charged in 2013	$193.03

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$15,684.10	$193.03
CASH	18.00%	$0.00	$0.00
(v) = Variable Rate			

First Hawaiian Bank

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	12/29/2012 to 01/28/2013

Summary of Account Activity

Previous Balance		$16,159.60
Payments	–	$500.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$107.64
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$193.03
New Balance Total		$15,990.42
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$4,009.58
Available Cash Line		$0.00
Statement closing date		01/28/2013
Days in billing cycle		31

Payment Information

New Balance	$15,990.42
Minimum Payment Due	$938.00
Payment Due Date	02/22/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $458.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

United MileagePlus Miles
For United MileagePlus Program Redemption, call 1-800-864-8331.

MileagePlus Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				
704	12-29	01-02	PAYMENT - THANK YOU	$500.00 CR

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

First Hawaiian Bank
BankCard Center
P.O. Box 1959
Honolulu, HI 96805

January 29, 2013

FR JAMES LG BENAVENTE 0000013
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA, GU 96910

MASTERCARD BUSINESS
XXXXXX4400003242

BALANCE $15,990.42
TOTAL AMOUNT DUE $938.00

Dear Customer(s):

Our records indicate that your account is past due. A payment of $938.00 is due immediately to bring your account current.

If you have already made this payment, thank you and please disregard our letter.

If you have any questions, please contact us at (808) 844-3250 or (800) 927-3761.

Sincerely,

Nicole Paiva
BankCard Center
First Hawaiian Bank

0143-0809

/8500/0000011/000005/CL3115/BCLNIC/000/13130/FHB/CRP

MileagePlus
UNITED

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1650

FR JAMES LG BENAVENTE **N00001??
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$15,990.42
Minimum Payment Due	$938.00
Payment Due Date	02/22/2013
AMOUNT ENCLOSED	$ 500 —

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868250 13⑆5473234400003242⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 01/29/2013 to 02/28/2013

Summary of Account Activity		
Previous Balance		$15,990.42
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$3,855.88
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$34.37
Interest Charged	+	$199.52
New Balance Total		$19,080.19
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$919.81
Available Cash Line		$0.00
Statement closing date		02/28/2013
Days in billing cycle		31

Payment [redacted]	
New Balance	$19,080.19
Minimum Payment Due	$673.00
Payment Due Date	03/25/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles
For United MileagePlus Program Redemption, call 1-800-864-8331.
MileagePlus Miles Earned this Statement Period: 3,856

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit				Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)							
796	01-31	02-04	SUSHI EBISU		TUMON		$141.35
200	02-13	02-14	PAYMENT - THANK YOU				$1,000.00 cr
017	02-19	02-20	SHANGRILA MAKATI HOTEL		MAKATI	PH	$188.28
(FOREIGN CURRENCY)			7,650.00 PHP	02-20	(Rate)	40.63	
017	02-20	02-20	FOREIGN TRANSACTION FEE				$4.71
015	02-20	02-22	SHANGRILA MAKATI HOTEL		MAKATI	PH	$198.20
(FOREIGN CURRENCY)			8,000.00 PHP	02-22	(Rate)	40.77	

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 54[illegible]2344-0000-3242
Statement Period: 01/29/2013 to 02/28/2013
Statement Closing [illegible]e: 02/28/2013

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit				Amount
015	02-22	02-22	FOREIGN TRANSACTION FEE				$4.91
016	02-22	02-25	SHANGRILA MAKATI HOTEL		MAKATI	PH	$196.44
(FOREIGN CURRENCY)			8,000.00 PHP	02-25	(Rate)	40.72	
016	02-25	02-25	FOREIGN TRANSACTION FEE				$4.91
992	02-21	02-25	Makati Shangrila Hotel		Makati City	PH	$203.99
534	02-23	02-25	Makati Shangrila Hotel		Makati City	PH	$203.31
(FOREIGN CURRENCY)			8,280.00 PHP	02-25	(Rate)	40.73	
534	02-25	02-25	FOREIGN TRANSACTION FEE				$5.08
013	02-22	02-26	SHANGRILA MAKATI HOTEL		MAKATI	PH	$295.20
(FOREIGN CURRENCY)			12,000.00 PHP	02-26	(Rate)	40.65	
013	02-26	02-26	FOREIGN TRANSACTION FEE				$7.38
509	02-24	02-26	Makati Shangrila Hotel		Makati City	PH	$295.20
(FOREIGN CURRENCY)			12,000.00 PHP	02-26	(Rate)	40.65	
509	02-26	02-26	FOREIGN TRANSACTION FEE				$7.38
848	02-24	02-26	Makati Shangrila Hotel		Makati City	PH	$2,135.91
	02-26	02-26	PURCHASE *FINANCE CHARGE*				$199.52

2013 Totals Year-to-Date

Total fees charged in 2013	$84.32
Total interest charged in 2013	$392.55

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$16,211.44	$199.52
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

MasterCard

MileagePlus UNITED

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE ##N0360173
CATHOLIC CEMETERIES
207 FELIX BERTO FLORES STREET
HAGATNA GU 96910

Payment Account

Account Number	5473-2344-0000-3242
New Balance	$20,570.36
Minimum Payment Due	$1,181.00
Payment Due Date	04/22/2013

AMOUNT ENCLOSED $

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868250⑈13⑆5473234400003242⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 03/01/2013 to 03/28/2013

Summary of Account Activity

Previous Balance		$19,080.19
Payments	–	$0.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$1,172.73
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$104.90
Interest Charged	+	$212.54
New Balance Total		$20,570.36
Credit Limit		$20,000.00
Overlimit Amount		$570.36
Available Credit		$0.00
Available Cash Line		$0.00
Statement closing date		03/28/2013
Days in billing cycle		28

Payment Information

New Balance	$20,570.36
Minimum Payment Due	$1,181.00
Payment Due Date	04/22/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $573.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331

MileagePlus Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Purchases, Other Credits, Fees, Interest, Balance Transfers and Cash Advances)				

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name: FR JAMES [illegible]G BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: [illegible] 03/01/2013 to 03/28/2013
Statement Closing Date: 03/28/2013

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
232	03-20	03-22	Makati Shangrila Hotel	Makati City	PH	$203.62
670	03-23	03-25	Makati Shangrila Hotel	Makati City	PH	$969.11
	03-27	03-27	LATE FEE			$29.95
	03-28	03-28	ANNUAL MEMBERSHIP FEE			$45.00
	03-28	03-28	PURCHASE *FINANCE CHARGE*			$212.54
	03-28	03-28	OVERLIMIT FEE			$29.95

2013 Totals Year-to-Date

Total fees charged in 2013	$169.22
Total interest charged in 2013	$605.09

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$19,119.41	$212.54
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 03/29/2013 to 04/28/2013

Summary of Account Activity

Previous Balance		$20,570.36
Payments	–	$1,500.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$108.50
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$236.41
New Balance Total		$19,415.27
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$584.73
Available Cash Line		$0.00
Statement closing date		04/28/2013
Days in billing cycle		31

Payment Information

New Balance	$19,415.27
Minimum Payment Due	$583.00
Payment Due Date	05/23/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles
For United MileagePlus Program Redemption, call 1-800-864-8331.
MileagePlus Miles Earned this Statement Period: 109

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
866	03-28	03-29	BARRIGADA-76 CIRCLE K	BARRIGADA 96	GUM	$108.50
300	03-30	04-02	PAYMENT - THANK YOU			$1,500.00 CR
	04-28	04-29	PURCHASE *FINANCE CHARGE*			$236.41

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	04/29/2013 to 05/28/2013

Summary of Account Activity

Previous Balance		$19,415.27
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$185.02
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$226.64
New Balance Total		$18,826.93
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$1,173.07
Available Cash Line		$0.00
Statement closing date		05/28/2013
Days in billing cycle		30

Payment Information

New Balance	$18,826.93
Minimum Payment Due	$565.00
Payment Due Date	06/22/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331.

