

STATE OF MAINE
PENOBSCOT, ss.

SUPERIOR COURT
CRIMINAL ACTION
DOCKET NO. CR-2011-3524

STATE OF MAINE,

V.

MEREDITH PURCELL,

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STATE'S SENTENCING
MEMORANDUM

Defendant

INTRODUCTION

This memorandum is submitted in support of the State's recommendation of a seven year sentence, all but two years suspended, and two years probation, with the condition that the Defendant pay restitution in the amount of \$81,792, release her interest in her mother's home on Maple Street in East Millinocket, and have no contact, direct or indirect, with Geraldine Hoxie.

FACTUAL BACKGROUND

The victim, Geraldine Hoxie, now 89 years old, of East Millinocket, lost her husband, Lewis, in April, 2000. Her daughter, Meredith Purcell, now 59, became Mrs. Hoxie's power of attorney and began to assist her with her finances and her medical appointments. The power of attorney directed Purcell to use her mother's money for the benefit of her mother only:

As the "Agent" or "Attorney-in-fact," you are given power...to make decisions about the money and property belonging to the Principal and to spend it on that person's behalf. As the Agent, you are under a duty (called a "fiduciary duty") to observe the standards observed by a prudent person dealing with the property of another. . . As the agent, you are not entitled to use the money for your own benefit or to make gifts to yourself or others unless the Durable Power of Attorney specifically gives you the authority to do so. If you violate your

fiduciary duty..., you may be liable for damages and may be subject to criminal prosecution.

State's Exhibit 1. The power of attorney gave no authorization for Purcell to make gifts to herself or others.

Geraldine Hoxie was dependent on Purcell, in part because she had no driver's license and was living in East Millinocket. During the period charged in the Indictment, Mrs. Hoxie had monthly social security income ranging from \$1,127 a month in 2007 to \$1,225 a month in 2009 through 2011. Her husband had also left her a financial cushion of over \$169,000 invested in annuity accounts. The Hartford annuity account had a balance of \$158,332 on October 1, 2000, and her Commonwealth annuity account had a balance of \$10,843 on March 9, 2001. By early 2007, she had nearly \$80,000 in those accounts.

It was Meredith Purcell who made the decision to withdraw funds from her mother's annuity accounts (with an expressed intent not to "lose" the money to the State or a nursing home). She did not use those funds, however, for the sole benefit of her mother. As early as May 13, 2002, Purcell began to transfer funds from her mother's account to her own. Those transfers became more frequent in 2007 through the date the power of attorney was terminated in March, 2011.

As set out in more detail in the next section, Purcell used her mother's funds to cover point of purchase checks at Hollywood Slots and to pay down several high balance credit cards (among other bills not related to her mother's expenses). Her gambling history makes it likely that the frequent large cash withdrawals from her mother's account were used at Hollywood Slots. By January 12, 2010, the date of Purcell's last withdrawal from the annuity accounts, only \$1,000 remained in the Hartford account and no funds remained in the Commonwealth account.

The financial advisor, Kirk Fogg, testified that he had dissuaded Purcell from taking those last funds, by telling her that they represented a death benefit of \$8,000.

Purcell had three other siblings: Mark Hoxie, who also lived in East Millinocket; William Hoxie, who lived in Lincoln; and Peter Small, who lived in Brownville. Until March, 2011, they were not aware that their sister had been converting their mother's funds to her own use, because they did not receive copies of their mother's bank statements and they trusted their sister to safeguard their mother's funds. They testified, however, that there were signs of financial problems even before their discovery of the theft. Mark Hoxie testified that he received notices that the insurance on his mother's house on Maple Street had not been paid, and that he asked his sister about it. She assured him that the bill would be paid or the check was in the mail. Mark Hoxie further testified (and William Hoxie *would* have testified, had he been permitted) to observing arguments between Purcell and their mother about money, with Purcell yelling at their mother to turn down the heat and at times reducing their mother to tears. Both brothers testified that Purcell requested them to loan her money to cover her mother's bills.

It was not until early March, 2011, that Purcell's theft was uncovered. In late 2008, Purcell had convinced Geraldine Hoxie to let Purcell take over her checkbook and pay her bills. (In fact, the handwriting on the checks changed in late 2008, with Purcell first signing her mother's name and then her own name to her mother's checks.) Under their arrangement, Mrs. Hoxie would leave her bills on her counter for Purcell to pick up. In early March, 2011, William Hoxie discovered a bill from the IRS on his mother's counter for installment payments of taxes not paid for tax year 2009, including a penalty for "failure to pay." State's Exhibit 2. He conducted an investigation with the assistance of his wife, Pam, and learned that the annuity funds had been depleted, that \$100,000 had been transferred to an account other than his

mother's or had been withdrawn as cash from his mother's account, that there was a balance of only \$25 remaining in his mother's bank accounts, and that a number of her bills had not been paid. State's Exhibit 4 (examples of unpaid bills). Most egregious, his mother's medicare supplement insurance plan had been cancelled following several months of non-payment, resulting in a denial of some of her medical and pharmaceutical claims.

As a result of his investigation, William Hoxie confronted Purcell. She responded that she had her mother's money in her own account or in a cabinet in her house. She refused, however, to show him the money. Her brother, Mark, also confronted her and she responded that she had withdrawn money from her mother's accounts and put the cash in a safe for estate planning purposes. She refused to show him the money. Mark and William demanded that she return the funds to their mother. She refused. They arranged for their mother to consult an attorney, Roberta Winchell. Winchell requested that Purcell return the funds to her mother and she refused. Purcell told Mark Hoxie that "Ronnie [Purcell's husband] has deep pockets" and they were going to fight that money was missing. She further asserted that their mother signed for all of it. In fact, although her mother's signature appears on each of the documents withdrawing funds from the annuity accounts, it is Meredith Purcell's signature that appears on all the transaction slips withdrawing large amounts of cash and transferring money from her mother's account to her own.

In November, 2011, while this action was pending, Meredith Purcell went to her mother's new apartment at the Oak Park complex in East Millinocket and threatened that her mother would never see "the kids" (presumably her grandchildren and great-grandchildren) again. On the day the verdict was returned, Purcell's son, Scott, contacted Mrs. Hoxie by telephone and reiterated that message.

GERALDINE HOXIE'S EXPENSES

The State has created a chart of Geraldine Hoxie's monthly social security income and her expenses (as represented by the checks listed on her monthly statements for her checking account). See Tab A at (first page, labeled "Hoxie Income Expenses"). Mrs. Hoxie's bills (medical, insurance, Bangor Daily, Beeline Cable, groceries (Hannaford and Lounsbury's), Bangor Hydro, Dead River (fuel oil), East Millinocket Sewer and Water, and Fairpoint) were routinely paid by a check from her account. In 2007 and 2008, she also deposited \$100 a month to her Christmas Club account. After Purcell took over Mrs. Hoxie's check book, only \$300 was deposited to the Christmas Club account in 2009, and no deposits were made in 2010 or the early months of 2011. Mrs. Hoxie's annual property taxes were paid by check in 2010, but by cash in 2009 and 2011 (\$979 in 2010, paid in two installments). She also had cash needs of \$5 a week for her church collection and \$16 every other week for her hairdresser (although she did pay her hairdresser on some occasions by check).

Mrs. Hoxie has indicated that she enclosed \$5 to \$10 with Christmas and birthday cards. She has also told the State that, contrary to the testimony of Wendy and Denise Purcell at trial, she did not give \$500 to her granddaughters to spend on their trips to Florida. It may be that it was in fact Purcell who delivered the cash to her daughters and attributed the gift to their Grandmother. No doubt it was Geraldine Hoxie's money with which Purcell was so generous.

While the aggregate amount of the checks slightly exceeded her social security income in 2007 and 2008, the margin was not so great as to require more than a fraction of the funds withdrawn from the annuity accounts in those years. Specifically, \$25,000 was withdrawn in 2007, when \$1,054 represented the shortfall between Mrs. Hoxie's social security income and the checks issued from her account; even adding \$1,200 for her Christmas Club contributions

and \$1,200 for her monthly cash disbursements, she would have needed no more than \$3,500 to supplement her annual social security income. \$24,000 was withdrawn from the annuity accounts in 2008, when there was only a shortage of \$487 between her income and her expenses paid that year; even adding \$2,400 for monthly cash and Christmas Club contributions, she would have needed only \$3,000 of additional funds that year to supplement her social security income.

In 2009 and 2010, it does not appear that Mrs. Hoxie would have needed to withdraw any funds from her annuity accounts to cover her monthly expenses, because the aggregate value of the checks issued from her account was significantly less than her social security income. No money was deposited in her Christmas Club account in 2010, and only \$300 was deposited in 2009.

A comparison of expenses produced by Geraldine Hoxie's daughter-in-law, Pam Hoxie, shows that Geraldine Hoxie's expenses are actually more now that she is living in subsidized housing, than when she was living at her home on Maple Street with no mortgage. *See* Tab. A (second page entitled "Prior Expense vs. Current Expense"). Mrs. Hoxie continues to pay expenses, such as annual property taxes, to maintain the home on Maple Street, but she has additional expenses at Oak Park (e.g. \$225 monthly rent) that she did not have at her own home. Pam Hoxie's estimate of Mrs. Hoxie's current monthly expenses is \$1,016. Based on Geraldine Hoxie's expenses on Maple Street during the period that William and Pam Hoxie were paying her bills (April through July 2011), Pam estimates that Mrs. Hoxie's expenses were \$928 a month during her last year on Maple Street. That figure is in fact close to the average monthly expenses in 2010 (\$986), as shown in Detective Blodgett's spreadsheet ("Hoxie Income Expenses") in Tab A.

RESTITUTION

We have attached a spreadsheet at Tab B showing the deposits and transfers among Mrs. Hoxie's accounts and the Purcell accounts. For the period January 1, 2007, through March 17, 2011 (when Purcell's power of attorney was terminated), Purcell withdrew \$44,252.03 in cash from her mother's accounts and transferred an additional \$47,028.49 to accounts in the name of Purcell and her husband, bringing the aggregate amount of funds withdrawn or transferred to \$91,280.52. In coming to a restitution figure, we deducted any unknown cash deposits and any deposits associated with a Purcell check (NAPA or credit card advance), except for those amounts that were immediately withdrawn; the amounts immediately withdrawn are not included in the transfers and withdrawals. We also deducted the property taxes paid in cash in 2009 and 2011. We assumed that Purcell was disbursing \$100 in cash to her mother in each month, so we deducted an additional \$5,100 (\$100 for 51 months). We believe that the \$100 monthly figure overstates the amount provided to Mrs. Hoxie in cash, making the restitution figure a conservative estimate. Our final figure for restitution is \$81,792.54.

EXAMPLES OF THE THEFT TRANSACTIONS

The most blatant examples of Purcell's theft are the many transfers of funds from Geraldine Hoxie's account to the Purcells' accounts. Since Purcell had possession of Geraldine Hoxie's checkbook during most of the period charged in the indictment, there was no legitimate reason for Purcell to transfer funds to her account from her mother's to pay her mother's bills. It is obvious from the pattern of transfers and withdrawals that she needed the funds to cover her gambling expenses and high-balance credit card bills. The exhibits referenced in this section are attached in Tab C.

State's Exhibit 5: Transactions related to \$16,000 Hartford check dated February 9, 2007

- Purcell deposits a \$16,000 check from the Hartford annuity account into Geraldine Hoxie's account ("Hoxie account") on February 16, 2007. *See* Exhibit 5 at page 2.
- Purcell transfers a total of \$2,000 from the Hoxie account on February 23, 2007: \$1,296.51 to Meredith Purcell's account and \$703.49 to Ron Purcell's "house and land loan." *Id.* at pages 2, 7, 11.
- Purcell transfers an additional \$4,000 to her account. *Id.* at pages 2, 8, 12.
- Purcell withdraws \$1,000 cash from the Hoxie account. *Id.* at page 9.

State's Exhibit 6: Transactions related to \$5,000 Commonwealth check dated November 1, 2007

- Purcell deposits a \$5,000 check from Geraldine Hoxie's Commonwealth annuity in the Hoxie account on November 2, 2007. *State's Exhibit 6* at page 2.
- Purcell transfers \$3,000 from the Hoxie account to her own account on November 9, 2007. *Id.* at pages 3, 8.
- The deposit of \$3,000 in Purcell's account (*see* bottom page 9) covers point of purchase checks from Hollywood Slots and payments to Home Depot/Expo, Discover, Katahdin Federal, and Chase on November 13, 2007, and payments to Capital One, Sam's Club/GEMB and CitiCard on November 14. *Id.* at page 10.
- By November 29, 2007, Purcell's account balance is zero. *Id.* at page 11.

State's Exhibit 8: Transactions related to \$5,000 Commonwealth check dated August 8, 2008

- A \$5,000 check from Geraldine Hoxie's Commonwealth annuity is deposited directly in Purcell's account on August 11, 2008. *State's Exhibit 8* at pages 3, 4. Purcell has signed

the check below her mother's endorsement, but there is no indication that her mother is endorsing the check over to Purcell.

- On August 15, Purcell wagers \$3,708 at Hollywood Slots. State's Exhibit 22 at page 1 (Hollywood Slots Player Card record). Two days later, she wagers \$1,401. *Id.*
- On August 19, Purcell uses the funds from the Commonwealth check to cover Hollywood Slots point of purchase checks. By August 27, her balance is \$27.18, and by September 10, 2008, it is zero. *See* State's Exhibit 8 at pages 8, 9 and Exhibit 9 at 8.

State's Exhibit 10: \$10,000 Hartford check dated January 8, 2008

- A \$10,000 check from the Hartford annuity is deposited into the Hoxie account on January 13, 2009. The previous day, Purcell had transferred \$250 from the Hoxie account to her own, in order to cover Hollywood Slots point of purchase checks presented to her account on January 13. State's Exhibit 10 at 2, 11.
- On January 21, 2009, Purcell transfers \$2000 from the Hoxie account to her own account "per phone request Meredith to Meredith." On the same date, Purcell is playing the slots. *Id.* at 7, 12 and State's Exhibit 22 at 1.
- On January 23, 2009, Purcell transfers another \$500 from the Hoxie account to her account, after her account was debited \$200 for two Hollywood Slots point of purchase checks. On January 24, she wagers \$699 at Hollywood Slots. State's Exhibit 10 at 9, 12 and State's Exhibit 22 at 1.
- On January 30, she transfers \$2,000 from the Hoxie account to her account and takes an additional \$1,000 from the Hoxie account in cash. On February 1, Purcell wagers \$2,285 at Hollywood Slots and withdraws \$400 in point of purchase checks. State's Exhibit 10 at ages 10, 12 and State's Exhibit 22 at 1.

State's Exhibit 17: \$2,600 Hartford check dated January 12, 2010

- On January 19, 2010, Purcell deposits a \$2,600 check from the Hartford annuity account by depositing \$1,300 in the Hoxie account and depositing \$1,300 in the Purcell account. State's Exhibit 17 at 1, 3.
- The \$1,300 deposit into the Purcell account prevents the Hollywood Slots point of purchase checks presented on January 19, 2010, from being dishonored due to insufficient funds. *Id.* at 7.

State's Exhibit 18

- After the annuity funds were depleted in January, 2010, Purcell continued to steal from her mother's account, even though the only deposits were her mother's monthly social security checks in the amount of \$1,225.
- April, 2010: Purcell transfers \$500 from the Hoxie account on April 5, 2010 and another \$400 on April 13, 2010. Purcell's account is overdrawn by April 6, has a zero balance on April 13, and is overdrawn again on April 21 due to Hollywood Slots point of purchase checks.
- June, 2010: Purcell transfers \$300 from the Hoxie account to her account on June 8 to cover point of purchase checks from Hollywood Slots in the amount of \$250 presented for payment on the following day.
- July, 2010: Purcell transfers \$300 from the Hoxie account to her account on July 6 to cover her bills and is overdrawn by July 7.
- August, 2010: Purcell transfers \$200 from the Hoxie account to her account on August 4, 2010. She was overdrawn the previous day due to point of purchase checks from Hollywood Slots.

- September, 2010: Purcell transfers \$300 from the Hoxie account to her account on September 8. Purcell's account is overdrawn by September 14, due to point of purchase checks from Hollywood Slots. Her balance is zero.
- October, 2010: On October 1, 2010, Geraldine Hoxie's social security check is automatically deposited in the Hoxie account. Purcell transfers \$500 to her own account on the same day. On the following day, Purcell is at Hollywood Slots, withdrawing funds through three point of purchase checks.
- November, 2010: On November 5, 2010, Purcell transfers \$450 from the Hoxie account to her account. Purcell has a negative balance by November 19.
- January, 2011: On January 3, 2011, Purcell withdraws \$1,000 cash from the Hoxie account and deposits \$1,000 cash into her own account. The deposit is made in time to cover three point of purchase checks presented the next day in the aggregate amount of \$550.
- March, 2011: Two days before her power of attorney is terminated, Purcell withdraws \$1,323 in cash from the Hoxie account, bringing her mother's balance to \$25.

SENTENCING ANALYSIS

Purcell, age 59, has been found guilty of one count of Theft by Unauthorized Taking (Class B) and one count of Misuse of Entrusted Property (Class D) for embezzling over \$80,000 from her mother while she was entrusted with her mother's power of attorney and control of her financial affairs. In order to determine the appropriate sentence in this case, the first step is to "determine a basic term of imprisonment considering the particular nature and seriousness of the offenses committed by the offender." 17-A M.R.S. § 1252-C (1). The theft charge is punishable by up to 10 years in jail and the misuse charge by up to 364 days. Meredith Purcell abused her

mother's trust by transferring thousands of dollars from her mother's annuity and bank accounts in order to play the slots and cover a number of high balance credit cards. She depleted the funds, leaving her elderly mother without the financial security that was intended to last her lifetime. Purcell violated the duty to her mother expressly placed on her in writing by the power of attorney. The intentional nature of her conduct is evidenced by the frequency and duration of the conduct. The theft continued even after the annuity funds had been depleted. As a result, there were not sufficient funds left in her mother's account to pay her expenses, such as heating oil and supplemental medical insurance. Based on the nature and seriousness of the crime, the basic sentence should be five years.

The next step is determining "the maximum period of imprisonment . . . by considering all relevant sentencing factors, aggravating and mitigating, appropriate to that case."

§ 1252-C (2). The advanced age and incapacity of the victim is a significant aggravating factor. Purcell took advantage of her mother, when her mother had no prospect of earning money to replace the stolen funds, given that the primary breadwinner in the family (Lewis Hoxie) had passed away in April, 2000. She did not accept responsibility and in fact challenged her mother's competency without any basis in the medical records, which were obtained and disclosed to her by subpoena and court order well in advance of the competency hearing. The competency challenge required her mother to make not one, but two trips to court in Bangor from East Millinocket to testify against her daughter. Purcell also engaged in emotional abuse of her mother, by yelling at her to turn the heat down, and, after the charges came to light, threatening that she would not see her grandchildren again.