MileagePlus Miles Earned this Statement Period: 186

News and Updates

Use your First Hawaiian Bank Business MasterCard at MasterCard MarketPlace and find deals for all of your business purchases. Choose deals from office supplies, dining, travel, and more. Simply go to mastercardmarketplace.com to see local offers based on zip code or location, or even share an offer via e-mail & social channels. Learn more at mastercardmarketplace.com.

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name:	FR JAMES LG BENAVENTE	Statement Period:	04/29/2013 to 05/28/2013
Account Number:	5473-2344-0000-3242	Statement Closing Date:	05/28/2013

Transactions (cont.)

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
334	05-06	05-07	JOINUS RESTAURANT-KEYA	TUMON	GUM	$102.08
083	05-09	05-10	AIRPORT-76 CIRCLE K	TAMUNING 969	GUM	$50.00
892	05-12	05-14	HEALTHY HEARTS	DEDEDO	GUM	$32.94
707	05-18	05-21	PAYMENT - THANK YOU			$1,000.00 CR
	05-28	05-28	PURCHASE *FINANCE CHARGE*			$226.64

2013 Totals Year-to-Date

Total fees charged in 2013	$169.22
Total interest charged in 2013	$1,068.14

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$19,029.13	$226.64
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	05/29/2013 to 06/28/2013

Summary of Account Activity

Previous Balance		$18,826.93
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$1,123.60
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$22.34
Interest Charged	+	$238.21
New Balance Total		$19,211.08
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$788.92
Available Cash Line		$0.00
Statement closing date		06/28/2013
Days in billing cycle		31

Payment Information

New Balance	$19,211.08
Minimum Payment Due	$577.00
Payment Due Date	07/23/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331.

MileagePlus Miles Earned this Statement Period: 1,124

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit					Amount
Transactions include Payments, Other Credits, Purchases, Balance Transfers and Cash Advances								
023	05-31	06-03	SHANGRILA MAKATI HOTEL		MAKATI		PH	$189.15
(FOREIGN CURRENCY)			8,000.00	PHP	06-03	(Rate)	42.29	
023	06-03	06-03	FOREIGN TRANSACTION FEE					$4.73
076	05-30	06-03	Makati Shangrila Hotel		Makati City		PH	$195.83
031	06-01	06-03	CALTEX BRIGHTEST STAR-		BAGUIO		PH	$38.80
(FOREIGN CURRENCY)			1,640.90	PHP	06-03	(Rate)	42.29	
031	06-03	06-03	FOREIGN TRANSACTION FEE					$0.97

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name:	FR JAMES LG BENAVENTE	**Statement Period:**	05/29/2013 to 06/28/2013
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	06/28/2013

Transactions (cont.)

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit					Amount
016	06-03	06-04	SHANGRILA MAKATI HOTEL		MAKATI		PH	$237.98
(FOREIGN CURRENCY)			10,000.00	PHP	06-04	(Rate)	42.02	
016	06-04	06-04	FOREIGN TRANSACTION FEE					$5.95
013	06-06	06-10	SHANGRILA MAKATI HOTEL		MAKATI		PH	$236.21
(FOREIGN CURRENCY)			10,000.00	PHP	06-10	(Rate)	42.34	
013	06-10	06-10	FOREIGN TRANSACTION FEE					$5.91
654	06-07	06-10	ITALIANNI S GREENBELT		MAKATI CITY			$74.85
(FOREIGN CURRENCY)			3,162.22	PHP	06-10	(Rate)	42.25	
654	06-10	06-10	FOREIGN TRANSACTION FEE					$1.87
011	06-06	06-11	SHANGRILA MAKATI HOTEL		MAKATI		PH	$116.56
(FOREIGN CURRENCY)			5,000.00	PHP	06-11	(Rate)	42.90	
011	06-11	06-11	FOREIGN TRANSACTION FEE					$2.91
937	06-10	06-12	AT&T*BILL PAYMENT		08002882020		TX	$34.22
907	06-22	06-25	PAYMENT - THANK YOU					$1,000.00 CR
	06-28	06-28	PURCHASE *FINANCE CHARGE*					$238.21

2013 Totals Year-to-Date

Total fees charged in 2013	$191.56
Total interest charged in 2013	$1,306.35

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$19,355.06	$238.21
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	06/29/2013 to 07/28/2013

Summary of Account Activity

Previous Balance		$19,211.08
Payments	–	$0.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$269.59
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$227.66
New Balance Total		$19,738.18
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$261.82
Available Cash Line		$0.00
Statement closing date		07/28/2013
Days in billing cycle		30

Payment Information

New Balance	$19,738.18
Minimum Payment Due	$1,170.00
Payment Due Date	08/22/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $577.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331

MileagePlus Miles Earned this Statement Period: 0

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAME G BENAVENTE	**Statement Period:**	06/29/2013 to 07/28/2013
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	07/28/2013

News and Updates

Dig in & Do Good
Spend $10 or more on your First Hawaiian Bank MasterCard card when paying for a meal, and MasterCard will donate up to $4 million to Stand Up To Cancer -- one precious cent at a time. Certain terms and conditions apply. Visit MasterCard.com/DoGood for more information.

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances):						
098	07-10	07-11	IZAKAYA KATSU RESTAURA	TUMON	GUM	$124.50
899	07-11	07-15	HEALTHY HEARTB	DEDEDO	GUM	$72.21
027	07-15	07-18	LEOPALACE RESORT	YONA	GUM	$72.88
	07-25	07-25	LATE FEE			$29.95
	07-26	07-26	PURCHASE *FINANCE CHARGE*			$227.56

2013 Totals Year-to-Date

Total fees charged in 2013	$221.51
Total interest charged in 2013	$1,533.91

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$19,108.71	$227.56
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	07/29/2013 to 08/28/2013

Summary of Account Activity

Previous Balance		$19,738.18
Payments	–	$1,870.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$210.07
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$232.63
New Balance Total		$18,310.88
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$1,689.12
Available Cash Line		$0.00
Statement closing date		08/28/2013
Days in billing cycle		31

Payment Information

New Balance	$18,310.88
Minimum Payment Due	$550.00
Payment Due Date	09/22/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-884-8337

MileagePlus Miles Earned this Statement Period: 211

Transactions

CR = Credit

Transactions (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
505	08-07	08-08	PAYMENT - THANK YOU			$700.00 CR
807	08-15	08-16	DORAKU RESTAURANT	TUMON	GUM	$108.55
205	08-22	08-23	PAYMENT - THANK YOU			$1,170.00 CR
890	08-21	08-23	HEALTHY HEARTS	DEDEDO	GUM	$42.14
890	08-21	08-23	HEALTHY HEARTS	DEDEDO	GUM	$59.38
	08-28	08-28	PURCHASE 'FINANCE CHARGE'			$232.63

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE	**Statement Period:**	07/29/2013 to 08/28/2013
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	08/28/2013

2013 Totals Year-to-Date

Total fees charged in 2013	$221.51
Total interest charged in 2013	$1,766.54

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$18,902.02	$232.63
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	08/29/2013 to 09/28/2013

Summary of Account Activity

Previous Balance		$18,310.88
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$1,284.67
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$43.13
Interest Charged	+	$229.40
New Balance Total		$18,868.28
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$1,131.72
Available Cash Line		$0.00
Statement closing date		09/28/2013
Days in billing cycle		31

Payment Information

New Balance	$18,868.28
Minimum Payment Due	$567.00
Payment Due Date	10/23/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-861-8331.

MileagePlus Miles Earned this Statement Period: 1,768

Transactions

Reference Number	Trans Date	Post Date	Description of Transaction or Credit				DR or Credit Amount
298	08-28	08-29	SHIOTI EURASION RESTAU		TAMUNING	GUM	$107.85
195	09-11	09-12	CHEF JESSIE ROCKWELL C		Makati		$166.80
081	09-11	09-12	GLOBE-GLORIETTA HUB		MAKATI CITY	PH	$527.12
	(FOREIGN CURRENCY)		23,029.66 PHP	09-12	(Rate)	43.69	
081	09-12	09-12	FOREIGN TRANSACTION FEE				$13.18
835	09-21	09-23	UNITED 016292536 0983		800-932-2732	TX	$483.00

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE	**Statement Period:**	08/29/2013 to 09/28/2013
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	09/28/2013

Transactions (cont.)

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	DR or Credit Amount
	09-24	09-24	LATE FEE	$29.95
001	09-26	09-27	PAYMENT - THANK YOU	$1,000.00 CR
	09-27	09-27	PURCHASE *FINANCE CHARGE*	$229.40

2013 Totals Year-to-Date

Total fees charged in 2013	$264.64
Total interest charged in 2013	$1,995.94

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$18,639.48	$229.40
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	09/29/2013 to 10/28/2013

Summary of Account Activity

Previous Balance		$18,868.28
Payments	–	$0.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$610.93
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$41.09
Interest Charged	+	$226.47
New Balance Total		$19,746.77
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$253.23
Available Cash Line		$0.00
Statement closing date		10/28/2013
Days in billing cycle		30

Payment Information

New Balance	$19,746.77
Minimum Payment Due	$1,160.00
Payment Due Date	11/22/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $567.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331.

MileagePlus Miles Earned this Statement Period: 0

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Transactions with Purchases, Cash Advances, Balance Transfers and Other Debits	

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name:	FR ... ES LG BENAVENTE	**Statement Peri**	09/29/2013 to 10/28/2013
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	10/28/2013

Transactions (cont.)

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
018	10-08	10-08	SHANGRILA MAKATI HOTEL MAKATI PH	$278.33
	(FOREIGN CURRENCY)		12,000.00 PHP 10-08 (Rate) 43.11	
018	10-08	10-08	FOREIGN TRANSACTION FEE	$6.96
059	10-07	10-08	RSM LUTONG BAHAY TAGA CAVITE	$97.57
	(FOREIGN CURRENCY)		4,206.82 PHP 10-08 (Rate) 43.12	
059	10-08	10-08	FOREIGN TRANSACTION FEE	$2.44
039	10-07	10-08	TAAL VISTA HOTEL TAGA CAVITE	$69.58
	(FOREIGN CURRENCY)		3,000.00 PHP 10-08 (Rate) 43.12	
039	10-08	10-08	FOREIGN TRANSACTION FEE	$1.74
533	10-14	10-15	CHEF JESSIE ROCKWELL C Makati	$165.45
	10-25	10-25	LATE FEE	$29.95
	10-28	10-28	PURCHASE *FINANCE CHARGE*	$228.47

2013 Totals Year-to-Date

Total fees charged in 2013	$305.73
Total interest charged in 2013	$2,222.41

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$19,014.43	$226.47
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	10/29/2013 to 11/28/2013

Summary of Account Activity

Previous Balance		$19,746.77
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$231.45
New Balance Total		$19,008.17
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$991.83
Available Cash Line		$0.00
Statement closing date		11/28/2013
Days in billing cycle		31

Payment Information

New Balance	$19,008.17
Minimum Payment Due	$731.00
Payment Due Date	12/23/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

POSTED

Important Information About Your Account

IMPORTANT! Your account is one month past due. The past due amount is $160.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

United MileagePlus Miles

(For United MileagePlus Program Redemption, call 1-800-884-8337)

MileagePlus Miles Earned this Statement Period: 0

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE	**Statement Period:**	10/29/2013 to 11/28/2013
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	11/28/2013

News and Updates

Let The MasterCard Business Network help you take care of your business conveniently - purchase supplies, book travel, manage expense reports, and more! Try 3 months of Expense Full Access for FREE if you sign up before December 31st, 2013. Visit mastercardbusinessnetwork.com for more details.

Transactions

CR = Credit

Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
803	11-02	11-05	PAYMENT - THANK YOU	$1,000.00 CR
	11-25	11-25	LATE FEE	$29.95
	11-27	11-27	PURCHASE *FINANCE CHARGE*	$231.45

2013 Totals Year-to-Date

Total fees charged in 2013	$335.68
Total interest charged in 2013	$2,453.86

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$18,806.11	$231.45
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	11/29/2013 to 12/28/2013

Summary of Account Activity

Previous Balance		$19,008.17
Payments	–	$2,700.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$208.11
New Balance Total		$16,516.28
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$3,483.72
Available Cash Line		$0.00
Statement closing date		12/28/2013
Days in billing cycle		30

Payment Information

New Balance	$16,516.28
Minimum Payment Due	$496.00
Payment Due Date	01/22/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

POSTED

United MileagePlus Miles
For United MileagePlus Program Redemption, call 1-800-844-8331

MileagePlus Miles Earned this Statement Period: 0

Transactions — CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity: Payments, Other Credits, Purchases, Balance Transfers and Cash Advances				
209	12-03	12-04	PAYMENT - THANK YOU	$1,500.00 CR
603	12-24	12-26	PAYMENT - THANK YOU	$1,200.00 CR
	12-27	12-27	PURCHASE *FINANCE CHARGE*	$208.11

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	12/29/2013 to 01/28/2014

Summary of Account Activity

Previous Balance		$16,516.28
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$340.84
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$200.64
New Balance Total		$16,057.78
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$3,942.24
Available Cash Line		$0.00
Statement closing date		01/28/2014
Days in billing cycle		31

Payment Information

New Balance	$16,057.78
Minimum Payment Due	$482.00
Payment Due Date	02/22/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

POSTED

United MileagePlus Miles
For United MileagePlus Program Redemption, call 1-800-844-8331

MileagePlus Miles Earned this Statement Period: 341

Transactions — CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity: Payments, Other Credits, Purchases, Balance Transfers and Cash Advances						
810	01-07	01-08	RUBY TUESDAY	TAMUNING	GUM	$80.73
498	01-13	01-15	CARMEN'S CHA-CHA-CH	HAGATNA,	GUM	$13.50
172	01-14	01-16	EN JAPANESE RESTAURANT	TAMUNING	GUM	$171.38
465	01-16	01-16	CARS PLUS	MAITE	C	$59.34
032	01-16	01-20	TU RE CAFE	HAGATNA	GUM	$35.89
501	01-22	01-23	PAYMENT - THANK YOU			$1,000.00 CR
	01-28	01-28	PURCHASE *FINANCE CHARGE*			$200.64

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name:	FR JAMES LG BENAVENTE	**Statement Period:**	12/29/2013 to 01/28/2014
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	01/28/2014

2014 Totals Year-to-Date	
Total fees charged in 2014	$0.00
Total interest charged in 2014	$200.64

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$18,302.28	$200.64
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

MasterCard

MileagePlus UNITED

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1650

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
850 W MARINE CORPS DR
ASAN GU 96910-4958

Payment Amount

Account Number	5473-2344-0000-3242
New Balance	$15,493.04
Minimum Payment Due	$923.00
Payment Due Date	04/22/2014
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868250 13⑆5473234400003242⑈

Cardholder Name:	FR JAMES LG BENAVENTE		
Account Number:	5473-2344-0000-3242		
Statement Period:	03/01/2014 to 03/28/2014		

Summary of Account Activity

Previous Balance		$15,250.70
Payments	–	$0.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$74.95
Interest Charged	+	$167.39
New Balance Total		$15,493.04
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$4,506.96
Available Cash Line		$0.00
Statement closing date		03/28/2014
Days in billing cycle		28

Payment Information

New Balance	$15,493.04
Minimum Payment Due	$923.00
Payment Due Date	04/22/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $458.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-8331.