Even more egregious, according to the defense at trial, Purcell's theft was not motivated by financial need but rather by greed. The Purcells had ample income to maintain a comfortable

lifestyle without stealing from an elderly woman with limited resources and no earning capacity. The Purcells' federal adjusted gross income was \$76,116 in 2007, \$102,822 in 2008, \$110,729 in 2009, \$113,165 in 2010 and \$145,129 in 2011. Indeed, in all but 2007, the Purcells' annual income was greater than all the funds then invested in Geraldine Hoxie's annuity accounts. The mitigating factors are that Purcell had no prior criminal record and that she had assisted her mother with her errands, chores and medical appointments before her theft was uncovered. For these reasons, the aggravating circumstances are greater than the mitigating circumstances, bringing the maximum sentence to seven years.

The last step in this sentencing analysis is what portion of the sentence, if any, should be suspended. 17-A M.R.S. § 1252-C (3). A significant initial period of incarceration is appropriate to advance several purposes of sentencing: (1) to deter others from similar conduct; (2) to give fair warning of the nature of sentences that may be imposed where large sums of money are stolen; (3) to eliminate inequalities in sentences that are unrelated to legitimate goals; and (4) to avoid diminishing the gravity of the crime. 17-A M.R.S. § 1151. The primary purpose of the State's recommendation is to deter other caregivers who might be tempted to engage in similar financial exploitation of the elderly and to encourage those who are caught to accept responsibility at an early stage in order to make the elderly victim whole and spare the victim the stress of a court proceeding. Elder financial exploitation is a serious problem in Maine and elsewhere (see articles attached from Consumer Reports and the Bangor Daily News at Tab D), and we urge this Court to send the message to those entrusted with their elders' funds not to divert them to their personal use.

Accordingly, the State recommends a sentence of seven years all but two years suspended with two years probation. The condition of probation would be that Purcell pay restitution in the

amount of \$81,792, release her interest in her mother's house on Maple Street and refrain from contact, direct or indirect, with Geraldine Hoxie.

The State has attached three sentences imposed on caregivers stealing from an elderly relative or client. *See* Judgment and Commitment forms in cases against Blanche Cashman, Crystal Burns, and Susan Benner attached as Tab E. All three defendants accepted responsibility prior to trial, and the amounts alleged stolen in their cases were much less than in this case: about \$20,000 each. In the Burns case, it was difficult to sort out what payments Burns would have been entitled to, because she had lived with the victim in the victim's home (providing services and using the victim's account to buy for the household) and the victim had deflected attempts by Adult Protective workers to intervene — until the victim was transferred to a nursing care facility and was no longer dependent on Burns. In the Benner case, Benner pled at an early stage to an information and paid restitution on the day of sentencing, a major mitigating factor resulting in a sentence that was half the State's recommended cap.


In addition to recent sentences against caregivers, the State has attached the recent sentence imposed on James Philbrick, a financial advisor who convinced an elderly couple to invest \$195,000 with him, and then used most of that money to pay his son's restitution to an employer to resolve an embezzlement allegation. Philbrook received a sentence of eight years all but three years suspended. Tab F. Like Purcell, he abused the trust of an elderly victim, took his case to trial, and had no prior criminal conviction.

CONCLUSION

Based on the above analysis, the State recommends a sentence of seven years, all but two years suspended, and two years probation.

Dated: January 8, 2013

Respectfully submitted,



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State of Maine v. Meredith Purcell
Docket Number: CR-11-3524

ADDENDUM TO SENTENCING MEMORANDUM

- Tab A: Chart – Hoxie Income Expenses (2007-2010)
Chart – Prior Expense vs. Current Expense (Comparison Maple Street to Oak Park expenses)
- Tab B: Chart – Hoxie Expenditures and Cash/Transfers (Jan. 2007- March, 2011)
- Tab C: State’s Exhibit 5 - 2/9/07 check and EastMill FCU records
State’s Exhibit 6 - 11/1/07 check and EastMill FCU records
State’s Exhibit 8 - 8/2/08 check and EastMill FCU records
State’s Exhibit 10 - 1/8/09 check and EastMill FCU records
State’s Exhibit 17 - 1/12/10 check and EastMill FCU records
- Tab D: “85 Percent of Elders Abused in Maine Never Report It,” *Bangor Daily News*, 12/11/2012
“Protecting Mom and Dad’s Money,” *Consumer Reports*, Jan. 2013
- Tab E: Judgment and Commitment – *State of Maine v. Blanche Cashman*
Judgment and Commitment – *State of Maine v. Crystal Burns*
Judgment and Commitment – *State of Maine v. Susan Benner*
- Tab F: Judgment and Commitment – *State of Maine v. James Philbrook*

Hoxie Income Expenses

	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Yearly Total	Avg Monthly Expenses
	1,127.00	\$ 1,127.00	\$ 1,127.00	\$ 1,127.00	\$ 1,127.00	\$ 1,127.00	\$ 1,127.00	\$ 13,524.00	
	1,154.34	\$ 2,000.06	\$ 1,206.82	\$ 883.71	\$ 1,063.46	\$ 1,439.86	\$ 1,102.85	\$ 14,578.88	\$ 1,214.91
Jun-08		Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Yearly Total	
	1,153.00	\$ 1,153.00	\$ 1,153.00	\$ 1,153.00	\$ 1,153.00	\$ 1,153.00	\$ 1,153.00	\$ 13,836.00	
	1,159.41	\$ 1,130.15	\$ 1,797.94	\$ 1,253.55	\$ 1,006.67	\$ 863.14	\$ 1,126.39	\$ 14,323.19	\$ 1,193.60
Jun-09		Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Yearly Total	
	1,225.00	\$ 1,225.00	\$ 1,225.00	\$ 1,225.00	\$ 1,225.00	\$ 1,225.00	\$ 1,225.00	\$ 14,700.00	
	834.71	\$ 552.32	\$ 528.39	\$ 962.91	\$ 675.87	\$ 634.71	\$ 468.21	\$ 9,754.74	\$ 812.90
Jun-10		Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	Yearly Total	
	1,225.00	\$ 1,225.00	\$ 1,225.00	\$ 1,225.00	\$ 1,225.00	\$ 1,225.00	\$ 1,225.00	\$ 14,700.00	
	801.27	\$ 836.30	\$ 795.25	\$ 977.10	\$ 596.52	\$ 1,265.42	\$ 1,180.09	\$ 11,837.74	\$ 986.48

Prior Expense
Vs
Current Expense

11/18/11

Company	Description	Prior Expenses		Current Expenses	
		Monthly	House on Maple St	Monthly	Oak Park Apt
Bangor Hydro	electricity	\$66.00	based on same time frame jul 10 - jul 11	\$145.67	based on prior tenant usage jul 10 - jul 11
Bee Line Cable	cable tv	\$61.00		\$61.00	
Dead River	heating oil	\$174.17	jun 2010-may 2011 heating season ***	\$0.00	
Fairpoint	telephone	\$24.00		\$6.00	low income discount - and then further discounted
Vermont Mutual	insurance (house)	\$30.50	\$66.00 - 2011 (yearly) no other bills to base on	\$30.50	\$66.00 - 2011 (yearly)
Life Line	life line	\$35.00		\$35.00	
Secova	retiree health insurance	\$125.00		\$125.00	
Silverscript	prescription coverage	\$69.00		\$36.70	quimby program applied for
Oak Park Manor	rent	\$0.00		\$225.00	
East Millinocket Sewer	town sewer (house)	\$11.67	\$5.00 quarterly	\$11.67	\$5.00 quarterly
East Millinocket Water	town water (house)	\$18.33	\$5.00 quarterly	\$0.00	shut off
Medicare	medicare	\$96.50		\$0.00	quimby program applied for
Town of East Millinocket	taxes (house)	\$81.58	\$79.52 - year 2010	\$81.00	\$72.86 - year 2011
Prescriptions	hannaford prescriptions	\$51.67	\$20.24 - year 2010	\$59.20	2011 - 10 month average
Groceries	hannaford groceries	\$84.00	based on facts below (jan-mar 2011)	\$200.00	approx \$45 - \$50 per week
		\$928.42		\$1,016.74	
*** FIRST year LIHEAP was applied for - received \$1008 (calculated in monthly expense factor)					
House	Cannot sell house as Meredith Purcell's name is on the deed.... Yes, we would like to be able to sell to decrease costs!				
Groceries	\$45-\$50 per week is an estimate - do have all receipts if you want an average				
Groceries	Groceries are purchased in smaller packaging at a higher expense for freshness and diabetic counseling led to buying proper products				
	Between 1/01/11 - 3/17/11 there are 30 checks made out by Meredith Purcell to grocery establishments... Hannaford checks include prescription costs				
	\$931.65 Total of the 30 checks				
	(\$305.64) Total Hannaford prescriptions from 1/01/11 - 3/23/11 per Hannaford Medical expense report				
	\$626.01 divided by the 30 entries make an average of 20.86 per week				
	Note: two of the checks included in the 30 checks were made out for \$40 and \$50 to a local convenience store.... Highly doubtful that was groceries - cash probably?				
Factors not Included:	Doctor Office Visits	minimal as Medicare and Secova pay			
	CAN PROVIDE BACK UP DATA				





STATE'S EXHIBIT 5 CR-11-3524

Print

Check/Serial#:112839472

Account#:601866130

Amount:

021305001
02/21/2007
6553297591

This is a LEGAL COPY of your check. You can use it the same way you would use the original check.

00E420T002E599
6699982111

02/20/2007

JPMorgan Chase Bank
1040 Walnut Road
Syosset, NY 11358

00100 800-852-6668

THE HARTFORD

CHECK NO. 112839472

DATE 02/09/2007

PAY Sixteen Thousand and 00/100 Dollars \$16,000.00**

JRL

FOR: PARTIAL WITHDRAWAL FRCK ACCOUNT NO. 710817096

TO THE ORDER OF: GERALDINE E HOXIE
16 MAPLE ST
EAST WILLOWCKE, ME 04430

YOU IF NOT CASHED IN 180 DAYS

John A. Smith
Principal

⑆112839472⑆ ⑆021309379⑆ ⑆601866130⑆

⑆112839472⑆ ⑆021309379⑆ ⑆601866130⑆ ⑆0001600000⑆

> 211247117
6553297591
02/21/2007

17206643-02282887 211247117 ERSTHILL

For Deposit Only
Eastern Federal Credit Union

14145498

Do not endorse or write below this line.

01100481 02/21/2007
6553297591
⑆021305001⑆ 02/21/2007
6553297591

238 2639 11
02212607
02112607

0770248509

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER	5831
SSN#	
STATEMENT PERIOD	02/01/07 02/28/07

Page 1

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

STOP IN TODAY AND ASK US ABOUT OUR
CONVENIENT HOME EQUITY LOAN PROGRAMS.
WE OFFER A VARIABLE RATE AT 6.5% AND
A FIXED RATE AT 6.75%.
CALL OR STOP BY TO SPEAK TO A LOAN
OFFICER TODAY FOR MORE DETAILS!!!

Posting Date	ID# / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
02/01/07		PRIME SHARE					3602.56
		Joint Owners:					
		MEREDITH PURCELL					
		PETER A SMALL					
		WILLIAM H HOXIE					
		MARK E HOXIE					
02/02		Deposit ACH SOC SEC				1127.00	4729.56
02/02		Withdrawal				-200.00	4529.56
02/05		Withdrawal				-1000.00	3529.56
02/16		Deposit by Check				16000.00	19529.56
02/16		Withdrawal				-500.00	19029.56
02/23		Withdrawal				-2000.00	17029.56
02/26		Withdrawal				-9000.00	8029.56
02/26		Withdrawal				-4000.00	4029.56
02/26		Withdrawal				-1000.00	3029.56
02/28		Deposit Dividend 1.250%				8.54	3038.10
		Annual Percentage Yield Earned 1.26% from 02/01/07 through 02/28/07					
		Based on Average Daily Balance of 8,907.17					
02/28		New Balance					3038.10
		Dividends Earned Year to Date	14.08				
		Dividends Earned in 2008	69.37				

Account Balance Summary			
Total Shares	Balance	Total Loans	Balance
PRIME SHARE	3038.10		

	3038.10		

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER 2285 SSN #
STATEMENT PERIOD 02/01/07 02/28/07

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

STOP IN TODAY AND ASK US ABOUT OUR
CONVENIENT HOME EQUITY LOAN PROGRAMS.
WE OFFER A VARIABLE RATE AT 6.5% AND
A FIXED RATE AT 6.75%.
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OFFICER TODAY FOR MORE DETAILS!!!

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
02/01	ID 00	PRIME SHARE Previous Balance					749.76
		Joint Owners: MEREDITH PURCELL PETER A SMALL WILLIAM H HOXIE MARK E HOXIE					
02/28		Deposit Dividend 1.250%			0.72		750.48
		Annual Percentage Yield Earned 1.26% from 02/01/07 through 02/28/07 Based on Average Daily Balance of 749.76					
02/28		New Balance					750.48
		Dividends Earned Year to Date 1.52 Dividends Earned In 2006 10.58					
02/01	ID 61	CHRISTMAS CLUB Previous Balance					300.34
02/28		Deposit Dividend 1.250%			0.29		300.63
		Annual Percentage Yield Earned 1.27% from 02/01/07 through 02/28/07 Based on Average Daily Balance of 300.34					
02/28		New Balance					300.63
		Dividends Earned Year to Date 0.51 Dividends Earned In 2006 7.51					
02/01	ID 71	SHARE DRAFT Previous Balance					1914.41
		Joint Owners: PETER A SMALL WILLIAM H HOXIE MEREDITH PURCELL MARK E HOXIE					
02/01		Draft 004628			-47.07		1867.34
02/06		Draft 004614			-16.00		1851.34
02/07		Draft 004630			-50.00		1801.34
02/13		Draft 004629			-36.03		1765.31
02/13		Draft 004627			-201.08		1564.23
02/14		Draft 004631			-16.00		1548.23
02/20		Draft 004632			-10.00		1538.23
02/21		Draft 004633			-10.00		1528.23
02/22		Draft 004636			-16.00		1512.23
02/26		Deposit			9000.00		10512.23
02/26		Draft 004634			-1.44		10510.79
02/27		Draft 004638			-91.85		10418.94
02/27		Draft 004639			-100.00		10318.94
02/28		Draft 004621			-9.00		10309.94
02/28		Draft 004637			-46.88		10263.06
02/28		New Balance					10263.06
		Dividends Earned Year to Date 0.00 Dividends Earned In 2006 0.00					

Number	Amount	Number	Amount	Number	Amount	Number	Amount
004614	16.00	004629	36.03	004633	10.00	004638	91.85
004621*	9.00	004630	50.00	004634	1.44	004639	100.00
004627*	201.08	004631	16.00	004636*	16.00		
004628	47.07	004632	10.00	004637	46.88		

* Asterisk next to number indicates skip in number sequence

Total Dividends Earned Year to Date

2.03

EASTMILL FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
10 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Acct 0000005831 HOXIE, GERALDINE
Eff: 02/02/07 Date: 02/02/07
Flr: 0018 Time: 9:44am

Withdrwl from PRIME SHARE 00
Amount: 200.00
New Bal: 4,529.56
Seq: #5390

Cash Disbursed -200.00

Meredith Luce

Cash Received by

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[Small handwritten mark]



FEDERAL CREDIT UNION

"Working hard for our Members"

astmill FCU
0 Main Street
ast Millinocket ME 04430
nquiries Call: 207-746-3428

oct 0000005831 HOXIE, GERALDINE
ff: 02/05/07 Date: 02/05/07
lr: 0016 Time: 1:31pm

ithdrwl from PRIME SHARE 00
mount: 1,000.00
ew Bal: 3,529.56
eq: #8190

ash Disbursed -1,000.00

Meredith Purcell

Cash Received by

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eastmill FCU
0 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

acct 0000005831 HOXIE, GERALDINE
eff: 02/16/07 Date: 02/16/07
lr: 0002 Time: 3:54pm

withdrwl from PRIME SHARE 00
amount: 500.00
new Bal: 19,029.56
eq: \$6650

Meredith Burcell

Authorized by

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Eastmill FCU
100 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

acct 0000005831 HOXIE, GERALDINE
Date: 02/23/07
Time: 12:05pm
Ref: 02/23/07
Tr: 0016

Withdrawal from PRIME SHARE 00
Amount: 2,000.00
New Bal: 17,029.56
Seq: #5349

Payment to HOUSE AND LAND 08
acct 0000002063
URCELL, RONALD
Date: 03/20/07
Amount: 703.49
Principal: -549.15
Interest: 154.34
New Bal: 82,036.65
Seq: #5350

Deposit to PRIME SHARE 00
acct 0000001547
URCELL, MEREDITH
Amount: 1,296.51
New Bal: 1,321.51
Seq: #5351

Meredith Purcell

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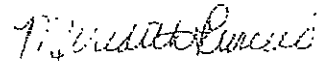
EASTMILL FEDERAL CREDIT UNION

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Eastmill FCU
60 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Acct 0000005831 HOXIE, GERALDINE
Eff: 02/26/07 Date: 02/26/07
Tr: 0018 Time: 11:50am

Withdrawl from PRIME SHARE 00
Amount: 4,000.00
New Bal: 4,029.56
Seq: #7179
Deposit to SHARE DRAFT 71
Acct 0000001547
PURCELL, MEREDITH
Amount: 4,000.00
New Bal: 4,615.50
Seq: #7180



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acct 0000005831 HOXIE, GERALDINE
Eff: 02/26/07 Date: 02/26/07
Tr: 0018 Time: 11:50am

Withdrawl from PRIME SHARE 00
Amount: 1,000.00
New Bal: 3,029.56
Seq: #7181

Cash Disbursed -1,000.00

Meredith Luce

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SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER	2063
SSN #	
STATEMENT PERIOD	02/01/07 02/28/07

RONALD PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

STOP IN TODAY AND ASK US ABOUT OUR
CONVENIENT HOME EQUITY LOAN PROGRAMS.
WE OFFER A VARIABLE RATE AT 6.5% AND
A FIXED RATE AT 6.75%.
CALL OR STOP BY TO SPEAK TO A LOAN
OFFICER TODAY FOR MORE DETAILS!!!