MileagePlus Miles Earned this Statement Period: 0

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Cardholder Name:	FR JAMES LG BENAVENTE	**Statement Period:**	03/01/2014 to 03/28/2014
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	03/28/2014

News and Updates

Take off with First Hawaiian Bank United MileagePlus credit card to receive a 5% discount on airfare when you book a one-way or roundtrip flight from Guam or Saipan to the USA, Hong Kong, Cairns, or Manila. Offer valid when booking on united.com or at a United City Ticket Office. Tickets must be purchased by June 30, 2014. For more information on this exclusive offer, visit fhb.com/unitedtake5.

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				
	03-27	03-27	LATE FEE	$29.95
	03-28	03-28	ANNUAL MEMBERSHIP FEE	$45.00
	03-28	03-28	PURCHASE *FINANCE CHARGE*	$167.39

2014 Totals Year-to-Date	
Total fees charged in 2014	$74.95
Total interest charged in 2014	$560.97

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$15,057.76	$167.39
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	03/29/2014 to 04/28/2014

Summary of Account Activity

Previous Balance		$15,493.04
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$864.42
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$182.75
New Balance Total		$15,340.21
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$4,659.79
Available Cash Line		$0.00
Statement closing date		04/28/2014
Days in billing cycle		31

Payment Information

New Balance	$15,340.21
Minimum Payment Due	$461.00
Payment Due Date	05/23/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-884-8337

MileagePlus Miles Earned this Statement Period: 697

News and Updates

LIMITED TIME OFFER FOR FHB UNITED MILEAGEPLUS CARDHOLDERS: Receive a 5% discount on airfare when you book a one-way or roundtrip flight from Guam or Saipan to the USA, Hong Kong, Cairns, or Manila. Offer valid when booking on united.com or at a United City Ticket Office. Tickets must be purchased by June 30, 2014. For more information on this exclusive offer, visit fhb.com/unitedtake5.

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name: FR JAMB _G BENAVENTE
Account Number: 5473-2344-0000-3242

Statement Period: 03/29/2014 to 04/28/2014
Statement Closing Date: 04/28/2014

Transactions (cont.)

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
305	04-01	04-02	PAYMENT - THANK YOU			$1,000.00 CR
013	04-03	04-09	GUAM VISITORS BUREAU	TUMON	GUM	$100.00
895	04-09	04-11	PAYLESS CAR RENTAL LLC	TAMUNING	GUM	$260.00
812	04-09	04-14	TAMUNING MOBIL TANDEM	TAMUNING	GUM	$39.92
498	04-23	04-25	LINDA'S COFFEE SHOP	HAGATNA	GUM	$42.50
395	04-26	04-28	UNITED 016292227528 46	800-932-2732	TX	$232.00
	04-28	04-28	PURCHASE *FINANCE CHARGE*			$182.75

2014 Totals Year-to-Date

Total fees charged in 2014	$74.95
Total interest charged in 2014	$743.72

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$14,649.28	$182.75
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

FIRST HAWAIIAN BANK
SERVICE • SOLUTIONS • SECURITY
YES WE CARE

MATIE
05/09/2014 01:23P
003C010 T14

CC **********3242
091 CHECK PMT $1,000.00+

Please keep this receipt until you receive your statement, as amounts deposited are subject to bank verification.
****
Our Wealth Advisory Officers can help you plan for a secure financial future. Inquire today at any branch.
****
Si Yu os Ma'ase
FIRST HAWAIIAN BANK.

MEMBER FDIC

Cardholder Name:	FR JAMES LG BENAVENTE
Account Number:	5473-2344-0000-3242
Statement Period:	04/29/2014 to 05/28/2014

Summary of Account Activity

Previous Balance		$15,340.21
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$1,128.31
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$186.83
New Balance Total		$15,655.35
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$4,344.65
Available Cash Line		$0.00
Statement closing date		05/28/2014
Days in billing cycle		30

Payment Information

New Balance	$15,655.35
Minimum Payment Due	$470.00
Payment Due Date	06/22/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles

For United MileagePlus Program Redemption, call 1-800-864-0331.

MileagePlus Miles Earned this Statement Period: 2,168

News and Updates

LIMITED TIME OFFER FOR FHB UNITED MILEAGEPLUS CARDHOLDERS: Receive a 5% discount on airfare when you book a one-way or roundtrip flight from Guam or Saipan to the USA, Hong Kong, Cairns, or Manila. Offer valid when booking on united.com or at a United City Ticket Office. Tickets must be purchased by June 30, 2014 with your FHB United MileagePlus card. For more information on this exclusive offer, visit fhb.com/unitedtake5.

Transactions

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Transactions (Any Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)				

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

MXXXXXX3C020 T23 04/24/14 11:14A
XXXXXXXXXXXXXX3242 $1,000.00+
027CC CHECK PMT

First Hawaiian Bank

Cardholder Name:	FR JAME .G BENAVENTE	**Statement Period:**	04/29/2014 to 05/28/2014
Account Number:	5473-2344-0000-3242	**Statement Closing Date:**	05/28/2014

Transactions (cont.)

CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
096	04-26	04-30	FIRST CLASS TRAVEL AGE	TAMUNING	GUM	$25.00
226	04-26	05-05	UNITED 0164610158373 2	800-932-2732	TX	$1,038.29
104	05-09	05-12	PAYMENT - THANK YOU			$1,000.00 CR
695	05-24	05-28	SHELL OIL 5744447990 1	ORINDA	CA	$65.02
	05-28	05-28	PURCHASE *FINANCE CHARGE*			$186.83

2014 Totals Year-to-Date

Total fees charged in 2014	$74.95
Total interest charged in 2014	$930.55

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate (+)	Interest charge
PURCHASES	14.49% (v)	$15,686.75	$186.83
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

MileagePlus
UNITED

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
850 W MARINE CORPS DR
ASAN GU 96910-4958

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$14,920.75
Minimum Payment Due	$448.00
Payment Due Date	07/23/2014
AMOUNT ENCLOSED	$ 000 —

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆58682501③⑆547323440000324 2⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 05/29/2014 to 06/28/2014

Summary of Account Activity		
Previous Balance		$15,655.35
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$76.25
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$189.15
New Balance Total		$14,920.75
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$5,079.25
Available Cash Line		$0.00
Statement closing date		06/28/2014
Days in billing cycle		31

Payment Information	
New Balance	$14,920.75
Minimum Payment Due	$448.00
Payment Due Date	07/23/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondances to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles
For United MileagePlus Program Redemption, call 1-800-864-8331.
MileagePlus Miles Earned this Statement Period: 77

News and Updates

LAST CHANCE FOR THIS LIMITED TIME OFFER EXCLUSIVELY FOR UNITED MILEAGEPLUS CARDHOLDERS: Receive a 5% discount on airfare when you book a one-way or roundtrip flight from Guam or Saipan to the USA, Hong Kong, Cairns, or Manila. Offer valid when booking on united.com or at a United City Ticket Office. Tickets must be purchased by June 30, 2014, with your FHB United MileagePlus card, and you must use promo code FHBGUA. For more information on this exclusive offer, visit fhb.com/unitedtake5.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 05/29/2014 to 06/28/2014
Statement Closing Date: 06/28/2014

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
491	06-16	06-17	CARMEN'S CHA-CHA-CH	HAGATNA,	GU	$76.25
000	06-24	06-25	PAYMENT - THANK YOU			$1,000.00 CR
	06-27	06-27	PURCHASE *FINANCE CHARGE*			$189.15

2014 Totals Year-to-Date	
Total fees charged in 2014	$74.95
Total interest charged in 2014	$1,119.70

Interest Charge Calculation
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$15,369.33	$189.15
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

MileagePlus
UNITED

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
850 W MARINE CORPS DR
ASAN GU 96910-4958

Payment Amount	
Account Number	5473-2344-0000-3242
New Balance	$14,920.75
Minimum Payment Due	$448.00
Payment Due Date	07/23/2014
AMOUNT ENCLOSED	$448.00 / 000

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆58682501③⑆547323440000032428

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 05/29/2014 to 06/28/2014

Summary of Account Activity		
Previous Balance		$15,655.35
Payments	–	$1,000.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$76.25
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$189.15
New Balance Total		$14,920.75
Credit Limit		$20,000.00
Overlimit Amount		$0.00
Available Credit		$5,079.25
Available Cash Line		$0.00
Statement closing date		06/28/2014
Days in billing cycle		31

Payment Information	
New Balance	$14,920.75
Minimum Payment Due	$448.00
Payment Due Date	07/23/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

United MileagePlus Miles
For United MileagePlus Program Redemption, call 1-800-864-8331.
MileagePlus Miles Earned this Statement Period: 77

News and Updates

LAST CHANCE FOR THIS LIMITED TIME OFFER EXCLUSIVELY FOR UNITED MILEAGEPLUS CARDHOLDERS: Receive a 5% discount on airfare when you book a one-way or roundtrip flight from Guam or Saipan to the USA, Hong Kong, Cairns, or Manila. Offer valid when booking on united.com or at a United City Ticket Office. Tickets must be purchased by June 30, 2014, with your FHB United MileagePlus card, and you must use promo code FHBGUA. For more information on this exclusive offer, visit fhb.com/unitedtake5.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
Transaction Activity (Payments, Other Credits, Purchases, Balance Transfers and Cash Advances)						
491	05-18	05-17	CARMEN'S CHA-CHA-CH	HAGATNA,	GU	$76.25
009	05-24	05-25	PAYMENT - THANK YOU			$1,000.00 CR
	05-27	05-27	PURCHASE *FINANCE CHARGE*			$189.15

2014 Totals Year-to-Date	
Total fees charged in 2014	$74.95
Total interest charged in 2014	$1,119.70

Interest Charge Calculation
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$15,369.33	$189.15
CASH	18.00%	$0.00	$0.00

(v) = Variable Rate

First Hawaiian Bank

BANK OF GUAM
P.O. BOX [illegible]
HAGATNA, GUAM [illegible]

4375

CATHOLIC CEMETERIES
850 WEST MARINE CORPS DRIVE
HAGATNA, GU 96910

8/1/2014

PAY TO THE ORDER OF Bankcard Center $ **448.00

Four Hundred Forty-Eight and 00/100********** DOLLARS

Bankcard Center
PO Box 29450
Honolulu, HI 96820-1850

MEMO
July 2014

AUTHORIZED SIGNATURE

⑈004375⑈ ⑆121405115⑆ 0101⑈117851⑈

CATHOLIC CEMETERIES 4375

Bankcard Center	8/1/2014	
July 2014		448.00
BOG Checking #0101-11 July 2014		448.00

CATHOLIC CEMETERIES 4375

Bankcard Center	8/1/2014	
July 2014		448.00
BOG Checking #0101-11 July 2014		448.00

BANK OF GUAM
P.O. BOX [illegible]
HAGATNA, GUAM [illegible]

4368

CATHOLIC CEMETERIES
850 WEST MARINE CORPS DRIVE
HAGATNA, GU 96910

7/29/2014

PAY TO THE ORDER OF Bankcard Center $ **1,000.00

One Thousand and 00/100********** DOLLAR

VOID

Bankcard Center
PO Box 29450
Honolulu, HI 96820-1850

MEMO
July 2014

AUTHORIZED SIGNATURE

⑈004368⑈ ⑆121405115⑆ 0101⑈117851⑈

CATHOLIC CEMETERIES 4368

Bankcard Center	7/29/2014	
July 2014		1,000.00
BOG Checking #0101-11 July 2014		1,000.00

CATHOLIC CEMETERIES 4368

Bankcard Center	7/29/2014	
July 2014		1,000.00
BOG Checking #0101-11 July 2014		1,000.00

MileagePlus
UNITED

BANKCARD CENTER
PO BOX 1959
HONOLULU HI 96805-1959

BANKCARD CENTER
PO BOX 29450
HONOLULU HI 96820-1850

FR JAMES LG BENAVENTE
CATHOLIC CEMETERIES
850 W MARINE CORPS DR
ASAN GU 96910-4956

Payment Amount

Account Number	5473-2344-0000-3242
New Balance	$15,287.87
Minimum Payment Due	$907.00
Payment Due Date	08/22/2014
AMOUNT ENCLOSED	$

Please write the amount enclosed and return this portion with your payment.
Make checks payable to: BankCard Center.
Print change of address or new phone number below.

Address
City State Zip
( ) Home Phone ( ) Work Phone
( ) Cell Phone (optional)
Signature (only required for change of address/phone number) Date

⑆5868250⑈⑆5473234400003242⑈

Cardholder Name: FR JAMES LG BENAVENTE
Account Number: 5473-2344-0000-3242
Statement Period: 06/29/2014 to 07/28/2014

Summary of Account Activity

Previous Balance		$14,920.75
Payments	–	$0.00
Other Credits	–	$0.00
Purchases & Other Charges	+	$160.30
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$29.95
Interest Charged	+	$176.87
New Balance Total		$15,287.87
Credit Limit		$0.00
Overlimit Amount		$0.00
Available Credit		$0.00
Available Cash Line		$0.00
Statement closing date		07/28/2014
Days in billing cycle		30

Payment Information

New Balance	$15,287.87
Minimum Payment Due	$907.00
Payment Due Date	08/22/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $29.95 late fee and your APRs may be increased up to the Penalty APR of 18%.

QUESTIONS?

Call Customer Service (from Oahu)	808-847-4444
Call Customer Service (toll free)	1-800-342-2778
Lost or Stolen Card	808-844-4444
United MileagePlus Redemption	1-800-UNITED-1

Please send billing inquiries and correspondences to:
BankCard Center
P.O. Box 1959
Honolulu, HI 96805-1959

Important Information about your Account

IMPORTANT! Your account is one month past due. The past due amount is $448.00, and is included in your Monthly Minimum Payment amount. Please send your payment immediately to avoid further late charges. Non payment may result in your account privileges being temporarily suspended.

United MileagePlus Miles
For United MileagePlus Program Redemption, call 1-800-50-1-8311

MileagePlus Miles Earned this Statement Period: 0

Transactions CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

(Transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

First Hawaiian Bank

MasterCard

Transactions (cont.) CR = Credit

Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
692	07-07	07-08	DORAKU RESTAURANT	TUMON	GU	$138.05
399	07-08	07-08	MAINSTREET DELICATESSE	HAGATNA	GU	$22.25
	07-25	07-25	LATE FEE			$29.95
	07-28	07-28	PURCHASE *FINANCE CHARGE*			$176.87

2014 Totals Year-to-Date

Total fees charged in 2014	$104.90
Total interest charged in 2014	$1,296.57

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance subject to Interest Rate	Interest Charge
PURCHASES	14.49% (v)	$14,849.89	$176.87
CASH	18.00%	$0.00	$0.00
(v) = Variable Rate			