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
02/01/07	FD 00	PRIME SHARE Previous Balance					85.49
		Joint Owner: MEREDITH PURCELL					
02/01		Deposit ACH KATAHDIN PAPER C TYPE: PAYROLL				526.63	612.12
02/02		Withdrawal				-350.00	262.12
02/02		Withdrawal				-150.00	112.12
02/08		Deposit ACH KATAHDIN PAPER C TYPE: PAYROLL				611.54	723.66
02/09		Withdrawal				-400.00	323.66
02/12		Withdrawal				-20.00	303.66
02/14		Withdrawal Transfer To PURCELL, MEREDITH XXXXXXXXXXXX Share 71				-3.88	299.78
02/15		Withdrawal Transfer To PURCELL, MEREDITH XXXXXXXXXXXX Share 71				-72.54	227.24
02/15		Withdrawal Transfer To PURCELL, MEREDITH XXXXXXXXXXXX Share 71				-95.00	132.24
02/15		Deposit ACH KATAHDIN PAPER C TYPE: PAYROLL				695.74	827.98
02/15		Withdrawal PER PHONE REQUEST MEREDITH				-500.00	327.98
02/22		Deposit ACH KATAHDIN PAPER C TYPE: PAYROLL				499.62	827.60
02/22		Withdrawal Transfer To PURCELL, MEREDITH XXXXXXXXXXXX Share 71 PER PHONE REQUEST, MEREDITH				-300.00	527.60
02/23		Withdrawal Transfer To Loan 08				-400.00	127.60
02/26		Withdrawal				-25.00	102.60
02/28		Deposit Dividend 1.250%				0.25	102.85
		Annual Percentage Yield Earned 1.24% from 02/01/07 through 02/28/07 Based on Average Daily Balance of 264.31					
02/28		New Balance					102.85
		Dividends Earned Year to Date 0.71 Dividends Earned In 2006 5.68					

*** ANNUAL PERCENTAGE RATE 8.750% *** Periodic Rate (Daily) 0.23972%

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
02/01/07	FD 08	HOUSE AND LAND Previous Balance					82585.80
		Joint Owner: MEREDITH PURCELL					
02/23		Payments Transfer From Share 00	0.00	400.00		400.00	82585.80
02/23		Payments	-549.15	154.34		703.49	82036.65
02/28		New Balance					82036.65
		A Payment of 1,103.49 is due on 03/20/07					
		Interest Paid Year to Date 1249.78 Interest Paid In 2006				6977.40	

Account Balance Summary			
	Balance	Total Loans	Balance
Total Shares			
PRIME SHARE	102.85	HOUSE AND LAND	82036.65
	-----		-----
	102.85		82036.65

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER 1547 SSN #
STATEMENT PERIOD 02/01/07 02/28/07

MEREDITH PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

STOP IN TODAY AND ASK US ABOUT OUR
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Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
02/01/07	ID:00	PRIME SHARE Previous Balance					25.00
		Joint Owner: RONALD PURCELL					
02/23		Deposit				1296.51	1321.51
02/28		Deposit Dividend 1.250%				0.29	1321.80
		Annual Percentage Yield Earned 1.26% from 02/01/07 through 02/28/07 Based on Average Daily Balance of 302.82					
02/28		New Balance					1321.80
		Dividends Earned Year to Date 0.29 Dividends Earned In 2006 0.00					
02/01/07	ID:71	SHARE DRAFT Previous Balance					2343.87
		Joint Owner: RONALD PURCELL					
02/02		Deposit				150.00	493.87
02/02		Draft 009605				-27.20	466.67
02/05		Draft 009629				-275.00	191.67
		Processed Check - CHASE TYPE: CHECK PYMT					
02/05		Deposit				500.00	691.67
02/05		Deposit				1650.00	2341.67
02/05		Draft 009619				-38.44	2303.23
02/06		Draft 009613				-84.15	2219.08
		Processed Check - LibertyMutualIns TYPE: INSPayment					
02/06		Withdrawal ACH DISCOVER TYPE: PHONE PAY				-180.00	2039.08
02/06		Draft 009630				-64.40	1974.68
02/06		Draft 009627				-75.00	1899.68
02/07		Draft 009611				-68.55	1831.13
		Processed Check - VERIZON ARC TYPE: CHECK PYMT					
02/07		Draft 009631				-1661.20	169.93
02/09		Deposit by Check				370.00	539.93
02/09		Deposit				400.00	939.93
02/09		Draft 009603				-60.00	879.93
02/12		Draft 009633				-50.00	829.93
		Processed Check - HOME DEPOT/EXPO TYPE: CHECK PYMT					
02/12		Draft 009636				-210.00	619.93
		Processed Check - CITICARD PAYMENT TYPE: CHECK PYMT					
02/12		Deposit				300.00	919.93
02/12		Draft 009612				-36.90	883.03
02/12		Draft 009634				-75.00	808.03
02/13		Draft 009637				-84.15	723.88
		Processed Check - LibertyMutualIns TYPE: INSPayment					
02/13		Draft 009642				-210.00	513.88
		Processed Check - CHASE TYPE: CHECK PYMT					
02/13		Draft 009641				-300.00	213.88
		Processed Check - FIA CardServices TYPE: CHECK PYMT					

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 1547 SSN #
STATEMENT PERIOD 02/01/07 02/28/07

MEREDITH PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

STOP IN TODAY AND ASK US ABOUT OUR
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WE OFFER A VARIABLE RATE AT 6.5% AND
A FIXED RATE AT 6.75%
CALL OR STOP BY TO SPEAK TO A LOAN
OFFICER TODAY FOR MORE DETAILS!!!

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
02/13		Draft 009635				-57.76	156.12
02/14		Deposit Transfer				3.88	160.00
		From PURCELL, RONALD XXXXXXXXXXXX Share 00					
02/14		Draft 009632				-160.00	0.00
		Processed Check - KATAHDIN FEDERAL					
		TYPE: PAYMENT					
02/15		Deposit Transfer				72.54	72.54
		From PURCELL, RONALD XXXXXXXXXXXX Share 00					
02/15		Draft 009638				-72.54	0.00
		Processed Check - DIRECTV					
		TYPE: CHECKPAYMT					
02/15		Deposit Transfer				95.00	95.00
		From PURCELL, RONALD XXXXXXXXXXXX Share 00					
02/15		Draft 009639				-95.00	0.00
		Processed Check - DISCOVER ARC					
		TYPE: PAYMENTS					
02/15		Deposit				500.00	500.00
02/16		Draft 009640				-25.00	475.00
		Processed Check - CAPITAL ONE ARC					
		TYPE: CHECK PYMT					
02/16		Deposit by Check				150.00	625.00
02/16		Deposit				500.00	1125.00
02/20		Deposit				200.00	1325.00
02/21		Withdrawal ACH BK OF AM CRD ACH				-111.00	1214.00
		TYPE: PAYBYPHONE					
02/21		Withdrawal ACH PAYBYPHONE-PYMT				-125.00	1089.00
		TYPE: PHONE PYMT					
02/21		Withdrawal ACH PAYBYPHONE-PYMT				-330.00	759.00
		TYPE: PHONE PYMT					
02/21		Draft 009628				-4.50	754.50
02/21		Draft 009647				-26.14	728.36
02/21		Draft 009649				-30.00	698.36
02/21		Draft 009645				-37.05	661.31
02/21		Draft 009643				-68.00	593.31
02/21		Draft 009644				-75.00	518.31
02/22		Deposit Transfer				300.00	818.31
		From PURCELL, RONALD XXXXXXXXXXXX Share 00					
02/22		Draft 009648				-9.28	809.03
02/22		Draft 999999				-80.00	729.03
02/22		Draft 009646				-370.00	359.03
02/23		Deposit by Check				256.47	615.50
02/26		Deposit				4000.00	4615.50
02/26		Draft 009651				-40.00	4575.50
02/27		Withdrawal ACH GLAIC				-21.60	4553.90
		TYPE: INSPAYMENT					
02/27		Draft 009653				-36.21	4517.69
02/27		Draft 009656				-40.00	4477.69
02/27		Draft 009655				-47.47	4430.22
02/27		Draft 009652				-75.00	4355.22
02/28		Draft 009654				-60.00	4295.22
02/28		Draft 009657				-120.00	4175.22
02/28		New Balance					4175.22

Dividends Earned Year to Date 0.00
Dividends Earned in 2005 0.00

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER	1547
SSN #	
STATEMENT PERIOD	02/01/07 02/28/07

Page 3

MEREDITH PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

STOP IN TODAY AND ASK US ABOUT OUR
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Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
Number	Amount	Number	Amount	Number	Amount	Number	Amount
009603	60.00	009631	1661.20	009641	300.00	009652	75.00
009605*	27.20	009632	160.00	009642	210.00	009653	36.21
009611*	68.55	009633	50.00	009643	68.00	009654	60.00
009612	36.90	009634	75.00	009644	75.00	009655	47.47
009613	84.15	009635	57.76	009645	37.05	009656	40.00
009619*	38.44	009636	210.00	009646	370.00	009657	120.00
009627*	75.00	009637	84.15	009647	26.14	999999*	80.00
009628	4.50	009638	72.54	009648	9.28		
009629	275.00	009639	95.00	009649	30.00		
009630	64.40	009640	25.00	009651*	40.00		

* Asterisk next to number indicates skip in number sequence

Total Dividends Earned Year to Date

0.29

Account Balance Summary		
	Balance	Balance
Total Shares		Total Loans
PRIME SHARE	1321.80	
SHARE DRAFT	4175.22	

	5497.02	

101000048
11/06/2007
6113544929

This is a LEGAL COPY of
your check. You can use it
the same way you would
use the original check.

002620100111549
6112876677 11/05/2007

COMMONWEALTH 1501 SW 6th AVE Topeka, KS 66606-0001	UNION BANK, N.A. 3017 Mitchell St. Joseph, MO 64507 85-19011012	0032005266
Date November 01, 2007 Pay Amount \$5,000.00		
Pay To The Order Of GERALDINE E HOXIE 16 MAPLE ST E MILLINOCKET ME 04430		Not valid after 180 Days
FIVE THOUSAND AND 00/100 US DOLLARS		

Paul A. Beck

003 2005 266 1012190171 *5008010471*

003 2005 266

1012190171

5008010471

0000500000

101000048
1010-00048
010-00048

170010292 11050007 >211287667< EASTMILL

>211287667< 11/05/2007
6551179000029200

1060707040032819532

1060707040032819532

DO NOT WRITE IN THESE SPACES
EastMill Federal Credit Union

Paul A. Beck
SIGN HERE

0607 704
704

011100481 11/05/2007
6435259063
1010000048 11/06/2007
6113544929

↓ Do not endorse or write below this line ↓

Account	5008010471
Amount	\$5,000.00
Bank	98
Date	20071106
Routing	101219017
Sequence	22094165
Serial	32005266

STATE'S
EXHIBIT
6
CR-11-3524

PENGAD 800-831-6895

EASTMILL FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
60 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Acct 0000005831 HOXIE, GERALDINE
Eff: 11/02/07 Date: 11/02/07
Tlr: 0004 Time: 3:24pm

Deposit to PRIME SHARE 00
Amount: 5,000.00
New Bal: 6,674.80
Seq: #10269
Funds Avail: 11/09/07 5,000.00

Check Received 5,000.00

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SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER 5831
STATEMENT PERIOD 11/01/07 11/30/07

Page 1

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

ARE YOU FEELING THE PINCH THIS HOLIDAY SEASON? YOU CAN SAVE ALL YEAR WITH A HOME EQUITY LOAN AT EASTMILL FEDERAL CREDIT UNION!
6.5% APR -- VARIABLE RATE
6.75% APR -- FIXED RATE
THE INTEREST YOU PAY ON A HOME EQUITY LOAN MAY BE TAX DEDUCTIBLE. CONSULT YOUR TAX ADVISOR FOR MORE INFORMATION.
APR = ANNUAL PERCENTAGE RATE

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
11/01/07	TD 00	PRIME SHARE Previous Balance					1047.80
		Joint Owners: MEREDITH PURCELL PETER A SMALL WILLIAM H HOXIE MARK E HOXIE					
11/02		Deposit ACH SOC SEC CO: SOC SEC				1127.00	2174.80
11/02		Withdrawal				-100.00	2074.80
11/02		Withdrawal				-400.00	1674.80
11/02		Deposit by Check				5000.00	6674.80
11/09		Withdrawal Transfer To HOXIE, GERALDINE XXXXXXXXXXXX Share 71				-500.00	6174.80
11/09		Withdrawal				-1200.00	4974.80
11/09		Withdrawal Transfer To PURCELL, MEREDITH XXXXXXXXXXXX Share 73				-3000.00	1974.80
11/30		Deposit Dividend 1.250%				3.12	1977.92
		Annual Percentage Yield Earned 1.26% from 11/01/07 through 11/30/07 Based on Average Daily Balance of 3,040.57					
11/30		New Balance					1977.92
		Dividends Earned Year to Date	56.88				

Account Balance Summary			
Total Shares	Balance	Total Loans	Balance
PRIME SHARE	1977.92		

	1977.92		

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER 2285
STATEMENT PERIOD 11/01/07 11/30/07

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

ARE YOU FEELING THE PINCH THIS HOLIDAY SEASON? YOU CAN SAVE ALL YEAR WITH A HOME EQUITY LOAN AT EASTMILL FEDERAL CREDIT UNION!
6.5% APR - VARIABLE RATE
6.75% APR - FIXED RATE
THE INTEREST YOU PAY ON A HOME EQUITY LOAN MAY BE TAX DEDUCTIBLE. CONSULT YOUR TAX ADVISOR FOR MORE INFORMATION.
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Posting Date	ID #/ Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
11/01/07	TD 00	PRIME SHARE Previous Balance					653.94
		Joint Owners: MEREDITH PURCELL PETER A SMALL WILLIAM H HOXIE MARK E HOXIE					
11/01		Deposit Transfer From Share 61				1207.07	1861.01
11/02		Withdrawal				-1200.00	661.01
11/30		Deposit Dividend 1.250%				0.72	661.73
		Annual Percentage Yield Earned 1.26% from 11/01/07 through 11/30/07 Based on Average Daily Balance of 701.01					
11/30		New Balance					661.73
		Dividends Eamed Year to Date 8.15					
11/01/07	TD 06	CHRISTMAS CLUB Previous Balance					1207.07
11/01		Withdrawal Transfer To Share 00				-1207.07	0.00
11/02		Deposit				100.00	100.00
11/30		Deposit Dividend 1.250%				0.10	100.10
		Annual Percentage Yield Earned 1.27% from 11/01/07 through 11/30/07 Based on Average Daily Balance of 96.67					
11/30		New Balance					100.10
		Dividends Eamed Year to Date 7.05					
11/01/07	TD 07	SHARE DRAFT Previous Balance					3087.59
		Joint Owners: PETER A SMALL WILLIAM H HOXIE MEREDITH PURCELL MARK E HOXIE					
11/01		Draft 004796				-200.00	2887.59
11/05		Draft 004797				-37.94	2849.65
		Processed Check - HABAND TYPE: ARCPAYMENT					
11/05		Draft 004800				-16.40	2833.25
11/06		Draft 004798				-16.00	2817.25
11/07		Draft 004801				-5.00	2812.25
11/07		Draft 004799				-16.00	2796.25
11/09		Deposit Transfer From HOXIE,GERALDINE XXXXXXXXXXXX Share 00				500.00	3296.25
11/09		Draft 004802				-169.00	3127.25
11/14		Draft 004804				-25.00	3102.25
11/15		Draft 004803				-371.26	2730.99
11/20		Draft 004808				-100.00	2630.99
11/21		Draft 004806				-6.84	2624.15
11/21		Draft 004809				-30.00	2594.15
11/23		Draft 004805				-50.00	2544.15
11/26		Draft 004811				-173.12	2371.03
11/27		Draft 004812				-70.80	2300.23
		Processed Check - BANGOR HYDRO TYPE: PAYMENT					
11/28		Draft 004816				-30.96	2269.27
		Processed Check - VERIZON ARC TYPE: CHECK PYMT					
11/28		Draft 004817				-16.00	2253.27

4

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
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[continued]



ACCOUNT NUMBER 2285
STATEMENT PERIOD 11/01/07 11/30/07

Page 2

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

ARE YOU FEELING THE PINCH THIS HOLIDAY SEASON? YOU CAN SAVE ALL YEAR WITH A HOME EQUITY LOAN AT EASTMILL FEDERAL CREDIT UNION!
6.5% APR -- VARIABLE RATE
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Posting Date	ID #/ Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
11/28		Draft 004810				-49.94	2203.33
11/28		Draft 004815				-55.60	2147.73
11/30		New Balance					2147.73
Dividends Earned Year to Date		0.00					

Number	Amount	Number	Amount	Number	Amount	Number	Amount
004796	200.00	004801	5.00	004806	6.84	004812	70.80
004797	37.94	004802	169.00	004808*	100.00	004815*	55.60
004798	16.00	004803	371.26	004809	30.00	004816	30.96
004799	16.00	004804	25.00	004810	49.94	004817	16.00
004800	16.40	004805	50.00	004811	173.12		

* Asterisk next to number indicates skip in number sequence

Total Dividends Earned Year to Date 15.20

Account Balance Summary			
Total Shares	Balance	Total Loans	Balance
PRIME SHARE	661.73		
CHRISTMAS CLUB	100.10		
SHARE DRAFT	2147.73		

	2909.56		

EASTMILL FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
50 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

acct 0000002285 HOXIE, GERALDINE
EFF: 11/02/07 Date: 11/02/07
Clr: 0004 Time: 3:15pm

Withdrwl from PRIME SHARE 00
Amount: 1,200.00
New Bal: 661.01
Seq: #10156

Cash Disbursed -1,200.00



Cash Received by

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50 Main Street
East Millinocket ME 04430
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Acct 000005831 HOXIE, GERALDINE
EFF: 11/09/07 Date: 11/09/07
Flr: 0016 Time: 11:36am

Withdrwl from PRIME SHARE 00
Amount: 1,200.00
New Bal: 4,974.80
Seq: #5794

Cash Disbursed -1,200.00

Meredith Luce

Cash Received by

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East Millinocket ME 04430
Inquiries Call: 207-746-3428

Acct 0000005831 HOXIE, GERALDINE
Eff: 11/09/07 Date: 11/09/07
Flr: 0016 Time: 11:39am

Withdrwl from PRIME SHARE 00
Amount: 3,000.00
New Bal: 1,974.80
Seq: #5840

Deposit to SHARE DRAFT 73
Acct 0000001547
PURCELL, MEREDITH
Amount: 3,000.00
New Bal: 3,486.68
Seq: #5842

Meredith Purcell

Authorized by

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60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
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ACCOUNT NUMBER 1547
STATEMENT PERIOD 11/01/07 - 11/30/07

MBREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

ARE YOU FEELING THE PINCH THIS HOLIDAY SEASON? YOU CAN SAVE ALL YEAR WITH A HOME EQUITY LOAN AT EASTMILL FEDERAL CREDIT UNION!
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Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
		PRIME SHARE Previous Balance					25.00
		Joint Owner: RONALD PURCELL					
11/30		New Balance					25.00
		Dividends Earned Year to Date	2.97				
		PRIME SHARE DRAFT Previous Balance					0.00
		Joint Owner: RONALD F PURCELL					
		PRIME SHARE DRAFT CHECKED					
		*** This is the final statement you will receive for this account ***					
		*** Please retain this final statement for tax reporting purposes ***					
		Dividends Earned Year to Date	0.00				
		PRIME SHARE DRAFT Previous Balance					170.05
		Beneficiary: RONALD F PURCELL					
11/01		Deposit				300.00	470.05
11/01		Draft 000223				-20.00	450.05
11/01		Draft 000232				-36.49	413.56
11/02		Deposit by Check				400.00	813.56
11/02		Draft 000236				-50.00	763.56
11/02		Draft 000226				-65.00	698.56
11/02		Draft 000238				-370.00	328.56
11/05		Draft 000241				-190.00	138.56
		Processed Check - DISCOVER ARC TYPE: PAYMENTS					
11/05		Draft 000243				-20.00	118.56
11/06		Draft 000225				-60.00	58.56
		Processed Check - VERIZON ARC TYPE: CHECK PYMT					
11/06		Deposit Transfer				1.44	60.00
		From PURCELL, RONALD XXXXXXXXXXXX Share 00					
11/06		Draft 000239				-60.00	0.00
		Processed Check - AMERICAN EXPRESS TYPE: CHECK PYMT					
11/06		Deposit Transfer				210.00	210.00
		From PURCELL, RONALD XXXXXXXXXXXX Share 00					
11/06		Draft 000240				-210.00	0.00
		Processed Check - CHASE TYPE: CHECK PYMT					
11/06		Deposit				400.00	400.00
11/06		Draft 000246				-35.00	365.00
11/06		Draft 000245				-40.56	324.44
11/07		Withdrawal ACH CLARKE AMERICAN TYPE: CHK ORDER2 CO: CLARKE AMERICAN				-13.93	310.51
11/08		Deposit				300.00	610.51
11/08		Draft 000237				-20.00	590.51
11/09		Draft 000249				-103.83	486.68
		Processed Check - VERIZON ARC TYPE: CHECK PYMT					
11/09		Deposit Transfer				3000.00	3486.68
		From HOXIE, GERALDINE XXXXXXXXXXXX Share 00					
11/09		Deposit by Check				300.00	3786.68

NOTICE: See reverse side for important information concerning your rights and disclosure information.