First Hawaiian Bank

MasterCard

CATHOLIC CEMETERIES
207 ARCHBISHOP FLORES ST.
HAGATNA, GUAM 96932

3151

DATE 05 · 09 · 11

PAY TO THE ORDER OF Agana Cathedral $ 9226.00

Nine thousand two Hundred twenty Six and 00/100 DOLLARS

Hagatna Branch
BANK OF GUAM
THE PEOPLE'S BANK
P.O. Box 237
Hagatna, Guam 96932

FOR Repayment of loan 4/1/11

⑈003151⑈ ⑆121405115⑆ 0101⑈117851⑈

Ser 3151 Amount $9,226.00 Date 5/12/2011

CATHOLIC CEMETERIES
207 ARCHBISHOP FLORES ST.
HAGATNA, GUAM 96932

3175

DATE 6/22/11

PAY TO THE ORDER OF Agana Cathedral $ 10,000

Ten Thousand Dollars only DOLLARS

Hagatna Branch
BANK OF GUAM
THE PEOPLE'S BANK
P.O. Box 237
Hagatna, Guam 96932

FOR Reimbursement for Artus

⑈003175⑈ ⑆121405115⑆ 0101⑈117851⑈

Ser 3175 Amount $10,000.00 Date 6/22/2011

3-31-11
Page 3
101117851

ARCHBISHOP OF AGANA A CORPORATE SOLE
ANTHONY S APURON OFM CAP DD INCUMBENT
CATHOLIC CEMETERIES PIGO CEMETERY
207 ARCHBISHOP FLORES ST
HAGATNA GU 96910

3-01	20110590019700	WIRE TRF ARTUS INTERNATIONAL	10000.00-

Although Check No. 3175 indicates in the Memo "Reimbursement for Artus" payment, the original wire payment for Artus originated from the Catholic Cemeteries account. Review of Cathedral financials for February 2011 to June 2011 for General, Stipend and Gift Shop account do not incidate any transfer for $10,000 wire to Artus

Continued on Next Page

CATHOLIC CEMETERIES
207 ARCHBISHOP FLORES ST.
HAGATNA, GUAM 96932

2653

DATE 11/03/09

PAY TO THE ORDER OF Agana Cathedral-Basilica $ 6500.00

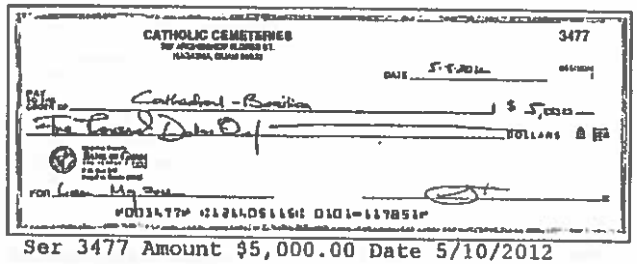
five thousand five hundred only DOLLARS

BANK OF GUAM

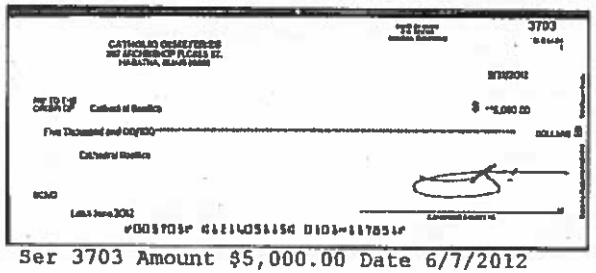
FOR

⑈002653⑈ ⑆121405115⑆ 0101⑈117851⑈ ⑈0000650000⑈

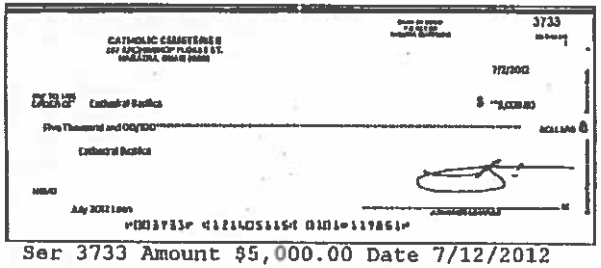
Ser 2653 Amount $6,500.00 Date 11/4/2009


CATHOLIC CEMETERIES
3477
DATE 5-7-2012
Cathedral - Basilica
$ 5,000
DOLLARS
FOR

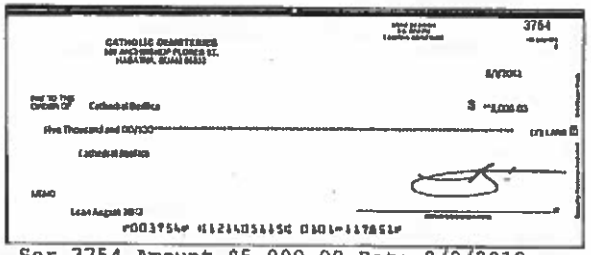
Ser 3477 Amount $5,000.00 Date 5/10/2012


CATHOLIC CEMETERIES
3703
Cathedral Basilica
$ 5,000.00
Five Thousand and 00/100
DOLLARS
Cathedral Basilica
MEMO

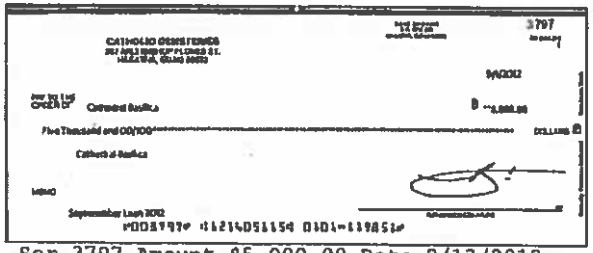
Ser 3703 Amount $5,000.00 Date 6/7/2012



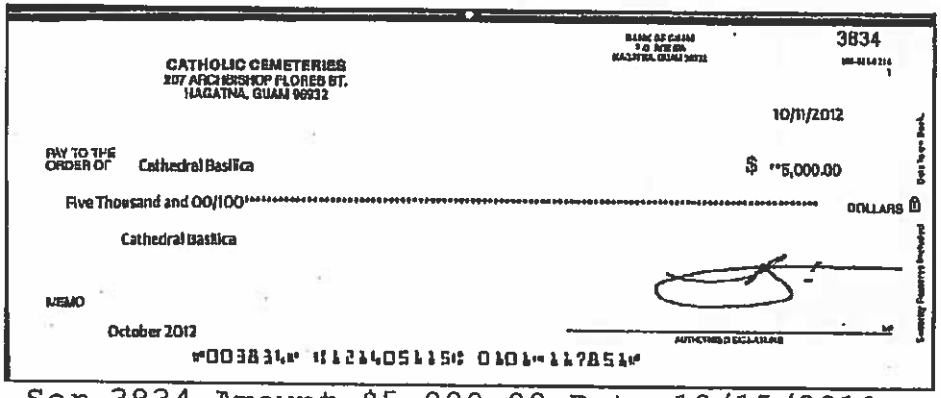
Ser 3733 Amount $5,000.00 Date 7/12/2012



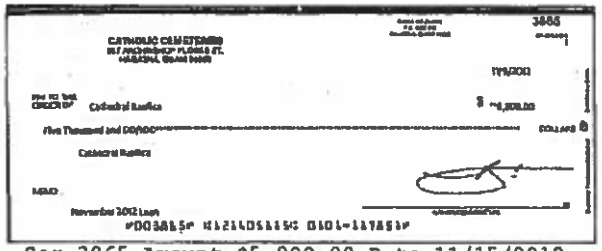
Ser 3754 Amount $5,000.00 Date 8/9/2012



Ser 3797 Amount $5,000.00 Date 9/13/2012



Ser 3834 Amount $5,000.00 Date 10/15/2012


CATHOLIC CEMETERIES
Cathedral Basilica
Five Thousand and 00/100
Cathedral Basilica
MEMO
November 2012 Lease
3865

Ser 3865 Amount $5,000.00 Date 11/15/2012

CATHOLIC CEMETERIES OF THE ARCHDIOCESE OF AGANA
850 West Marine Corps Drive
Agana, Guam 96910
Email: info@catholiccemeteriesguam.com

Invoice

Date	Invoice #
7/9/2014	PPE 7 5 202

Bill To

Cathedral Basilica
207 Archbishop Flores Street
Agana, Guam 96910

Item	Description	Serviced	Qty	Amount
Other	PPE 7 5 2014			4,765 48

Total	$4,765 48
Payments/Credits	$0 00
Balance Due	$4,765 48

Phone #	Fax #
(671) 477-9329	(671) 472-1342

PPE 7.5.2014

	CB	Gift shop	CC	Total		
Gross	$ 4,204.00	$ 1,437.76	$ 7,831.14	$ 13,472.90		
Net Pay	$ 2,329.86	$ 1,121.28	$ 4,777.26	$ 8,228.40	$ 8,228.40	
FIT	$ 270.31	$ 24.30	$ 511.75	$ 806.36	$ 806.36	Federal Income
FICA	$ 260.66	$ 89.15	$ 485.54	$ 835.35	$ 835.35	EE FICA
ER FICA	$ 260.66	$ 89.15	$ 485.54	$ 835.35	$ 835.35	ER FICA
Medicare	$ 60.95	$ 20.85	$ 113.56	$ 195.36	$ 195.36	EE Medicare
ER Medicare	$ 60.95	$ 20.85	$ 113.56	$ 195.36	$ 195.36	ER Medicare
Medical	$ 243.48	$ 110.78	$ 309.25	$ 663.51	$ 1,076.44	Checks
ER Medical	$ 132.71	$ -	$ 154.64	$ 287.35		
Dental	$ 47.09	$ 31.40	$ 47.09	$ 125.58		
401K	$ 491.65	$ 40.00	$ 426.19	$ 957.84		Direct Deposit
ER 401K	$ 84.08	$ 8.00	$ 77.03	$ 169.11		
BOG	$ 100.00		$ 346.50	$ 446.50		
CST360	$ 100.00		$ 714.00	$ 814.00		
NFCU	$ 300.00			$ 300.00		
ARMAT				$ -		
CATCM				$ -		
FHB				$ -		
GG&FCU			$ 100.00	$ 100.00		
CB				$ -		
CHLDSPT				$ -		
Processing Fee	$ 20.00	$ 30.00	$ 45.00	$ 95.00		
Tax	$ 3.08	$ 4.62	$ 6.93	$ 14.62	$ 109.62	Processing Fee
Deduction Charge				$ -		
W2 Processing	$ -	$ -	$ -	$ -		
Rejects				$ -	$ 109.62	
				$ -		
TOTAL	$ 4,765.48	$ 1,590.38	$ 8,713.84	$ 15,069.69	$ 15,069.69	Total Inv
			$ 15,069.69	$ -	$ 15,069.69	

BANK OF GUAM
P.O. BOX 6Ø
HAGATNA, GUAM 96932

3793

CATHOLIC CEMETERIES
207 ARCHBISHOP FLORES ST.
HAGATNA, GUAM 96932

8/24/2012

PAY TO THE ORDER OF First Hawaiian Bank Loan - 03-66358256-18 $ **13,016.29

Thirteen Thousand Sixteen and 29/100********** DOLLARS

First Hawaiian Bank Loan - 03-66358256-18

MEMO

August Loan Payment for CB

AUTHORIZED SIGNATURE

⑈003793⑈ ⑆121105115⑆ 0101⑈117851⑈

Security Features Included Details on Back.

CATHOLIC CEMETERIES 3793

First Hawaiian Bank Loan - 03-66358256-18 8/24/2012
August Loan Payment for CB 13,016.29

BOG Checking #0101-11 August Loan Payment for CB 13,016.29

CATHOLIC CEMETERIES 3793

First Hawaiian Bank Loan - 03-66358256-18 8/24/2012
August Loan Payment for CB 13,016.29

BOG Checking #0101-11 August Loan Payment for CB 13,016.29

BANK OF GUAM
THE PEOPLE'S BANK
STATEMENT OF ACCOUNT

4-30-09
Page 1
Account # 101117851

**********AUTO**SCH 3-DIGIT 967
3064 1.0940 AT 0.471 14 3 103
ARCHBISHOP OF AGANA A CORPORATE SOLE
ANTHONY S APURON OFM CAP DD INCUMBENT
CATHOLIC CEMETERIES PIGO CEMETERY
207 ARCHBISHOP FLORES ST
HAGATNA GU 96910-5102

10111 785 1 DEMAND NON-PROFIT

Previous Balance	3-31-09	[redacted]
+Deposits/Credits	27	
-Checks/Debits	37	
-Service Charge		
+Interest Paid		
Current Balance		
Days in Statement Period	30	

* - - - - - - - - - - - - -TRANSACTION SUMMARY - - - - - - - - - - - - - *

Check	Check	Deposit	Date	Balance
[redacted]				

Continued on Next Page

ARCHBISHOP OF AGANA A CORPORATE SOLE
ANTHONY S APURON OFM CAP DD INCUMBENT
CATHOLIC CEMETERIES PIGO CEMETERY
207 ARCHBISHOP FLORES ST
HAGATNA GU 96910

[redacted]			
2455	4-06	21423.27	[redacted]
[redacted]			

Continued on Next Page

4/6/2009

Bank of Guam (CC for STG) **21,423.27

Twenty-One Thousand Four Hundred Twenty-Three and 27/100**********

Bank of Guam (CC for STG)

PPE 4/4/09 - cb/cc

Bank of Guam (CC for STG) 4/6/2009

ppe 4/4/09 - cc 37e & 20d actual	14,461.10
ppe 4/4/09 - s/b $6882.28 overage $79.89	6,962.17

[redacted]

BOG Checking #0101 PPE 4/4/09 - cb/cc 21,423.27

Bank of Guam (CC for STG) 4/6/2009

ppe 4/4/09 - cc 37e & 20d actual	14,461.10
ppe 4/4/09 - s/b $6882.28 overage $79.89	6,962.17

BOG Checking #0101 PPE 4/4/09 - cb/cc 21,423.27

[redacted]

4344

CATHOLIC CEMETERIES
850 WEST MARINE CORPS DRIVE
HAGATNA, GU 96910

6/24/2014

PAY TO THE ORDER OF Joshua Perez

$ 7,178.84

Seven Thousand One Hundred Seventy-Eight and 84/100 DOLLARS

Joshua Perez
PO Box 338
Agana, Guam 96932

MEMO

AUTHORIZED SIGNATURE

⑈004344⑈ ⑆121105165⑆ 0101⑈178⑆⑈

THOLIC CEMETERIES

4344

Joshua Perez

Date	Type	Reference	Original Amt.	Balance Due	6/24/2014 Discount	Payment
6/24/2014	Bill	Msgr. James Anni..	13,620.00	13,620.00		6,600.00
6/24/2014	Bill	[redacted]	578.84	578.84		578.84
					Check Amount	7,178.84