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
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[continued]



ACCOUNT NUMBER 1547
STATEMENT PERIOD 11/01/07 - 11/30/07

Page 2

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

ARE YOU FEELING THE PINCH THIS HOLIDAY SEASON? YOU CAN SAVE ALL YEAR WITH A HOME EQUITY LOAN AT EASTMILL FEDERAL CREDIT UNION!
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Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
11/13		Draft 000254 Processed Check - HOME DEPOT/EXPO TYPE: CHECK PYMT				-90.00	3696.68
11/13		Draft 000263 Point of Purchase Check - HOLLYWOOD SLOTS-Terminal City & State - BANG ME TYPE: PURCHASE				-100.00	3596.68
11/13		Withdrawal ACH DISCOVER TYPE: PHONE PAY CO: DISCOVER				-149.00	3447.68
11/13		Draft 000262 Point of Purchase Check - HOLLYWOOD SLOTS-Terminal City & State - BANG ME TYPE: PURCHASE				-150.00	3297.68
11/13		Draft 000248 Processed Check - KATAHDIN FEDERAL TYPE: PAYMENT				-160.00	3137.68
11/13		Draft 000255 Processed Check - CHASE TYPE: CHECK PYMT				-250.00	2887.68
11/13		Draft 000251				-25.00	2862.68
11/13		Draft 000252				-90.00	2772.68
11/14		Draft 000256 Processed Check - CAPITAL ONE ARC TYPE: CHECK PYMT				-60.00	2712.68
11/14		Draft 000259 Processed Check - SAMS CLUB/GEMB TYPE: CHECKPAYMT				-75.00	2637.68
11/14		Draft 000253 Processed Check - CITICARD PAYMENT TYPE: CHECK PYMT				-200.00	2437.68
11/14		Draft 000244				-20.00	2417.68
11/14		Draft 000260				-40.00	2377.68
11/14		Draft 000264				-50.00	2327.68
11/15		Deposit				300.00	2627.68
11/16		Draft 000265 Processed Check - MACYS PAYMENT TYPE: CHECK PYMT				-65.00	2562.68
11/16		Draft 000267 Processed Check - FIA CardServices TYPE: CHECK PYMT				-550.00	2012.68
11/16		Deposit by Check				370.00	2382.68
11/16		Draft 000266				-17.17	2365.51
11/19		Withdrawal ACH PAYBYPHONE-PYMT TYPE: PHONE PYMT CO: PAYBYPHONE-PYMT				-110.00	2255.51
11/19		Draft 000258				-50.00	2205.51
11/19		Draft 000257				-280.00	1925.51
11/19		Draft 000268				-370.00	1555.51
11/20		Draft 000269 Processed Check - LibertyMutualIns TYPE: INSPayment				-124.69	1430.82
11/20		Draft 000271 Processed Check - FIA CardServices TYPE: CHECK PYMT				-140.00	1290.82
11/20		Draft 000270				-380.00	910.82

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 1547
STATEMENT PERIOD 11/01/07 11/30/07

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

ARE YOU FEELING THE PINCH THIS HOLIDAY SEASON? YOU CAN SAVE ALL YEAR WITH A HOME EQUITY LOAN AT EASTMILL FEDERAL CREDIT UNION!
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Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
		Processed Check - FIA CardServices					
		TYPE: CHECK PYMT					
11/20		Draft 000276				-30.00	880.82
11/21		Withdrawal ACH PAYBYPHONE-PYMT				-450.00	430.82
		TYPE: PHONE PYMT CO: PAYBYPHONE-PYMT					
11/21		Draft 000273				-20.00	410.82
11/21		Draft 000277				-80.00	330.82
11/21		Draft 000261				-238.24	92.58
11/23		Deposit by Check				200.00	292.58
11/23		Draft 000274				-38.73	253.85
11/26		Draft 000275				-92.00	161.85
		Processed Check - LibertyMutualIns					
		TYPE: INSPayment					
11/26		Draft 000279				-23.58	138.27
11/27		Draft 000280				-51.00	87.27
11/28		Draft 000284				-70.50	16.77
11/29		Deposit Transfer				9.46	26.23
		From PURCELL, RONALD XXXXXXXXXXXX Share 00					
11/29		Draft 000285				-26.23	0.00
		Point of Purchase Check - GAP #2203/THE Terminal City & State - SOUT ME					
		TYPE: PURCHASE					
11/29		Deposit				500.00	500.00
		PER PHONE REQUEST MEREDITH					
11/30		Draft 000278				-40.00	460.00
11/30		Draft 000282				-220.00	240.00
11/30		New Balance					240.00
		Dividends Earned Year to Date	0.00				

Number	Amount	Number	Amount	Number	Amount	Number	Amount
000223	20.00	000245	40.56	000259	75.00	000271	140.00
000225*	60.00	000246	35.00	000260	40.00	000273*	20.00
000226	65.00	000248*	160.00	000261	238.24	000274	38.73
000232*	36.49	000249	103.83	000262	150.00	000275	92.00
000236*	50.00	000251*	25.00	000263	100.00	000276	30.00
000237	20.00	000252	90.00	000264	50.00	000277	80.00
000238	370.00	000253	200.00	000265	65.00	000278	40.00
000239	60.00	000254	90.00	000266	17.17	000279	23.58
000240	210.00	000255	250.00	000267	550.00	000280	51.00
000241	190.00	000256	60.00	000268	370.00	000282*	220.00
000243*	20.00	000257	280.00	000269	124.69	000284*	70.50
000244	20.00	000258	50.00	000270	380.00	000285	26.23

* Asterisk next to number indicates skip in number sequence

Total Dividends Earned Year to Date

2.97

Account Balance Summary			
	Balance	Total Loans	Balance
Total Shares			
PRIME SHARE	25.00		
SHARE DRAFT	0.00		
SHARE DRAFT	240.00		

	265.00		

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SEND
INQUIRIES
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60 MAIN STREET
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(207) 746-3428



ACCOUNT NUMBER 5831
STATEMENT PERIOD 08/01/08 08/31/08

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

EASTMILL FEDERAL CREDIT UNION
NEW AND USED VEHICLE LOAN RATES
24 MONTHS ---- 4.99%
36 MONTHS ---- 5.49%
48 MONTHS ---- 5.99%
60 MONTHS ---- 6.25%
72 MONTH TERMS ARE ALSO
AVAILABLE:
FREE LOAN PROTECTION INSURANCE TO
QUALIFIED BORROWERS.

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
08/01	JD:00	PRIME SHARE Previous Balance					444.53
		Joint Owners: MEREDITH PURCELL PETER A SMALL WILLIAM H HOXIE MARK E HOXIE					
08/01		Deposit ACH SOC SEC CO: SOC SEC				1153.00	1644.13
08/01		Withdrawal				-500.00	1144.13
08/07		Withdrawal PER PHONE REQUEST MEREDITH				-500.00	644.13
08/15		Withdrawal				-200.00	444.13
08/31		Deposit Dividend 0.750%				0.40	444.53
		Annual Percentage Yield Earned 0.75% from 08/01/08 through 08/31/08 Based on Average Daily Balance of 631.23					
08/31		New Balance					444.53
		Dividends Earned Year to Date	9.57				

Account Balance Summary			
Total Shares	Balance	Total Loans	Balance
PRIME SHARE	444.53		

	444.53		



EASTMILL FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
50 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Account 0000001547 PURCELL, MEREDITH
Eff: 08/11/08 Date: 08/11/08
Tr: 0016 Time: 2:44pm

Deposit to PRIME SHARE 00
Amount: 5,000.00
New Bal: 5,088.76
Seq: #10464
Funds Avail: 08/18/08 5,000.00

Check Received 5,000.00

Meredith Purcell

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TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER 1547
STATEMENT PERIOD 08/01/08 08/31/08

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

EASTMILL FEDERAL CREDIT UNION
NEW AND USED VEHICLE LOAN RATES
24 MONTHS ----- 4.99%
36 MONTHS ----- 5.49%
48 MONTHS ----- 5.99%
60 MONTHS ----- 6.25%
72 MONTH TERMS ARE ALSO
AVAILABLE.
FREE LOAN PROTECTION INSURANCE TO
QUALIFIED BORROWERS.

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
08/01	11100	PRIME SHARE Previous Balance					838.76
		Joint Owner: RONALD PURCELL					
08/11		Deposit by Check				5000.00	5088.76
08/18		Withdrawal PER PHONE REQ. BY M. PURCELL				-2000.00	3088.76
08/18		Withdrawal				-325.00	2763.76
08/25		Withdrawal PER PHONE REQUEST MEREDITH				-1500.00	1263.76
08/29		Deposit by Check				300.00	1563.76
08/31		Deposit Dividend 0.750% Annual Percentage Yield Earned 0.75% from 08/01/08 through 08/31/08 Based on Average Daily Balance of 2,116.18				1.35	1565.11
08/31		New Balance					1565.11
		Dividends Earned Year to Date	14.93				
08/01	11100	PRIME SHARE DRAFT Previous Balance					286.17
		Beneficiary: RONALD F PURCELL					
08/01		Deposit by Check				360.00	646.17
08/04		Draft 000671				-47.48	598.69
08/05		Draft 000673 Processed Check - FIA CardServices TYPE: CHECK PYMT				-20.00	578.69
08/05		Draft 000672 Processed Check - DISCOVER ARC TYPE: PAYMENTS				-200.00	378.69
08/05		Draft 000674 Processed Check - CHASE TYPE: CHECK PYMT				-260.00	118.69
08/05		Deposit Transfer From PURCELL, RONALD XXXXXXXXXXXX Share 00				200.00	318.69
08/05		Draft 000676				-173.55	145.14
08/05		Deposit Transfer From PURCELL, RONALD XXXXXXXXXXXX Share 00				204.86	350.00
08/05		Draft 000660				-350.00	0.00
08/05		Withdrawal Overdrawn 000668 In the amount \$370.00.				-20.00	-20.00
08/06		Withdrawal Overdrawn 000675 In the amount \$60.00 AMERICAN EXPRESS				-20.00	-40.00
08/07		Deposit				400.00	360.00
08/07		Deposit				500.00	860.00
08/11		Draft 000675 Processed Check - AMERICAN EXPRESS TYPE: RDP CHECK				-60.00	800.00
08/11		Deposit by Check				371.30	1171.30
08/11		Draft 000668				-370.00	801.30
08/12		Draft 000679 Processed Check - SAMS CLUB/GEMB TYPE: CHECKPAYMT				-30.00	771.30
08/12		Draft 000678 Processed Check - WAMU/PVN CARD TYPE: CHECKPAYMT				-30.00	741.30
08/13		Withdrawal ACH CLARKE AMERICAN				-14.60	726.70

NOTICE: See reverse side for important information concerning your rights and disclosure information.

5

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 1547
STATEMENT PERIOD 08/01/08 - 08/31/08

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

EASTMILL FEDERAL CREDIT UNION
NEW AND USED VEHICLE LOAN RATES
24 MONTHS ----- 4.99%
36 MONTHS ----- 5.49%
48 MONTHS ----- 5.99%
60 MONTHS ----- 6.25%
72 MONTH TERMS ARE ALSO
AVAILABLE.
FREE LOAN PROTECTION INSURANCE TO
QUALIFIED BORROWERS.

Posting Date	ID #/ Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
08/14		TYPE: CHK ORDER2 CO: CLARKE AMERICAN Draft 000680 Processed Check - CHASE TYPE: CHECK PYMT				-260.00	466.70
08/14		Deposit Transfer From PURCELL, RONALD XXXXXXXXXXXX Share 00				400.00	866.70
08/14		Draft 000677				-158.37	708.33
08/15		Draft 000682 Processed Check - KATAHDIN FEDERAL TYPE: PAYMENT				-200.00	508.33
08/15		Draft 000681 Processed Check - CITICARD PAYMENT TYPE: CHECK PYMT				-210.00	298.33
08/15		Deposit				300.00	598.33
08/18		Deposit				2000.00	2598.33
08/18		Draft 000684				-125.00	2473.33
08/18		Draft 000683				-717.00	1756.33
08/19		Draft 000688 Processed Check - MACYS PAYMENT TYPE: CHECK PYMT				-60.00	1696.33
08/19		Draft 000690 Processed Check - HOME DEPOT/EXPO TYPE: CHECK PYMT				-85.00	1611.33
08/19		Withdrawal ACH DISCOVER TYPE: PHONE PAY CO: DISCOVER				-125.00	1486.33
08/19		Draft 000695 Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME TYPE: PURCHASE				-150.00	1336.33
08/19		Withdrawal ACH BK OF AM CRD ACH TYPE: PAYBYPHONE CO: BK OF AM CRD ACH				-283.00	1053.33
08/19		Draft 000692				-30.00	1023.33
08/19		Draft 000693				-45.94	977.39
08/19		Draft 000689				-75.00	902.39
08/19		Draft 000694				-153.61	748.78
08/20		Draft 000691 Processed Check - CAPITAL ONE ARC TYPE: CHECK PYMT				-20.00	728.78
08/20		Draft 000687 Processed Check - CITICARD PAYMENT TYPE: CHECK PYMT				-120.00	608.78
08/20		Draft 000685				-81.60	527.18
08/21		Withdrawal ACH PAYBYPHONE-PYMT TYPE: PHONE PYMT CO: PAYBYPHONE-PYMT				-500.00	27.18
08/21		Deposit Transfer From PURCELL, RONALD XXXXXXXXXXXX Share 00				500.00	527.18
08/21		Deposit Transfer From PURCELL, RONALD XXXXXXXXXXXX Share 00				160.00	687.18
08/21		Draft 000699				-370.00	317.18
08/22		Deposit by Check				600.00	917.18
08/25		Withdrawal ACH BK OF AM CRD ACH TYPE: PAYBYPHONE CO: BK OF AM CRD ACH				-143.00	774.18
08/25		Deposit PER PHONE REQUEST MEREDITH				1500.00	2274.18

5

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 1547
STATEMENT PERIOD 08/01/08 08/31/08

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

EASTMILL FEDERAL CREDIT UNION
NEW AND USED VEHICLE LOAN RATES
24 MONTHS ---- 4.99%
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AVAILABLE
FREE LOAN PROTECTION INSURANCE TO
QUALIFIED BORROWERS.

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
08/25		Draft 000701				-23.76	2250.42
08/25		Draft 000704				-61.65	2188.77
08/25		Draft 000686				-668.00	1520.77
08/26		Draft 000700				-80.49	1440.28
		Processed Check - VERIZON ARC TYPE: CHECK PYMT					
08/26		Draft 000702				-150.00	1290.28
		Processed Check - VERIZON ARC TYPE: CHECK PYMT					
08/26		Draft 000709				-15.00	1275.28
08/26		Draft 000710				-45.13	1230.15
08/26		Draft 000697				-200.00	1030.15
08/27		Draft 000706				-60.91	969.24
		Processed Check - BANGOR HYDRO TYPE: PAYMENT					
08/27		Draft 000707				-32.31	936.93
08/27		Draft 000715				-40.00	896.93
08/27		Draft 000711				-75.00	821.93
08/27		Draft 000705				-75.36	746.57
08/27		Draft 000703				-157.50	589.07
08/28		Draft 000714				-120.00	469.07
		Processed Check - SAMS CLUB/GEMB TYPE: CHECKPAYMT					
08/28		Deposit				400.00	869.07
08/28		Draft 000716				-44.00	825.07
08/28		Draft 000708				-83.68	741.39
08/29		Draft 000718				-16.34	725.05
08/29		Draft 000717				-20.49	704.56
08/29		Draft 000719				-370.00	334.56
08/31		New Balance					334.56

Dividends Earned Year to Date 0.00

Number	Amount	Number	Amount	Number	Amount	Number	Amount
000660	350.00	000681	210.00	000693	45.94	000707	32.31
000668*	370.00	000682	200.00	000694	153.61	000708	83.68
000671*	47.48	000683	717.00	000695	150.00	000709	15.00
000672	200.00	000684	125.00	000697*	200.00	000710	45.13
000673	20.00	000685	81.60	000699*	370.00	000711	75.00
000674	260.00	000686	668.00	000700	80.49	000714*	120.00
000675	60.00	000687	120.00	000701	23.76	000715	40.00
000676	173.55	000688	60.00	000702	150.00	000716	44.00
000677	158.37	000689	75.00	000703	157.50	000717	20.49
000678	30.00	000690	85.00	000704	61.65	000718	16.34
000679	30.00	000691	20.00	000705	75.36	000719	370.00
000680	260.00	000692	30.00	000706	60.91		

* Asterisk next to number indicates skip in number sequence

Total Dividends Earned Year to Date

14.93

Account Balance Summary			
Total Shares	Balance	Total Loans	Balance
PRIME SHARE	1565.11		
SHARE DRAFT	334.56		

[continued]

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER 1547
STATEMENT PERIOD 08/01/08 08/31/08

Page 4

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

EASTMILL FEDERAL CREDIT UNION
NEW AND USED VEHICLE LOAN RATES

24 MONTHS ----- 4.99%

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48 MONTHS ----- 5.99%

60 MONTHS ----- 6.25%

72 MONTH TERMS ARE ALSO

AVAILABLE

FREE LOAN PROTECTION INSURANCE TO

QUALIFIED BORROWERS.