BOG Checking #0101-11

7,178.84

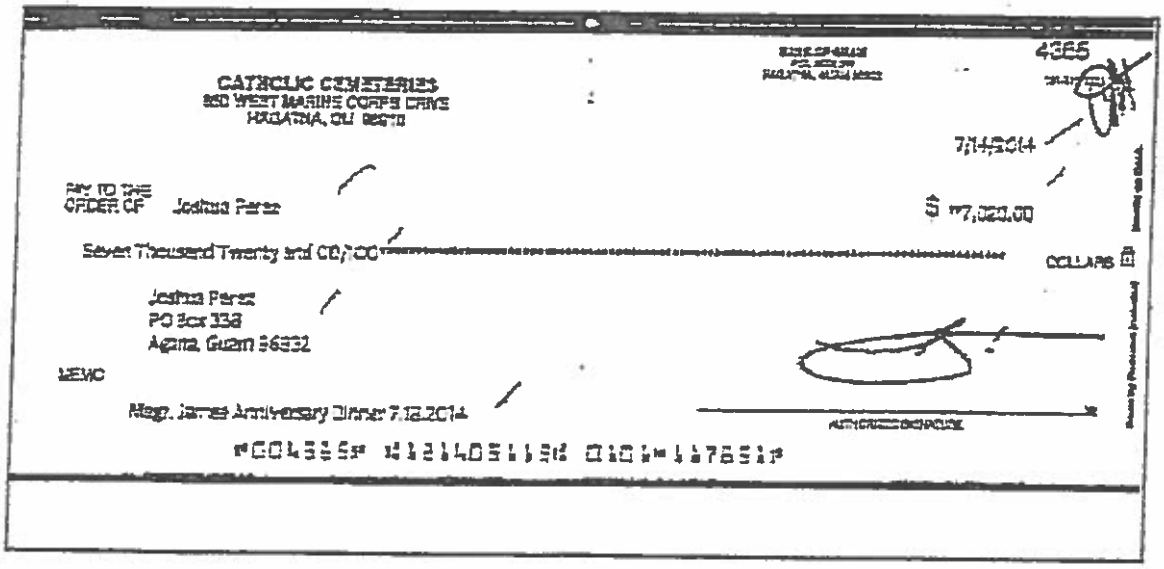
ICLIC CEMETERIES

4344

Joshua Perez

Date	Type	Reference	Original Amt.	Balance Due	6/24/2014 Discount	Payment
6/24/2014	Bill	Msgr. James Anni..	13,620.00	13,620.00		6,600.00
6/24/2014	Bill	[redacted]	578.84	578.84		578.84
					Check Amount	7,178.84

OG Checking #0101-11



CATHOLIC CEMETERIES
860 WEST MARINE CORPS DRIVE
HAGATNA, GU 96910

4365

7/14/2014

PAY TO THE ORDER OF Joshua Perez

$ *7,020.00

Seven Thousand Twenty and 00/100 DOLLARS

Joshua Perez
PO Box 338
Agana, Guam 96932

MEMO

Msgr. James Anniversary Dinner 7.12.2014

AUTHORIZED SIGNATURE

⑈004365⑈ ⑆121405159⑆ 0101⑈1676513⑈

Ck #: 4365 07/16/2014 Amt: $7,020.00

CATHOLIC CEMETERIES OF THE ARCHDIOCESE OF AGANA
Pigo Catholic Cemetery, Anigua ✝ Holy Cross Catholic Cemetery, Yona ✝ Mt. Carmel Catholic Cemetery, Agat
850 West Marine Corps Drive Agana, Guam 96910
Phone: (671) 477-9329 / 9328 Fax: 477-1342 | E-mail: info@catholiccemeteriesguam.com

C- Nº 01026

Date July 31, 20 1

Received from JESSE P. and GABRIELLE L.G. BAMBA ($ 14,280.00

the sum of FOURTEEN THOUSAND TWO HUNDRED EIGHTY Doll

in payment of MSGR. 20th ANNIVERSARY

☐ Pigo Cemetery
☐ Holy Cross Cemetery
☐ Mt. Carmel Cemetery
☐ Other: _____

☐ CASH ☑ CHECK/CC BOG 5719 ☐ OTHER	
Amount	14,120.00
Paid	14,280.00
Balance	-160.00

OFFICIAL RECEIPT

By: _____
Authorized Signature

Deloitte.

Deloitte & Touche LLP
361 South Marine Corps Drive
Tamuning, GU 96913-3911
USA
Tel: (671)646-3884
Fax: (671)649-4932
www.deloitte.com

January 8, 2014

Archbishop Anthony Sablan Apuron, OFM Cap.
196 B Cuesta San Ramon
Hagatna, Guam 96910

Dear Archbishop Apuron:

Thank you very much for your further inquiry with respect to the state of accounting for Catholic Cemeteries. I understand that additional information is required.

If you remember our initial discussion concerning the Catholic Cemeteries before we commenced work on the review of the Archdiocese, I advised you that based on reading the Cemeteries Fund financial statements, the performance of review procedures thereon may not yield much benefit. This conclusion has further been solidified based on detailed inquiries and discussions held with Mr. Joshua Perez, as follows:

1. Land was previously recorded on the Cemeteries Fund that is the property of the Archdiocese and was not transferred to the Fund. In the final statements prepared by Mr. Joshua Perez and submitted to you, the land has now been removed.

2. Originally, it appears that construction costs were duplicated in the initial financial statements provided. The construction costs were included in inventory and were also included in building. The total overstatement of some $3.8 million has now been removed and costs have been temporarily allocated amongst the respective assets. However, the actual construction contracts documenting this matter have yet to be located. Therefore, it is premature to engage in review procedures until the underlying construction documentation can be located and the fixed asset accounts are adjusted, if required.

3. As documented in my prior letter, originally, no allowance for doubtful accounts has historically been provided in the Cemeteries Fund accounts. Mr. Perez, at my request, derived an estimated allowance that has been included in the financial statements that have been provided you. However, Mr. Perez concurs that the current accounting software does not allow for differentiation between principal and interest due and does not allow for calculation of the current and long-term portions of receivables to allow for appropriate financial statement classification. This matter must be corrected if a review or an audit is to be performed.

4. The receivable situation is further compounded by the Cemeteries Fund historic manner of accounting for plot sales. The Cemeteries Fund has historically immediately recognized all accrued interest income that will be collected over the term of the agreed repayment schedule as revenues. This methodology in not in conformance with accounting principles generally accepted in the United States of America that requires that interest income be recognized ratably over the life of the term of the repayment schedule. The current software will have to be modified to allow for appropriate accounting of interest and principal and will also have to be modified to allow for appropriate classification as current versus long-term.

5. Depreciation was never recorded in the Cemeteries fund financial statements. At my request, Mr. Perez derived an estimate and that estimate has now been included in the financial statements that were provided you. However, that estimate will change if the investigation into the construction contracts discloses that the recorded values must be changed.

6. As disclosed in the provided financial statements, the Cemeteries Fund financial statements has never previously provided for a long-term care liability. Rather, when plot sales occurred, the Cemeteries Fund recognized the total amount as revenues. This is not correct accounting. A long-term care liability is included in the purchase price and that purchase price must be allocated between the cost of the plot and the liability for long-term care. Mr. Perez concurred and recorded a liability for long-term care, at my request, for plots sold from 2005 on. However, no liability has been recorded for plots sold earlier than that time period. Mr. Perez advised me that such a liability for prior periods could approximate another $800,000. It is extremely important that this matter be resolved and the actual liability be recorded in the financial statements. This matter remains open at this date and should be resolved prior to attempting a review or audit.

7. As you can see based on the forgoing, deriving an appropriate income statement for any given year will be a challenge as we do not know the correct amount of the long-term care liability that arose in a given year, we don't know the correct depreciation that should be charged to a specific year, we do not know the correct allowance for doubtful accounts that should be charged to a specific year and we don't know how much revenue in a specific year has been overstated due to the premature recognition of revenue. Therefore, the recommended approach is to work to correct the Cemeteries Fund balance sheet as of a specified date (such as June 30, 2013) and to move forward on deriving correct income statements on a going forward basis.

For the above reasons and the reasons specified in my earlier letter, I do not believe that it makes economic sense to engage in a review or an audit until the above matters have been resolved and appropriate accounting software obtained. I am very grateful for the work of Mr. Perez who was very forthcoming and who worked very diligently with me to correct the many material misstatements that had previously resided in the financial statements. However, additional work is necessary and I recommend that the funds that could be used for an audit or a review be used to correct the above matters.

Very truly yours,

Daniel S. Fitzgerald
Partner