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
Total Shares			Balance	Total Loans			Balance
			1899.67				

2



FEDERAL CREDIT UNION

"Working hard for our Members"

astmill FCU
0 Main Street
ast Millinocket ME 04430
nquiries Call: 207-746-3428

cct 0000005831 HOXIE, GERALDINE
ff: 08/01/08 Date: 08/01/08
lr: 0008 Time: 11:17am

ithdrwl from PRIME SHARE 00
mount: 500.00
ew Bal: 1,144.13
eq: #13125
eposit to CHRISTMAS CLUB 61
cct 0000002285
OXIE, GERALDINE
aturity date: 11/01/08
mount: 100.00
ew Bal: 902.95
eq: #13126

ash Disbursed -400.00

Meredith Purcell

Cash Received by

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EASTMILL FEDERAL CREDIT UNION

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astmill FCU
0 Main Street
ast Millinocket ME 04430
nquiries Call: 207-746-3428

oct 000005831 HOXIE, GERALDINE
ff: 08/07/08 Date: 08/07/08
lr: 0018 Time: 3:13pm

ithdrwl from PRIME SHARE 00
mount: 500.00
ew Bal: 644.13
eq: #10474
omment for PRIME SHARE 00
ER PHONE REQUEST MEREDITH

Authorized by

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EASTMILL FEDERAL CREDIT UNION

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Eastmill FCU
10 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

acct 0000005831 HOXIE, GERALDINE
Eff: 08/15/08 Date: 08/15/08
Tr: 0016 Time: 12:17pm

Withdrawl from PRIME SHARE 00
Amount: 200.00
New Bal: 444.13
Seq: #7514

Cash Disbursed -200.00

Meredith Sweeney

Cash Received by

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Print

Check/Serial#: 114283785

Account#: 601866130

Amount:

VOID IF CASHED 2 COLOR BACKGROUND OR WATERMARKED PAPER IS MISSING. HOLD TO LIGHT TO VERIFY WATERMARKED PAPER.

JPMorgan Chase Bank
6040 Tarbell Road
Syracuse, NY 13206

00100

800-862-6668

50-917
213

THE HARTFORD

CHECK NO. 114283785

Date 01/08/2009

LAW

PAY Ten Thousand and 00/100 Dollars \$10,000.00**

FOR: PARTIAL WITHDRAWAL FROM ACCOUNT NO. 710817096

VOID IF NOT CASHED IN 180 DAYS

TO THE ORDER OF GERALDINE E HOXIE
16 MAPLE ST
EAST MILLINOCKE, ME 04430

John M. Daniels
Authorized Signature

⑆ 114283785⑆ ⑆ 021309379⑆ ⑆ 601866130⑆

22137927

170818523 01132009 >211267667< EASTMILL

For Deposit Only
Eastmill Federal Credit Union

Geraldine E. Hoxie

THIS IS WATERMARKED PAPER. DO NOT ACCEPT WITHOUT NOTING WATERMARK. HOLD TO LIGHT TO VERIFY WATERMARK. Endorsement of this check certifies endorsement to the payee for benefits or services. False representations could result in civil or criminal penalties.

STATE'S EXHIBIT
10
CR-11-3524
PENGAD 800-631-6888

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER 5831
STATEMENT PERIOD 01/01/09 01/31/09

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

CASH IN ON THE EQUITY IN YOUR HOME!
USE THE EQUITY IN YOUR HOME TO PAY
FOR HOME IMPROVEMENT, DEBT
CONSOLIDATION, OR A DREAM VACATION.
VARIABLE RATE 5.50% APR*
FIXED RATE 6.25% APR*
*ANNUAL PERCENTAGE RATE
TALK WITH A LOAN OFFICER FOR DETAILS
THAT FIT YOUR SITUATION. YOU WILL
BE GLAD THAT YOU DID.

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
01/01/09	TD 00	PRIME SHARE Previous Balance					594.72
		Joint Owners: MEREDITH PURCELL PETER A SMALL WILLIAM H HOXIE MARK E HOXIE					
01/02		Deposit ACH SOC SEC CO: SOC SEC				1225.00	1284.72
01/02		Withdrawal				-600.00	684.72
01/02		Withdrawal Transfer To HOXIE, GERALDINE XXXXXXXXXXXX Share 71				-200.00	484.72
01/09		Withdrawal				-200.00	284.72
01/12		Withdrawal PER PHONE REQ BY MEREDITH				-250.00	34.72
01/13		Deposit by Check				10000.00	10034.72
01/21		Withdrawal PER PHONE REQUEST MEREDITH TO CHECKING				-7000.00	3034.72
01/21		Withdrawal PER PHONE REQUEST MEREDITH TO MEREDITH				-2000.00	1034.72
01/23		Withdrawal				-300.00	734.72
01/23		Withdrawal				-500.00	234.72
01/31		Deposit Dividend 0.750% Annual Percentage Yield Earned 0.75% from 01/01/09 through 01/31/09 Based on Average Daily Balance of 2,864.56				1.82	236.54
01/31		New Balance					236.54
		Dividends Earned Year to Date				1.82	
		Dividends Earned In 2008				12.76	

Account Balance Summary			
Total Shares	Balance	Total Loans	Balance
PRIME SHARE	236.54		
	236.54		

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER 2285
STATEMENT PERIOD 01/01/09 . 01/31/09

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

CASH IN ON THE EQUITY IN YOUR HOME!
USE THE EQUITY IN YOUR HOME TO PAY
FOR HOME IMPROVEMENT, DEBT
CONSOLIDATION, OR A DREAM VACATION.
VARIABLE RATE 5.50% APR*
FIXED RATE 6.25% APR*
*ANNUAL PERCENTAGE RATE
TALK WITH A LOAN OFFICER FOR DETAILS
THAT FIT YOUR SITUATION. YOU WILL
BE GLAD THAT YOU DID.

Posting Date	JD #/ Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
		PRIME SHARE Previous Balance					166.03
		Joint Owners: MEREDITH PURCELL PETER A SMALL WILLIAM H HOXIE MARK E HOXIE					
01/06		Withdrawal ACH LOYAL-INS. TYPE: PREM DEBIT CO: LOYAL-INS.				-34.15	101.88
01/31		Deposit Dividend 0.750% Annual Percentage Yield Earned 0.77% from 01/01/09 through 01/31/09 Based on Average Daily Balance of 107.39				0.07	101.95
01/31		New Balance					101.95
		Dividends Earned Year to Date 0.07 Dividends Earned In 2008 4.77					
		STANDARD 611 CHRISTMAS CLUB Previous Balance				100.00	200.12
01/02		Deposit				0.13	200.25
01/31		Deposit Dividend 0.750% Annual Percentage Yield Earned 0.78% from 01/01/09 through 01/31/09 Based on Average Daily Balance of 196.89					200.25
01/31		New Balance					200.25
		Dividends Earned Year to Date 0.13 Dividends Earned In 2008 4.73					
		PRIME SHARE DRAFT Previous Balance					64.00
		Joint Owners: PETER A SMALL WILLIAM H HOXIE MEREDITH PURCELL MARK E HOXIE					
01/02		Deposit Transfer From HOXIE, GERALDINE XXXXXXXXXXXX Share 00				200.00	264.00
01/06		Draft 005050 Processed Check - Beeline Cable TV TYPE: CHECK PMTS				-49.95	214.05
01/07		Draft 005054 Processed Check - VERIZON ARC TYPE: CHECK PYMT				-10.41	203.64
01/07		Draft 005053				-33.00	170.64
01/13		Draft 005055				-13.88	156.76
01/21		Deposit PER PHONE REQUEST MEREDITH				7000.00	7156.76
01/22		Draft 005056				-44.30	7112.46
01/26		Draft 005060 Processed Check - BANGOR HYDRO TYPE: PAYMENT				-107.93	7004.53
01/26		Draft 005057				-272.00	6732.53
01/27		Draft 005061				-33.39	6699.14
01/27		Draft 005058				-55.60	6643.54
01/28		Draft 005059				-106.00	6537.54
01/29		Draft 005066				-49.95	6487.59
		Processed Check - Beeline Cable TV TYPE: CHECK PMTS					
01/30		Withdrawal Transfer				-2000.00	4487.59

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 2285
STATEMENT PERIOD 01/01/09 01/31/09

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

CASH IN ON THE EQUITY IN YOUR HOME!
USE THE EQUITY IN YOUR HOME TO PAY
FOR HOME IMPROVEMENT, DEBT
CONSOLIDATION, OR A DREAM VACATION.
VARIABLE RATE 5.50% APR*
FIXED RATE 6.25% APR*
*ANNUAL PERCENTAGE RATE
TALK WITH A LOAN OFFICER FOR DETAILS
THAT FIT YOUR SITUATION. YOU WILL
BE GLAD THAT YOU DID.

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
		To PURCELL, MEREDITH XXXXXXXXXX Share 73					
01/30		Withdrawal				-1000.00	3487.59
01/30		Draft 005062				-10.72	3476.87
01/30		Draft 005064				-33.00	3443.87
01/30		Draft 005063				-393.57	3050.30
01/31		New Balance					3050.30
		Dividends Earned Year to Date	0.00				
		Dividends Earned In 2008	0.00				

Number	Amount	Number	Amount	Number	Amount	Number	Amount
005050	49.95	005056	44.30	005060	107.93	005064	33.00
005053*	33.00	005057	272.00	005061	33.39	005066*	49.95
005054	10.41	005058	55.60	005062	10.72		
005055	13.88	005059	106.00	005063	393.57		

* Asterisk next to number indicates skip in number sequence

Total Dividends Earned Year to Date	0.20
Total Dividends Earned in 2008	9.50

Account Balance Summary		Total Loans	
Total Shares	Balance		Balance
PRIME SHARE	101.95		
CHRISTMAS CLUB	200.25		
SHARE DRAFT	3050.30		

	3352.50		

EASTMILL
FEDERAL CREDIT UNION



"Working hard for our Members"

Eastmill FCU
Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Account: 0000005831 HOXIE, GERALDINE
Effective: 01/13/09 Date: 01/13/09
Reference: 0004 Time: 9:05am

Deposit to PRIME SHARE 00
Amount: 10,000.00
New Bal: 10,034.72
Seq: #4582
Funds Avail: 01/21/09 10,000.00

Check Received 10,000.00

Authorized by

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EASTMILL FEDERAL CREDIT UNION



"Working hard for our Members"

Eastmill FCU
Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

acct 0000005831 HOKIE, GERALDINE
dt: 01/21/09 Date: 01/21/09
tr: 0011 Time: 8:49am

Withdrawal from PRIME SHARE 00
Amount: 7,000.00
New Bal: 3,034.72
Seq: #5090
Comment for PRIME SHARE 00
PER PHONE REQUEST MEREDITH TO
CHECKING

Deposit to SHARE DRAFT 71
acct 0000002285
HOKIE, GERALDINE
Amount: 7,000.00
New Bal: 7,156.76
Seq: #5092
Comment for SHARE DRAFT 71
acct 0000002285
HOKIE, GERALDINE
PER PHONE REQUEST MEREDITH

Authorized by

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EASTMILL FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
1 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Account: 0000005831 HOKIE, GERALDINE
Date: 01/21/09
Time: 8:49am
Branch: 0011

Withdrawal from PRIME SHARE 00
Amount: 2,000.00
New Bal: 1,034.72
Seq: #5099
Comment for PRIME SHARE 00
MER PHONE REQUEST MEREDITH TO
MEREDITH

Authorized by

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EASTMILL FEDERAL CREDIT UNION

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Eastmill FCU
1 Main Street
1st Millinocket ME 04430
Inquiries Call: 207-746-3428

acct 0000001547 PURCELL, MEREDITH
Eff: 01/21/09 Date: 01/21/09
Tr: 0011 Time: 8:49am

Deposit to SHARE DRAFT 73
Amount: 2,000.00
New Bal: 2,133.11
Seq: #5101
Comment for SHARE DRAFT 73
MER PHONE REQUEST MEREDITH FROM MOM

Authorized by

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EASTMILL FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
Main Street
St Millinocket ME 04430
Inquiries Call: 207-746-3428

Account: 0000005831 HOXIE, GERALDINE
Date: 01/23/09 Date: 01/23/09
Time: 10:09am

Withdrawal from PRIME SHARE 00	
Amount:	300.00
New Bal:	734.72
Seq:	#5579
Withdrawal from PRIME SHARE 00	
Amount:	500.00
New Bal:	234.72
Seq:	#5580
Deposit to SHARE DRAFT 73	
Account: 0000001547	
MURCELL, MEREDITH	
Amount:	500.00
New Bal:	1,281.53
Seq:	#5581

Cash Disbursed	-300.00
----------------	---------

Meredith Murcell

Cash Received by

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FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
100 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

acct 0000002285 HOXIE, GERALDINE
Eff: 01/30/09 Date: 01/30/09
Tr: 0016 Time: 9:56am

Withdrawal from SHARE DRAFT 71
Amount: 2,000.00
New Bal: 4,487.59
Seq: #6663

Deposit to SHARE DRAFT 73
acct 0000001547
MURCELL, MEREDITH
Amount: 2,000.00
New Bal: 3,002.03
Seq: #6665

Withdrawal from SHARE DRAFT 71
Amount: 1,000.00
New Bal: 3,487.59
Seq: #6667

Cash Disbursed -1,000.00

Meredith Linnell

Cash Received by

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INQUIRIES TO

EASTMILL FCU
 60 MAIN STREET
 E. MILLINOCKET, ME 04430-1128
 (207) 746-3428



ACCOUNT NUMBER: 1547
STATEMENT PERIOD 01/01/09 01/31/09

MEREDITH A PURCELL
 38 INDEPENDENCE LN
 EAST MILLINOCKET ME 04430-1022

CASH IN ON THE EQUITY IN YOUR HOME!
 USE THE EQUITY IN YOUR HOME TO PAY
 FOR HOME IMPROVEMENT, DEBT
 CONSOLIDATION, OR A DREAM VACATION.
 VARIABLE RATE 5.50% APR*
 FIXED RATE 6.25% APR*
 *ANNUAL PERCENTAGE RATE
 TALK WITH A LOAN OFFICER FOR DETAILS
 THAT FIT YOUR SITUATION. YOU WILL
 BE GLAD THAT YOU DID.

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
01/01/09		PREVIOUS BALANCE					32.80
		Joint Owner: RONALD PURCELL					
01/31		New Balance					32.80
		Dividends Earned Year to Date	0.00				
		Dividends Earned In 2008	16.04				
01/01/09		PREVIOUS BALANCE					682.18
		Beneficiary: RONALD F PURCELL					
01/02		Draft 000877				-50.00	632.18
		Processed Check - FIA CardServices					
		TYPE: CHECK PYMT					
01/02		Deposit by Check				300.00	932.18
01/05		Draft 000879				-131.00	801.18
		Processed Check - CITICARD PAYMENT					
		TYPE: CHECK PYMT					
01/05		Draft 000880				-235.00	566.18
		Processed Check - SEARS PAYMENT					
		TYPE: CHECK PYMT					
01/05		Draft 001231				-235.00	331.18
01/06		Deposit				400.00	731.18
01/08		Draft 000885				-50.00	681.18
		Processed Check - AMERICAN EXPRESS					
		TYPE: ARC PMT					
01/08		Deposit				300.00	981.18
		PER PHONE REQUEST MEREDITH					
01/08		Draft 000878				-41.49	939.69
01/08		Draft 000883				-64.19	875.50
01/09		Deposit by Check				400.00	1275.50
01/09		Draft 000882				-93.37	1182.13
01/12		Draft 000891				-65.00	1117.13
		Processed Check -- WAMU/PVN CARD					
		TYPE: CHECKPAYMT					
01/12		Withdrawal ACH DISCOVER				-220.00	897.13
		TYPE: PHONE PAY CO: DISCOVER					
01/12		Draft 000884				-270.00	627.13
		Processed Check - KATAHDIN FEDERAL					
		TYPE: PAYMENT					
01/12		Deposit				250.00	877.13
01/12		Draft 000886				-62.00	815.13
01/12		Draft 000888				-380.00	435.13
01/13		Draft 000892				-150.00	285.13
		Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME					
		TYPE: PURCHASE					
01/13		Draft 000890				-190.00	95.13
		Processed Check - CITICARD PAYMENT					
		TYPE: CHECK PYMT					
01/14		Draft 000887				-33.63	61.50
01/15		Deposit				400.00	461.50
		PER PHONE REQUEST MEREDITH					
01/15		Draft 000889				-25.00	436.50
01/16		Deposit by Check				375.00	811.50

NOTICE: See reverse side for important information concerning your rights and disclosure information.

11

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER	1547
STATEMENT PERIOD	01/01/09 01/31/09

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

CASH IN ON THE EQUITY IN YOUR HOME!
USE THE EQUITY IN YOUR HOME TO PAY
FOR HOME IMPROVEMENT, DEBT
CONSOLIDATION, OR A DREAM VACATION.
VARIABLE RATE 5.50% APR*
FIXED RATE 6.25% APR*
*ANNUAL PERCENTAGE RATE
TALK WITH A LOAN OFFICER FOR DETAILS
THAT FIT YOUR SITUATION. YOU WILL
BE GLAD THAT YOU DID.

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
01/20		Draft 000895				-60.00	751.50
		Processed Check - MACYS PAYMENT TYPE: CHECK PYMT					
01/20		Draft 000900				-150.00	601.50
		Processed Check - FIA CardServices TYPE: CHECK PYMT					
01/20		Withdrawal ACH CHASE				-330.00	271.50
		TYPE: EPAY CO: CHASE					
01/20		Withdrawal Overdrawn ACH				-20.00	251.50
		In the amount \$446.41 PAYBYPHONE-PYMT					
01/21		Draft 000899				-118.39	133.11
		Processed Check - LibertyMutualIns TYPE: INSPayment					
01/21		Deposit				2000.00	2133.11
		PER PHONE REQUEST MEREDITH FROM MOM					
01/21		Draft 000896				-38.02	2095.09
01/21		Draft 000901				-47.15	2047.94
01/21		Draft 000894				-70.00	1977.94
01/21		Draft 000902				-720.00	1257.94
01/22		Withdrawal ACH PAYBYPHONE-PYMT TYPE: PHONE PYMT CO: PAYBYPHONE-PYMT				-446.41	811.53
01/22		Deposit				300.00	1111.53
		PER PHONE REQUEST MEREDITH					
01/22		Draft 000897				-100.00	1011.53
01/22		Draft 000027				-150.00	861.53
01/23		Draft 000907				-100.00	761.53
		Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME TYPE: PURCHASE					
01/23		Draft 000908				-100.00	661.53
		Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME TYPE: PURCHASE					
01/23		Withdrawal ACH PAYBYPHONE-PYMT TYPE: PHONE PYMT CO: PAYBYPHONE-PYMT				-280.00	381.53
01/23		Deposit by Check				300.00	681.53
01/23		Deposit				100.00	781.53
01/23		Deposit				500.00	1281.53
01/23		Draft 000906				-20.00	1261.53
01/26		Draft 000909				-44.50	1217.03
01/26		Draft 000911				-285.00	932.03
01/26		Draft 000898				-300.00	632.03
01/27		Draft 000910				-120.00	512.03
		Processed Check - SAMS CLUB/GEMB TYPE: CHECKPAYMT					
01/27		Draft 000912				-100.00	412.03
01/29		Deposit				400.00	812.03
01/29		Draft 000904				-110.00	702.03
01/30		Deposit by Check				300.00	1002.03
01/30		Deposit Transfer				2000.00	3002.03
		From HOXIE, GERALDINE XXXXXXXXXXXX Share 71					
01/30		Draft 000914				-50.00	2952.03
01/30		Draft 000915				-54.28	2897.75
01/31		New Balance					2897.75

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 1547
STATEMENT PERIOD 01/01/09 01/31/09

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

CASH IN ON THE EQUITY IN YOUR HOME!
USE THE EQUITY IN YOUR HOME TO PAY
FOR HOME IMPROVEMENT, DEBT
CONSOLIDATION, OR A DREAM VACATION.
VARIABLE RATE 5.50% APR*
FIXED RATE 6.25% APR*
*ANNUAL PERCENTAGE RATE
TALK WITH A LOAN OFFICER FOR DETAILS
THAT FIT YOUR SITUATION. YOU WILL
BE GLAD THAT YOU DID.

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
		Dividends Earned Year to Date				0.00	
		Dividends Earned in 2008				0.00	
Number	Amount	Number	Amount	Number	Amount	Number	Amount
000027	150.00	000886	62.00	000896	38.02	000907	100.00
000877*	50.00	000887	33.63	000897	100.00	000908	100.00
000878	41.49	000888	380.00	000898	300.00	000909	44.50
000879	131.00	000889	25.00	000899	118.39	000910	120.00
000880	235.00	000890	190.00	000900	150.00	000911	285.00
000882*	93.37	000891	65.00	000901	47.15	000912	100.00
000883	64.19	000892	150.00	000902	720.00	000914*	50.00
000884	270.00	000894*	70.00	000904*	110.00	000915	54.28
000885	50.00	000895	60.00	000906*	20.00	001231*	235.00
* Asterisk next to number indicates skip in number sequence							
Total Dividends Earned Year to Date							0.00
Total Dividends Earned in 2008							16.04

Accounts Balance Summary		
	Balance	Balance
Total Shares		Total Loans
PRIME SHARE	32.80	
SHARE DRAFT	2897.75	

	2930.55	

D

EASTMILL FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
100 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

acct 0000005831 ROXIE, GERALDINE
Eff: 01/02/09 Date: 01/02/09
Clr: 0002 Time: 9:49am

Withdrawl from PRIME SHARE 00
Amount: 600.00
New Bal: 684.72
Seq: #17487

Deposit to CHRISTMAS CLUB 61
acct 0000002285
ROXIE, GERALDINE
Maturity date: 11/01/09
Amount: 100.00
New Bal: 200.12
Seq: #17488

Withdrawl from PRIME SHARE 00
Amount: 200.00
New Bal: 484.72
Seq: #17489

Deposit to SHARE DRAFT 71
acct 0000002285
ROXIE, GERALDINE
Amount: 200.00
New Bal: 264.00
Seq: #17491

Cash Disbursed -500.00



Cash Received by

Visit us online at www.eastmillfcu.org!

EASTMILL FEDERAL CREDIT UNION

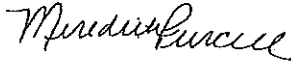
"Working hard for our Members"

astmill FCU
0 Main Street
ast Millinocket ME 04430
Inquiries Call: 207-746-3428

acct 0000005831 HOXIE, GERALDINE
eff: 01/09/09 Date: 01/09/09
tr: 0009 Time: 11:55am

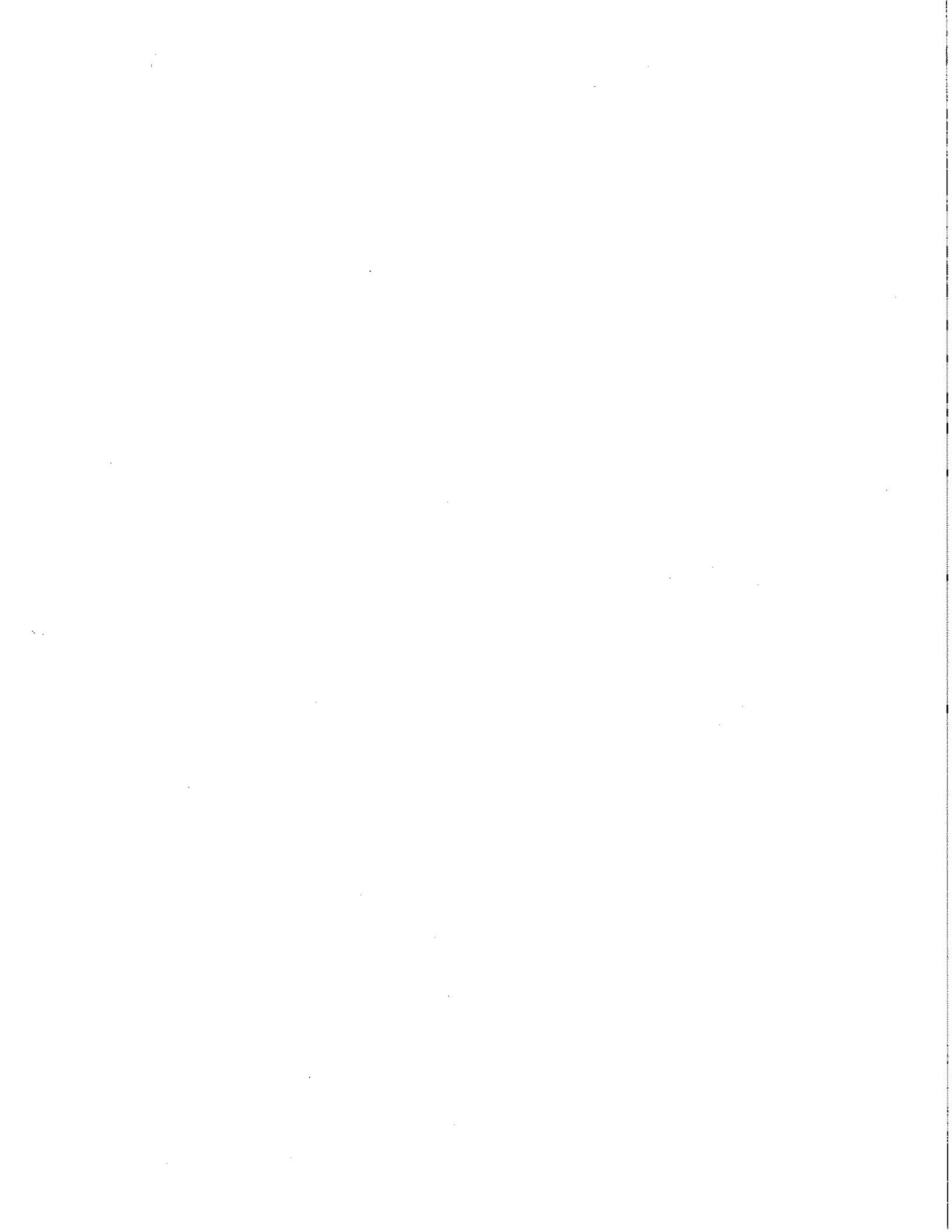
Withdrawal from PRIME SHARE 00
Amount: 200.00
New Bal: 284.72
eq: #6540

Cash Disbursed -200.00



Cash Received by

Visit us online at www.eastmillfcu.org!



JPMorgan Chase Bank
8843 Tarrytown Road
Syosset, NY 11795

SC 00100

800-862-8689

33-22
114

THE HARTFORD

CHECK NO. 114938173

Date 01/12/2010

PAY Two Thousand Six Hundred and 00/100 Dollars \$2,600.00**

FOR: PARTIAL WITHDRAWAL FROM ACCOUNT NO. 710817096

VOID IF NOT CASHED IN 180 DAYS

TO THE ORDER OF GERALDINE E HOXIE
76 MAPLE ST
EAST HILLINDCKE, NE 04430

John M. Stewart
Authorized Signatory

⑆114938173⑆ ⑆021309399⑆ ⑆6018866130⑆

25663070

Geraldine E Hoxie

For Deposit Only
Eastmill Federal Credit Union

170210427 82152010 0211267667 EASTMILL

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MEMBER FDIC
NEW YORK, NY 10017
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STATE'S
EXHIBIT
17
CR-11-3524

PENAGD 800-861-6889

EASTMILL

FEDERAL CREDIT UNION

"Working hard for our Members"

astmill FCU
0 Main Street
ast Millinocket ME 04430
nquiries Call: 207-746-3428

act 0000002285 HOXIE, GERALDINE
ff: 01/19/10 Date: 01/19/10
lr: 0017 Time: 9:08am

eposit to SHARE DRAFT 71
mount: 500.00
ew Bal: 558.57
eq: #13644

eposit to PRIME SHARE 00
mount: 800.00
ew Bal: 843.89
eq: #13647

heck Received 2,600.00

Authorized by

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EASTMILL FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
60 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Acct 0000001547 PURCELL, MEREDITH
Eff: 01/19/10 Date: 01/19/10
Tr: 0017 Time: 9:08am

Deposit to SHARE DRAFT 73
Amount: 1,300.00
New Bal: 1,325.76
Seq: #13646

Authorized by

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SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER: 2285
STATEMENT PERIOD 01/01/10 01/31/10

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

CASH IN ON THE EQUITY IN YOUR HOME!
OUR VARIABLE RATE HOME EQUITY IS
CURRENTLY AT 4.75% APR*

THE FIXED RATE IS CURRENTLY AT
5.75% APR*
* ANNUAL PERCENTAGE RATE
TAKE ADVANTAGE OF OUR LOW RATES TODAY!
THINKING OF A NEW OR USED VEHICLE LOAN?
CALL US TODAY FOR OUR CURRENT RATES!

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
01/01	TD 00	PRIME SHARE Previous Balance					437.89
		Joint Owners: MEREDITH PURCELL PETER A SMALL WILLIAM H HOXIE MARK E HOXIE					
01/19		Deposit by Check				800.00	843.89
01/22		Withdrawal				-150.00	693.89
01/25		Withdrawal				-600.00	93.89
01/29		Withdrawal				-40.00	53.89
01/31		Deposit Dividend 0.500%				0.08	53.97
		Annual Percentage Yield Earned 0.49% from 01/01/10 through 01/31/10 Based on Average Daily Balance of 191.63					
01/31		New Balance					53.97
		Dividends Eamed Year to Date 0.08 Dividends Eamed In 2009 0.60					
01/01	TD 61	CHRISTMAS CLUB Previous Balance					0.00
01/31		New Balance					0.00
		Dividends Eamed Year to Date 0.00 Dividends Eamed In 2009 1.38					
01/01	TD 71	SHARE DRAFT Previous Balance					377.08
		Joint Owners: PETER A SMALL WILLIAM H HOXIE MEREDITH PURCELL MARK E HOXIE					
01/04		Draft 005230				-116.00	261.08
01/06		Draft 005233				-53.45	207.63
		Processed Check - Beeline Cable TV TYPE: CHECK PMTS					
01/06		Draft 005234				-16.00	191.63
01/07		Draft 005231				-33.00	158.63
01/07		Draft 005232				-35.06	123.57
01/12		Draft 005235				-25.00	98.57
01/13		Draft 005236				-40.00	58.57
01/19		Deposit by Check				500.00	558.57
01/25		Draft 005241				-64.08	494.49
		Processed Check - BANGOR HYDRO TYPE: PAYMENT					
01/25		Draft 005244				-16.00	478.49
01/25		Draft 005243				-138.00	340.49
01/26		Draft 005238				-8.80	331.69
01/27		Draft 005239				-55.60	276.09
01/27		Draft 005245				-75.00	201.09
01/28		Draft 005240				-20.00	181.09
01/29		Deposit				40.00	221.09
01/29		Draft 005237				-62.00	159.09
01/31		New Balance					159.09
		Dividends Eamed Year to Date 0.00 Dividends Eamed In 2009 0.00					

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 2285
STATEMENT PERIOD 01/01/10 01/31/10

Page 2

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

CASH IN ON THE EQUITY IN YOUR HOME!
OUR VARIABLE RATE HOME EQUITY IS
CURRENTLY AT 4.75% APR*

THE FIXED RATE IS CURRENTLY AT
5.75% APR*
* ANNUAL PERCENTAGE RATE
TAKE ADVANTAGE OF OUR LOW RATES TODAY!
THINKING OF A NEW OR USED VEHICLE LOAN?
CALL US TODAY FOR OUR CURRENT RATES!

Posting Date	ID # Eff. Date	Transaction Description	Payments or Debits	Credits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
Number	Amount	Number	Amount	Number	Amount	Number	Amount	Amount
005230	116.00	005234	16.00	005238	8.80	005243*		138.00
005231	33.00	005235	25.00	005239	55.60	005244		16.00
005232	35.06	005236	40.00	005240	20.00	005245		75.00
005233	53.45	005237	62.00	005241	64.08			

* Asterisk next to number indicates skip in number sequence

Total Dividends Earned Year to Date 0.08
Total Dividends Earned in 2009 1.98

Account Balance Summary			
Total Shares	Balance	Total Loans	Balance
PRIME SHARE	53.97		
CHRISTMAS CLUB	0.00		
SHARE DRAFT	159.09		

	213.06		

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER 1547
STATEMENT PERIOD 01/01/10 - 01/31/10

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

CASH IN ON THE EQUITY IN YOUR HOME!
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Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
01/01	ID#00	PRIME SHARE Previous Balance					26.89
		Joint Owner: RONALD PURCELL					
01/31		New Balance					26.89
		Dividends Eamed Year to Date	0.00				
		Dividends Eamed In 2009	0.00				
01/01	ID#73	SHARE DRAFT Previous Balance					208.51
		Joint Owners: RONALD F PURCELL RONALD F PURCELL					
01/04		Draft 001350 Point of Purchase Check - RITE AID 04273 Terminal City & State - MILL ME TYPE: PURCHASE				-16.57	191.94
01/04		Deposit				200.00	391.94
01/04		Deposit				100.00	491.94
01/04		Draft 009070				-90.00	401.94
01/04		Draft 001353				-150.00	251.94
01/05		Draft 001352				-40.71	211.23
01/05		Draft 001357				-50.00	161.23
01/05		Draft 001358				-55.00	106.23
01/05		Deposit Transfer From PURCELL, RONALD XXXXXXXXXXXX Share 00				18.77	125.00
01/05		Draft 001359				-125.00	0.00
01/05		Withdrawal Overdrawn 009999 In the amount \$168.00.				-20.00	-20.00
01/06		Deposit				240.00	220.00
01/06		Withdrawal Overdrawn 001650 In the amount \$340.00.				-20.00	200.00
01/07		Deposit XFR PER PHONE MEREDITH				400.00	600.00
01/07		Draft 001650				-340.00	260.00
01/07		Draft 001354				-20.00	240.00
01/07		Draft 001356				-100.00	140.00
01/07		Deposit Transfer From PURCELL, RONALD XXXXXXXXXXXX Share 00				35.00	175.00
01/07		Draft 000010				-175.00	0.00
01/08		Withdrawal Overdrawn 001360 In the amount \$75.00 WELLS FARGO				-20.00	-20.00
01/08		Deposit by Check				300.00	280.00
01/08		Withdrawal ACH WELLS FARGO				-75.00	205.00
01/08		Draft 009999				-167.00	38.00
01/08		Withdrawal Overdrawn 009999 In the amount \$168.00.				-20.00	18.00
01/11		Deposit Transfer From PURCELL, RONALD XXXXXXXXXXXX Share 00				22.00	40.00
01/11		Draft 001361 Processed Check - AMERICAN EXPRESS TYPE: ARC PMT				-40.00	0.00
01/11		Withdrawal Overdrawn ACH In the amount \$168.91 LIBERTY MUTUAL				-20.00	-20.00
01/11		Deposit				125.00	105.00
01/11		Deposit				50.00	155.00

NOTICE: See reverse side for important information concerning your rights and disclosure information.

6

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 1547
STATEMENT PERIOD 01/01/10 01/31/10

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

CASH IN ON THE EQUITY IN YOUR HOME!
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* ANNUAL PERCENTAGE RATE
TAKE ADVANTAGE OF OUR LOW RATES TODAY!
THINKING OF A NEW OR USED VEHICLE LOAN?
CALL US TODAY FOR OUR CURRENT RATES!

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
01/11		Deposit Transfer From PURCELL, RONALD XXXXXXXXXXXX Share 00				13.91	168.91
01/11		Withdrawal ACH LIBERTY MUTUAL				-168.91	0.00
01/12		Withdrawal Overdrawn 001362 In the amount \$100.00 HOLLYWOOD SLOTS-				-20.00	-20.00
01/12		Withdrawal Overdrawn 001365 In the amount \$100.00 HOLLYWOOD SLOTS-				-20.00	-40.00
01/12		Withdrawal Overdrawn 001363 In the amount \$100.00 HOLLYWOOD SLOTS-				-20.00	-60.00
01/12		Deposit by Check				400.00	340.00
01/12		Deposit				80.00	420.00
01/12		Withdrawal ACH HOLLYWOOD SLOTS-				-100.00	320.00
01/12		Withdrawal ACH HOLLYWOOD SLOTS-				-100.00	220.00
01/12		Withdrawal ACH HOLLYWOOD SLOTS-				-100.00	120.00
01/13		Draft 001364				-70.00	50.00
01/14		Deposit XFR PER PHONE MEREDITH				400.00	450.00
01/14		Draft 001366				-20.00	430.00
01/15		Deposit by Check				200.00	630.00
01/15		Draft 001367				-50.00	580.00
01/15		Draft 000003				-94.00	486.00
01/19		Draft 001370 Processed Check - CAPITAL ONE ARC TYPE: CHECK PYMT				-20.00	466.00
01/19		Draft 001368 Processed Check - SAMS CLUB/GEMB TYPE: CHECKPAYMT				-40.00	426.00
01/19		Draft 001369 Processed Check - MACYS PAYMENT TYPE: CHECK PYMT				-60.00	366.00
01/19		Withdrawal ACH DIRECTV CO: DIRECTV				-100.24	265.76
01/19		Draft 001380 Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME TYPE: PURCHASE				-200.00	65.76
01/19		Withdrawal Overdrawn 001381 In the amount \$200.00 HOLLYWOOD SLOTS-				-20.00	45.76
01/19		Withdrawal Overdrawn 001382 In the amount \$200.00 HOLLYWOOD SLOTS-				-20.00	25.76
01/19		Deposit by Check				1300.00	1325.76
01/19		Withdrawal ACH HOLLYWOOD SLOTS-				-200.00	1125.76
01/19		Withdrawal ACH HOLLYWOOD SLOTS-				-200.00	925.76
01/19		Draft 001379				-25.95	899.81
01/19		Draft 009072				-100.00	799.81
01/19		Draft 001373				-370.00	429.81
01/20		Draft 001376				-26.63	403.18
01/20		Draft 001371				-114.85	288.33
01/20		Draft 001378				-125.00	163.33
01/21		Deposit XFR PER PHONE MEREDITH				250.00	413.33
01/21		Draft 001377				-22.00	391.33
01/21		Draft 001383				-25.00	366.33
01/21		Draft 009090				-100.00	266.33

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 1547
STATEMENT PERIOD 01/01/10 01/31/10

Page 3

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

CASH IN ON THE EQUITY IN YOUR HOME!
OUR VARIABLE RATE HOME EQUITY IS
CURRENTLY AT 4.75% APR*

THE FIXED RATE IS CURRENTLY AT
5.75% APR*

* ANNUAL PERCENTAGE RATE
TAKE ADVANTAGE OF OUR LOW RATES TODAY!
THINKING OF A NEW OR USED VEHICLE LOAN?
CALL US TODAY FOR OUR CURRENT RATES!

Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
01/22		Deposit by Check				350.00	616.33
01/22		Deposit				1920.00	2536.33
01/22		Draft 001374				-64.19	2472.14
01/22		Draft 009072				-150.00	2322.14
01/25		Withdrawal ACH DISCOVER TYPE: PHONE PAY CO: DISCOVER				-31.00	2291.14
01/25		Deposit				30.00	2321.14
01/25		Deposit				100.00	2421.14
01/25		Draft 001384				-20.00	2401.14
01/25		Draft 001211				-110.00	2291.14
01/25		Draft 009012				-168.00	2123.14
01/25		Draft 002004				-170.00	1953.14
01/25		Draft 009113				-275.00	1678.14
01/25		Draft 001387				-350.00	1328.14
01/25		Draft 001388				-770.00	558.14
01/26		Draft 001393 Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME TYPE: PURCHASE				-100.00	458.14
01/26		Draft 001395 Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME TYPE: PURCHASE				-200.00	258.14
01/26		Draft 001392 Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME TYPE: PURCHASE				-200.00	58.14
01/26		Draft 001386				-16.07	42.07
01/26		Draft 001385				-35.93	6.14
01/26		Withdrawal Overdrawn 001389 In the amount \$49.47.				-20.00	-13.86
01/26		Withdrawal Overdrawn 001390 In the amount \$125.00.				-20.00	-33.86
01/26		Withdrawal Overdrawn 009999 In the amount \$168.00.				-20.00	-53.86
01/27	01/26	Deposit				540.00	486.14
01/27		Deposit REIMB NSF FEES				60.00	546.14
01/27		Draft 001391				-24.14	522.00
01/28		Deposit				400.00	922.00
01/28		Draft 012946				-34.00	888.00
01/29		Deposit by Check				85.69	973.69
01/29		Draft 001375				-93.37	880.32
01/31		New Balance					880.32

Dividends Earned Year to Date 0.00
Dividends Earned In 2009 0.00

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	260.00	260.00
Total Overdraft Fees	0.00	0.00

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 1547
STATEMENT PERIOD 01/01/10 01/31/10

Page 4

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

CASH IN ON THE EQUITY IN YOUR HOME!
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Posting Date	ID # / Eff. Date	Transaction Description		Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
Number	Amount	Number	Amount	Number	Amount	Number	Amount	Amount
000003	94.00	001364*	70.00	001378	125.00	001395*	200.00	200.00
000010*	175.00	001366*	20.00	001379	25.95	001650*	340.00	340.00
001211*	110.00	001367	50.00	001380	200.00	002004*	170.00	170.00
001350*	16.57	001368	40.00	001383*	25.00	009012*	168.00	168.00
001352*	40.71	001369	60.00	001384	20.00	009070*	90.00	90.00
001353	150.00	001370	20.00	001385	35.93	009072*	100.00	100.00
001354	20.00	001371	114.85	001386	16.07	009072*	150.00	150.00
001356*	100.00	001373*	370.00	001387	350.00	009090*	100.00	100.00
001357	50.00	001374	64.19	001388	770.00	009113*	275.00	275.00
001358	55.00	001375	93.37	001391*	24.14	009999*	167.00	167.00
001359	125.00	001376	26.63	001392	200.00	012946*	34.00	34.00
001361*	40.00	001377	22.00	001393	100.00			

* Asterisk next to number indicates skip in number sequence

Total Dividends Earned Year to Date

0.00

Account Balance Summary	
Account Balance	Total Loans Balance
Total Shares	
PRIME SHARE	26.89
SHARE DRAFT	880.32

	907.21

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER 5831
STATEMENT PERIOD 01/01/10 02/28/10

GERALDINE HOXIE
16 MAPLE ST
EAST MILLINOCKET ME 04430-1147

CASH IN ON THE EQUITY IN YOUR HOME!
OUR VARIABLE RATE HOME EQUITY LOAN IS
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THE FIXED RATE HOME EQUITY LOAN IS
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TAKE ADVANTAGE OF OUR LOW RATES TODAY!
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Posting Date	ID #/ Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
01/01/10	ID 00	PRIME SHARE Previous Balance					603.66
		Joint Owners: MEREDITH PURCELL PETER A SMALL WILLIAM H HOXIE MARK E HOXIE					
01/04		Withdrawal				-500.00	103.66
01/11		Withdrawal				-50.00	53.66
01/31		Deposit Dividend 0.500%				0.05	53.71
		Annual Percentage Yield Earned 0.50% from 01/01/10 through 01/31/10 Based on Average Daily Balance of 118.18					
02/03		Deposit ACH SOC SEC CO: SOC SEC				1225.00	1278.71
02/03		Withdrawal PHONE REQ/MEREDITH				-600.00	678.71
02/05		Withdrawal Transfer To HOXIE,GERALDINE XXXXXXXXXXXX Share 71				-300.00	378.71
02/05		Withdrawal				-100.00	278.71
02/08		Withdrawal Transfer To HOXIE,GERALDINE XXXXXXXXXXXX Share 71				-100.00	178.71
02/08		Withdrawal				-100.00	78.71
02/17		Withdrawal PER PHONE REQ MEREDITH				-50.00	28.71
02/28		Deposit Dividend 0.500%				0.05	28.76
		Annual Percentage Yield Earned 0.55% from 02/01/10 through 02/28/10 Based on Average Daily Balance of 119.78					
02/28		New Balance					28.76
		Dividends Earned Year to Date 0.10 Dividends Earned In 2009 3.94					

Account Balances Summary			
Total Shares	Balance	Total Loans	Balance
PRIME SHARE	28.76		
	----- 28.76		



FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
100 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

acct 0000005831 HOXIE, GERALDINE
eff: 01/04/10 Date: 01/04/10
tr: 0018 Time: 1:01pm

Withdrawal from PRIME SHARE 00
Amount: 500.00
New Bal: 103.66
eq: #12554

Cash Disbursed -500.00

Meredith Susser

Cash Received by

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Eastmill FCU
100 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Account: 0000005831 HOXIE, GERALDINE
Eff: 01/11/10 Date: 01/11/10
Tr: 0016 Time: 10:18am

Withdrawal from PRIME SHARE 00
Amount: 50.00
New Bal: 53.66
Seq: #10600



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Eastmill FCU
10 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Acct 0000005831 HOXIE, GERALDINE
Eff: 02/03/10 Date: 02/03/10
Flr: 0016 Time: 9:35am

Withdrawl from PRIME SHARE 00
Amount: 600.00
New Bal: 678.71
Seq: #7562
Comment for PRIME SHARE 00
PHONE REQ/MEREDITH

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FEDERAL CREDIT UNION

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Eastmill FCU
10 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Acct 0000001547 PURCELL, MEREDITH
Eff: 02/03/10 Date: 02/03/10
A/r: 0016 Time: 9:35am

Deposit to SHARE DRAFT 73
Amount: 600.00
New Bal: 785.97
Req: #7564

Dr
C
ar
H

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Dr
C
ar
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SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428



ACCOUNT NUMBER	1547
STATEMENT PERIOD	02/01/10 - 02/28/10

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

CASH IN ON THE EQUITY IN YOUR HOME!
OUR VARIABLE RATE HOME EQUITY LOAN IS
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Posting Date	ID #/ Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
02/01	ED00	PRIME SHARE	Previous Balance				262.89
		Joint Owner:					
		RONALD PURCELL					
02/28		New Balance					26.89
		Dividends Eamed Year to Date	0.00				
		Dividends Eamed In 2009	0.00				
02/01	ED93	SHARE DRAFT	Previous Balance				880.32
		Joint Owners:					
		RONALD F PURCELL					
		RONALD F PURCELL					
02/01		Withdrawal ACH BILLMATRIX				-3.50	876.82
		TYPE: BILL PAYMT CO: BILLMATRIX					
02/01		Withdrawal ACH FAIRPOINT COMM				-87.85	788.97
		TYPE: TELECOM CO: FAIRPOINT COMM					
02/01		Withdrawal ACH Sams Club CC				-170.00	618.97
		TYPE: SAMTELPAY CO: Sams Club CC					
02/01		Deposit				160.00	778.97
		XFR PER PHONE RONALD					
02/01		Deposit				50.00	828.97
02/01		Deposit				15.00	843.97
		REIMB FEE CHARGE BY LOUNSBURY FOR RC #1390					
02/01		Draft 009070				-90.00	753.97
02/02		Draft 009999				-168.00	585.97
02/03		Draft 001403				-100.00	485.97
		Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME					
		TYPE: PURCHASE					
02/03		Draft 001401				-150.00	335.97
		Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME					
		TYPE: PURCHASE					
02/03		Draft 001402				-150.00	185.97
		Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME					
		TYPE: PURCHASE					
02/03		Deposit				600.00	785.97
02/03		Draft 001398				-100.00	685.97
02/03		Draft 009999				-168.00	517.97
02/04		Withdrawal ACH LOUNSBURY'S FOOD				-15.00	502.97
		TYPE: REDEPFEE CO: LOUNSBURY'S FOOD					
02/04		Draft 001390				-125.00	377.97
		Re-presented Check - LOUNSBURY'S FOOD					
		TYPE: REDEPCHECK					
02/04		Deposit				400.00	777.97
02/04		Draft 001396				-41.49	736.48
02/05		Deposit by Check				400.00	1136.48
02/05		Draft 001404				-150.00	986.48
02/05		Draft 001405				-380.00	606.48
02/08		Draft 001406				-60.00	546.48
		Processed Check - WELLS FARGO					
		TYPE: CHECKPAYMT					
02/08		Deposit Transfer				60.00	606.48
		From PURCELL, RONALD XXXXXXXXXXXX Share 00					

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER	1547
STATEMENT PERIOD	02/01/10 - 02/28/10

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

CASH IN-ON THE EQUITY IN YOUR HOME!
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Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
02/08		Deposit				100.00	706.48
02/09		Draft 001399				-109.29	597.19
		Processed Check - BANGOR HYDRO TYPE: PAYMENT					
02/09		Draft 001410				-200.00	397.19
		Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME TYPE: PURCHASE					
02/09		Deposit				240.00	637.19
02/09		Draft 001407				-25.00	612.19
02/09		Draft 001409				-30.00	582.19
02/09		Draft 001400				-49.47	532.72
02/09		Draft 008880				-81.00	451.72
02/09		Draft 009999				-130.00	321.72
02/09		Draft 000011				-175.00	146.72
02/10		Draft 001411				-100.00	46.72
		Point of Purchase Check - HOLLYWOOD SLOTS- Terminal City & State - BANG ME TYPE: PURCHASE					
02/10		Deposit				5.00	51.72
		REIMB FEE: BANGOR HYDRO CK1389 RTN IN ERROR					
02/11		Deposit				400.00	451.72
		XFR PER PHONE MEREDITH					
02/12		Draft 001412				-40.00	411.72
		Processed Check - AMERICAN EXPRESS TYPE: ARC PMT					
02/12		Deposit by Check				340.00	751.72
02/16		Withdrawal ACH DIRECTV CO: DIRECTV				-88.73	662.99
02/16		Draft 001416				-93.00	569.99
		Processed Check - MACYS PAYMENT TYPE: CHECK PYMT					
02/16		Deposit Transfer				700.00	1269.99
		From PURCELL, RONALD XXXXXXXXXXXX Share 00					
02/16		Draft 000004				-94.00	1175.99
02/16		Draft 009072				-100.00	1075.99
02/16		Draft 001212				-110.00	965.99
02/16		Draft 009072				-150.00	815.99
02/17		Draft 001418				-20.00	795.99
		Processed Check - CAPITAL ONE ARC TYPE: CHECK PYMT					
02/17		Draft 001417				-40.00	755.99
		Processed Check - SAMS CLUB/GEMB TYPE: CHECKPAYMT					
02/17		Draft 001414				-20.00	735.99
02/17		Draft 001420				-48.82	687.17
02/17		Draft 001413				-50.65	636.52
02/17		Draft 001408				-54.40	582.12
02/17		Draft 001419				-60.00	522.12
02/17		Draft 001415				-98.94	423.18
02/17		Withdrawal Overdrawn 001422 In the amount \$710.00.				-20.00	403.18
02/18		Deposit Transfer				250.00	653.18
		From PURCELL, RONALD XXXXXXXXXXXX Share 00					

SEND
INQUIRIES
TO

EASTMILL FCU
60 MAIN STREET
E. MILLINOCKET, ME 04430-1128
(207) 746-3428

[continued]



ACCOUNT NUMBER 1547
STATEMENT PERIOD 02/01/10 - 02/28/10

MEREDITH A PURCELL
38 INDEPENDENCE LN
EAST MILLINOCKET ME 04430-1022

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ANNUAL PERCENTAGE RATE
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Posting Date	ID #/ Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
02/18		Draft 009090				-100.00	553.18
02/18		Draft 009999				-168.00	385.18
02/19		Deposit by Check				375.00	760.18
02/22		Deposit				200.00	960.18
		XFR PER PHONE RONALD					
02/22		Deposit				30.00	990.18
02/22		Deposit				80.00	1070.18
02/22		Draft 009514				-128.00	942.18
02/23		Draft 001424				-20.92	921.26
		Point of Purchase Check -- RITE AID 04273					
		Terminal City & State - MILL ME					
		TYPE: PURCHASE					
02/23		Draft 001394				-100.00	821.26
		Point of Purchase Check - HOLLYWOOD SLOTS-					
		Terminal City & State - BANG ME					
		TYPE: PURCHASE					
02/23		Draft 001426				-150.00	671.26
		Point of Purchase Check - HOLLYWOOD SLOTS-					
		Terminal City & State - BANG ME					
		TYPE: PURCHASE					
02/23		Draft 001425				-10.00	661.26
02/24		Draft 001423				-20.00	641.26
02/24		Withdrawal Overdrawn 001422				-20.00	621.26
		In the amount \$710.00.					
02/25		Deposit				400.00	1021.26
		PER PHONE REQUEST MEREDITH					
02/25		Draft 001422				-710.00	311.26
02/25		Draft 001428				-40.98	270.28
02/25		Draft 001430				-65.00	205.28
02/26		Draft 001429				-70.00	135.28
		Processed Check - BANGOR HYDRO					
		TYPE: PAYMENT					
02/26		Deposit by Check				400.00	535.28
02/28		New Balance					535.28

Dividends Earned Year to Date 0.00
Dividends Earned In 2009 0.00

	Total For This Period	Total Year- to-Date
Total Returned Item Fees	40.00	300.00
Total Overdraft Fees	0.00	0.00

Number	Amount	Number	Amount	Number	Amount	Number	Amount
000004	94.00	001400	49.47	001408	54.40	001416	93.00
000011*	175.00	001401	150.00	001409	30.00	001417	40.00
001212*	110.00	001402	150.00	001410	200.00	001418	20.00
001390*	125.00	001403	100.00	001411	100.00	001419	60.00
001394*	100.00	001404	150.00	001412	40.00	001420	48.82
001396*	41.49	001405	380.00	001413	50.65	001422*	710.00
001398*	100.00	001406	60.00	001414	20.00	001423	20.00
001399	109.29	001407	25.00	001415	98.94	001424	20.92

INQUIRIES TO

EASTMILL FCU
 60 MAIN STREET
 E. MILLINOCKET, ME 04430-1128
 (207) 746-3428



ACCOUNT NUMBER 1547
 STATEMENT PERIOD 02/01/10 - 02/28/10

MEREDITH A PURCELL
 38 INDEPENDENCE LN
 EAST MILLINOCKET ME 04430-1022

CASH IN ON THE EQUITY IN YOUR HOME!
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Posting Date	ID # / Eff. Date	Transaction Description	Payments Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	Balance
Number	Amount	Number	Amount	Number	Amount	Number	Amount
001425	10.00	001430	65.00	009072*	150.00	009999*	168.00
001426	150.00	008880*	81.00	009090*	100.00	009999*	130.00
001428*	40.98	009070*	90.00	009514*	128.00	009999*	168.00
001429	70.00	009072*	100.00	009999*	168.00		

* Asterisk next to number indicates skip in number sequence

Total Dividends Earned Year to Date 0.00

Account Balance		Summary	
	Balance	Total Loans	Balance
Total Shares			
PRIME SHARE	26.89		
SHARE DRAFT	535.28		

	562.17		



FEDERAL CREDIT UNION

"Working hard for our Members"

Eastmill FCU
60 Main Street
East Millinocket ME 04430
Inquiries Call: 207-746-3428

Acct 0000005831 HOXIE, GERALDINE
Eff: 02/08/10 Date: 02/08/10
Tr: 0016 Time: 10:22am

Withdrawl from PRIME SHARE 00
Amount: 100.00
New Bal: 178.71
Seq: #11087

Deposit to SHARE DRAFT 71
Acct 0000002285
HOXIE, GERALDINE
Amount: 100.00
New Bal: 399.64
Seq: #11089

Withdrawl from PRIME SHARE 00
Amount: 100.00
New Bal: 78.71
Seq: #11091

Cash Disbursed -100.00

Cash Received by

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BANGOR DAILY NEWS

85 percent of elders abused in Maine never report it



By Christopher Cousins, BDN Staff

Posted Dec. 11, 2012, at 12:13 p.m.

BANGOR, Maine — Like many elderly people who have saved for their retirements, Meredith Purcell's 89-year-old mother thought she was set for life. Now she's living on her meager Social Security income of \$1,100 a month — barely enough to pay for her home in a low-income housing project.

According to prosecutors in the case, which last week found Purcell guilty of Class B theft by unauthorized taking and Class D misuse of entrusted property, no problems were evident until another family member noticed unpaid bills and letters from the Internal Revenue Service about unpaid taxes.

Assistant Attorney General Leanne Robbin, who called the case an example of financial exploitation of the elderly, said Purcell methodically frittered away her mother's money, using it to pay for credit card bills, a Florida vacation and gambling at Hollywood Slots in Bangor.

The woman, who is not being named because she is a victim, had about \$65,000 in various accounts when Purcell took over her power of attorney in 2008. While Robbin was convinced Purcell committed the crimes, defense attorney James Billings of Augusta maintained Purcell's innocence even after her

conviction. He said the verdict — for which Purcell will be sentenced early next year — would put a chill into anyone else who opts to control the finances of an elderly loved one.

“Who in Maine will feel safe acting as the power of attorney for a loved one if some disgruntled individual can come along after the fact and second-guess all that has happened?” said Billings to the jurors, according to a previous article in the Bangor Daily News.

The case is one of many similar circumstances across Maine. There are an estimated 14,000 new reports of elder abuse in Maine every year, which, according to Ricker Hamilton, director of the Maine Office of Aging and Disability Services, represents only about 15 percent of instances of elder abuse that actually happen.

“It’s underreported and underrecognized,” said Hamilton. “In elder abuse, half the victims generally can’t tell us what happened. The other half are so embarrassed to talk about it that most of them just don’t.”

An estimated 5 percent of Mainers older than 60 become victims of elder abuse, approximately 90 percent of them at the hands of family members, loved ones or professional caregivers, and approximately 85 percent of victims never report it, said Hamilton.

Still, examples of documented elder abuse are everywhere, according to a nonprofit organization in Maine called Legal Services for the Elderly. In Cumberland County, an 82-year-old World War II veteran had his daughter living with him after he suffered two strokes. When he finally called an attorney, his daughter had taken ownership of his home and depleted a savings account from more than \$20,000 to \$15 and taken a personal car loan with him as a co-signer.

Sometimes victims are hesitant to report the crimes because doing so would put them at risk of losing their primary caregiver — even if that person is abusive.

“Some people might think, ‘The abuse that I’m receiving now may be more acceptable than me going into a nursing home and losing my independence,’” said Hamilton. “They’re thinking, ‘I may lose my only caregiver.’”

But elder abuse is moving into the limelight like never before, according to advocates for the elderly. They hope the attention will help lift the stigma of victims reporting the crimes and help those around them better recognize when something is amiss.

Renewed federal focus

A milestone study by the federal Government Accountability Office as well as initiatives at the state and local levels aim to bring new cooperation and understanding into the fight against elder abuse, but it’s a thorny issue with few easy answers.

Organizations are working to solve the problem at virtually every level, from local senior citizen centers and law enforcement TRIAD organizations to the Maine Department of Health and Human Services to the federal Department of Justice. Despite those resources, a report released last week by the Government Accountability Office said at-risk seniors and those who already have been victimized would be better served by improved coordination of efforts and better training.

Hamilton and others told the Bangor Daily News that Maine, which has the oldest per-capita population in the country, is ahead of many other states in its efforts to fight the problem, though exploited elders remain one of the biggest victim pools that too many people know nothing about.

“When you mention family violence, people think you must be talking about younger women and children,” said Hamilton. “Really, we miss that whole spectrum of elder victims. I’ve seen a lot of DHHS public service announcements about heightening awareness of child abuse, but I can’t remember seeing one on elder abuse.”

Just the fact that the issue has been studied by the venerable GAO, which is the investigative arm of Congress, is a milestone in itself, said Hamilton. But the federal government is showing it's serious in other ways, including the formation of the Elder Justice Coordinating Council earlier this year. High-level federal officials involved in the organization include U.S. Department of Health and Human Services Secretary Kathleen Sebelius, Attorney General Eric Holder and Secretary on Aging Kathy Greenlee.

The council, which was created within the federal Patient Protection and Affordable Care Act, will focus on cross-agency coordination of activities related to elder abuse, neglect and exploitation.

"Just to be able to say that elder abuse is finally at the Cabinet level for discussion is great," said Hamilton. "Funds are minimal at this point, but I think there's a commitment in the federal government to move the issue forward."

Proven methods

Jaye Martin, executive director of Legal Services for the Elderly, said one of the key recommendations of the report is more training across numerous agencies that deal with elder abuse, but training needs to be followed up with funding.

"There have been some good efforts, but in my personal view they have not been sustained efforts. It's really been a funding issue. We aren't seeing year-after-year training rolled out. It tends to lapse again as the funding lapses," she said.

Training such as that could help officials recognize situations that to outsiders might not appear to be abusive, such as the case of a 78-year-old Androscoggin County woman whose daughter sold her home and moved her into a camper in the daughter's backyard. At a casual glance, the situation might not have appeared abusive, but according to Martin, the daughter and her boyfriend depleted the woman's life savings over the course of two years.

Because elder abuse often has a financial component, there is a growing awareness of the problem in the financial services sector, which the GAO report identified as being on the front lines of elder abuse.

Chris Pinkham, president of the Maine Bankers Association, said banks work with tellers to flag unusual account activity that might suggest a person is being victimized.

"Obviously, this is of grave concern to bankers because if we don't do it right, it's front-page news," said Pinkham. "These situations aren't always crystal clear. If you make a call it's going to require a visit by the State of Maine or at least a contact. If you're wrong, that is a very big blemish on the bank and you have an angry customer."

Pinkham said most bank tellers are well-trained — often by law enforcement officials — to respond to questionable situations discreetly, such as suggesting a private conversation in a nearby office or handing them a palm card with contact information for elder abuse agencies.

Pinkham suggested that anyone who allows another person access to their money should keep most of it in a secure account and set up a special account where the caregiver or family member has access to limited funds.

Brenda Gallant, director of Maine's Long-Term Care Ombudsman Program, said one of her mostly volunteer staff's objectives is training personnel in the 359 facilities it oversees to recognize signs of elder abuse. In many cases, that triggers response from a range of agencies.

"It takes a network to protect people," said Gallant. "Our volunteers go out and provide a lot of training around mandatory reporting."

Hamilton said a wide-ranging change in attitude toward elder abuse would help bring it more into the open, much like what has happened over the years with child and domestic abuse.

“What we need to do is for all these groups who say seniors are our priority, talking about elder abuse ought to always be the first thing out of our mouth,” he said. “We ought to be talking about it at every turn.”

<http://bangordailynews.com/2012/12/11/news/state/85-percent-of-elders-abused-in-maine-never-report-it/> printed on December 11, 2012

Protecting Mom & Dad's money

What to do when you suspect financial abuse

BREACH OF TRUST
Arthur Green of Brooks, Maine, fought back when he says his relatives tried to evict him from his home.

THE NEW YORK POST called it the “swindle trial.” Jurors likened it to a “Shakespearean tragedy.” When New York socialite Anthony D. Marshall was convicted of defrauding and stealing from his elderly mother, philanthropist Brooke Astor, reports detailed how he conspired with lawyer Francis Morrissey to amend her will in his favor, took millions without her consent, and lifted paintings from her walls while she languished in her Park Avenue home. The trial painted a portrait of greed and filial neglect. Both men were sentenced to one to three years in prison and are currently out pending appeal.

Elsie Brooks's lifestyle was a world apart from Astor's, but their stories are tragically similar. When she was 72 she sold her mobile home and moved in with her daughter and granddaughter in Monterey, Calif. She decided she didn't want to deal with her finances any longer and let the two take control. But her daughter, Lisa Karen MacAdams, and granddaughter,

Christi Schoenbachler, drained Brooks of jewelry, furniture, and an annuity worth almost \$90,000, and abandoned her at a nursing facility, according to court documents. They were convicted of grand theft and financial elder abuse, both felonies, and two counts of misdemeanor elder abuse. Last summer, a California appeals court stayed one of Schoenbachler's misdemeanor charges.

Elder financial abuse is “the ultimate betrayal,” says Colleen Toy White, a superior court judge in Ventura County, Calif.,

who sees roughly 40 cases of such abuse each month. “It's shocking to see how vulnerable the elder person is.”

We've told you about scams by strangers, among them fraudulent sweepstakes phone calls and investments, and grandparent scams (“Scamnation!” October 2012 issue). Far more insidious are deceptions by neighbors, friends, employees, and relatives—the very people entrusted to care for and protect seniors.

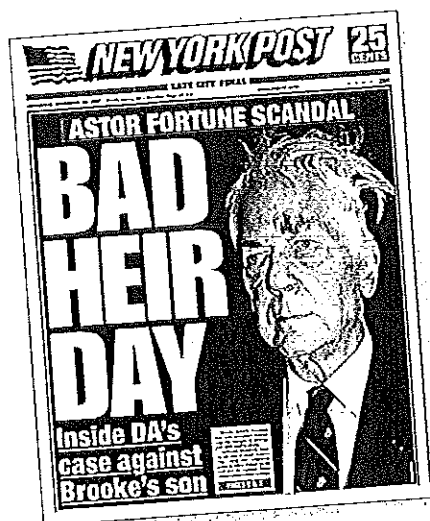
Such abuse can be financially and emotionally devastating. And experts say it's likely to increase because of a stalled economy and an aging population. Awareness is rising thanks to cases such as Astor's. Yet because seniors might not recognize when it happens to them or are too ashamed to speak, the crime lurks largely out of sight.

In a randomized New York telephone survey released in 2011, for instance, seniors mentioned being victims of financial exploitation more frequently than any other type of abuse. Yet the study estimated that only 1 in 44 incidents of financial elder

BY THE NUMBERS

1 in 44

That's the estimated rate of financial-elder-abuse cases that are ever documented, according to a 2011 New York state elder-abuse study.



FRONT-PAGE NEWS Tabloid coverage of the Brooke Astor case helped raise awareness of elder financial abuse.

abuse is officially documented.

"Nearly every time I lecture on financial abuse, people will approach me with their personal stories," says Elizabeth Loewy, a Manhattan assistant district attorney and lead prosecutor on the Marshall case. "They will talk to me about their grandmother, aunt, or neighbor, usually a senior with cognitive issues, who had 'this problem.' And it's like a light will go on, and they'll ask, 'So this could be a crime?'"

Unreported crimes

Financial exploitation of elders is broadly defined as the illegal or improper use of the funds, property, or assets of people 60 and older. In the New York survey, 4.2 percent of older people surveyed said that they'd been exploited by family members or others. In a national study from 2009, 5.2 percent of older Americans said they'd been victimized by family members, and 6.5 percent said they'd been exploited by others. A seminal national study by the MetLife Mature Market Institute found that the cost of such abuses is at least \$2.9 billion a year. Yet John Migliaccio, the institute's director of research and gerontology, acknowledges that the study's methodology—pulling from compiled news reports of abuse—underestimates the crime's true price. "What we're seeing is a tip of the iceberg," he says.

Nevertheless, the study reports some startling facts: In 107 cases, seniors lost an average of more than \$145,000 from fraud committed by family, friends, caregivers, and neighbors. In 159 cases involving fraud by strangers, the average loss was more than \$95,000.

Studies of investment abuses tell similar

Theft and fraud by loved ones is on the rise, officials say.

stories. In a survey last year of about 2,600 financial planners by the Certified Financial Planner Board of Standards, 56 percent said they knew older clients who had been subject to unfair, deceptive, or abusive practices. Among reported cases, the average loss estimate was \$140,500; the median was \$50,000. Only a quarter of surveyed CFPs said the crimes' perpetrators rarely or never knew the victim.

Law-enforcement and social-services professionals see exploitation rising sharply. Rhode Island Attorney General Peter Kilmartin's office opened 128 financial-elder-abuse cases in 2011, a 40 percent rise from 2010. Paul Greenwood, a deputy district attorney in San Diego and head of the county's elder-abuse protection unit, says the office will prosecute about 200 cases this year. "I've never been busier," he says.

Better reporting contributes to that growth, Greenwood says. So does the flat economy. "As people become more desperate from the economy, they need that extra money," says Sally Smith, adult protective services case manager supervisor at the Franklin County (Ohio) Office on Aging.

Caregivers and freeloaders

Experts say it's not only the volume of cases that have swelled but also the variety. Greenwood says fraud committed by strangers such as unlicensed home contractors and phone sweepstakes scammers is bigger

than ever. So are crimes involving people in close contact with seniors. Ninety percent of abusers are family members or trusted others. Of all reported elder-abuse cases, financial exploitation is reported most frequently.

"The referrals we get run the gamut, from someone having their Social Security check being taken to an account drained of over \$200,000," Smith says.

Professional caregivers pose particular risks because of their closeness to the victims and, perhaps, their generally low wages. We unearthed numerous cases in which health aides, either in the home or in an institution, had taken items, cash, or Social Security checks from their elderly charges, or worse. The New York study found that 12 percent of elder abuse was perpetrated by home health aides.

"I see a lot of middle-aged women, unskilled caretakers," Toy White says. "For the first time in their lives that we know of, they start to steal. The temptation of the money is so great."

New "friends" also can be perpetrators. Cynthia Gartman, president of Ikor, a for-profit advocacy and guardianship service based in Kennett Square, Pa., recalls an elderly woman with diminished mental capacity supporting a number of predators, including a minister. One was taking the woman shopping once a week so that she'd buy the freeloader groceries and supplies.

In a classic elder-abuse scenario, the predator isolates the older person, creating an environment of manipulation, intimidation, and fear. In 2012, Rodney Chapman of Damariscotta, Maine, was sentenced to five years in prison after pilfering the life savings—more than \$300,000—of his wid-

Watch for these warning signs

Be suspicious if the elderly person has a new "best friend," becomes socially isolated, never seems to be available or able to come to the phone, or is hesitant to have contact with others unless his or her caregiver is present. Also be on alert for:

- Unpaid bills when someone else has been designated to make payments.
- Missing property, large or unexplained withdrawals from bank accounts, or transfers between accounts.
- Excessively large reimbursements or "gifts" to caregivers or friends.
- New authorized signers on a person's bank account.

- Changes in banks or attorneys.
- Bank statements and canceled checks no longer coming to the person's home.
- Unfamiliar signatures on checks and other documents.
- Changes in spending patterns, such as purchases of items the senior doesn't need.
- Lack of personal amenities such as clean clothes and grooming items.
- Changes in documents such as a will or power of attorney, or a change in beneficiaries that the senior can't completely explain or comprehend.
- Excessive interest in the senior's finances by a caregiver, friend, or relative.



BIG CASELOAD Judge Colleen Toy White handles about 40 financial-elder-abuse cases a month.

owed neighbor, Gwendolyn Swank, now 86. According to a court document and police reports, Chapman played on Swank's fears of reported drug trafficking in the area and encouraged her to pay phony law-enforcement agents for her protection. On several occasions, he ordered the frightened woman to hide in her house. He took away her phone, restricted visitors, coerced her into drinking whiskey, and limited when she could drive. Investigators later determined that Chapman had spent some of Swank's money to renovate his home and "blew" the rest.

"By the time we intervened, she was down to living on peanut butter and rice cakes," Lincoln County, Maine, Detective Robert McFetridge told the Bangor Daily News in June 2012. "She was really a prisoner in her own home."

The ne'er-do-well grandson

By far the most disturbing abuse is by family members themselves. Kin who seem reliable can turn bad from greed or desperation. They can coerce an older relative into giving up money or control of assets, threaten or intimidate, or like Astor's son, steal outright. They can ask a cognitively impaired person for repeated loans and never try to repay. Or they can abuse power of attorney or a joint account to siphon funds. "You especially want to trust family members," says Utah Attorney General Mark Shurtleff. "But even your loved ones could try to hurt you."

Those cases can also involve neglect or physical abuse. "Financial abuse is often the motivator for beating up Grandpa or neglecting Mom," says Kathleen Quinn, executive director of the National Adult

Protective Services Association, which represents state and local programs that investigate abuse of vulnerable adults and takes steps to protect the victims. "You're not getting her the care she needs because you want the money for yourself."

An archetypal exploiter is a ne'er-do-well son, nephew, or grandson, living on

Financial abuse is often a prelude to physical abuse.

Grandma's couch and borrowing or stealing money. He might have emotional scars or a drug habit, or he might view his elderly relative as an easy source of cash.

Another threat is a relative acting as a caregiver who starts with good intentions but then siphons money from her charge's accounts. "Many will write themselves a check to gift money to themselves," says Steve Starnes, a certified financial planner in McLean, Va., who counsels advisers on dealing with the elderly. "They feel like, 'I'm looking after my loved one and I deserve something in return.'"

At the heart of these cases is a grievous breach of trust. Arthur Green, 74, of Brooks, Maine, signed over the deed to his lake-front home and adjoining cottage to his granddaughter, Nevin Bennoch, assuming that he could live there rent-free through retirement, according to Green's attorney, Denis Culley, of the nonprofit Legal Services for the Elderly in Augusta, Maine. Instead, Bennoch and other family members moved into Green's house, put the

What would you do?

You've given your favorite nephew several loans. His requests are getting larger and more frequent. He can get very angry when challenged, so you're reluctant to say no.

SOLUTION If you have a hard time refusing his requests, get someone to assist you with your finances. Then you can tell the nephew that you are no longer handling your money and he will have to go through the other person with his requests. That takes you out of the position of having to say no and lets him know that someone else is looking over things, so he might be more likely to stop asking, suggests Sally Smith, adult protective services case manager supervisor, Franklin County (Ohio) Office on Aging.

cottage up for sale, and began a campaign of harassment, Culley said. When Green, a former construction worker, was served with an eviction notice, he contacted Culley, who fought successfully to return his properties. Without the agency's help, Green says, "I'd probably be under a bridge in a cardboard box."

Sometimes prosecutors and judges characterize such financial shenanigans as civil cases, rather than criminal ones, which could prevent or delay their resolution. Prosecutors also may be unwilling to use seniors as witnesses if their mental capacity is in question. And often the victim may not want to talk, out of shame or fear of losing their independence. Smith of the Franklin County Office on Aging recalls a client who was sitting in the dark because her son was taking her Social Security checks and not paying her utility bills. She refused to press charges.

Predators who succeed once often try again. "You don't want to admit that you were taken the first time," says Jaye Martin, executive director of Maine's Legal Services for the Elderly. "So you don't say no when they keep coming back."

As in domestic-abuse cases, victims may fear their abuser's wrath if they report them—or they might be afraid of losing them. "Most of the time the person who's exploiting her is her caregiver," Smith says. "So if they go to jail, who's going to take care of her?"

In fact, the similarity to domestic violence helps explain why elder financial abuse goes underreported. "It took people a while to wrap their heads around the idea that domestic violence was a crime," says Loewy, the Manhattan assistant district

attorney. "We're where domestic violence was about 20 years ago."

What's being done

Those problems haven't stopped law-enforcement and other professionals from pushing to improve awareness and prevention of financial exploitation of older people. With little federal coordination and funding, most activity happens at the state level. Experts we interviewed in several states mentioned improvements in recent years in the communication among adult-protective-service workers, emergency medical personnel, police officers, prosecutors, and other workers to identify and deal with suspected crimes.

Strained state budgets challenge more progress. Some jurisdictions in California, for instance, have established dedicated courts like that of Toy White to handle the growing number of elder-abuse cases. A spokeswoman for the California Administrative Office of the Courts expressed concern about the elder courts' survival in the face of state budget cuts. In spite of a burgeoning elderly population, Maine's Legal Services for the Elderly has seen its funding remain flat over the past decade, Martin says.

In 25 states, financial institutions are required to report suspicious withdrawals from seniors' accounts and other uncharacteristic activity, according to the American Bankers Association. The ABA says it supports its member banks with education, including training that focuses on teaching employees to identify behavioral and transactional indicators that could signify financial abuse.

But a recent Government Accountability Office report found examples where bank employees missed opportunities to identify elder exploitation. Banks' misconceptions about federal privacy laws also may

What would you do?

Several times when you've called your aunt's home in another state, her caregiver tells you she's sleeping, or too tired, or just can't come to the phone.

SOLUTION Contact law enforcement to conduct a "well check." They will make contact with your aunt and report back to you what they find. Whenever you suspect abuse, neglect, or exploitation, immediately contact your state's abuse hotline, says Allison Bryant, statewide elder-abuse prevention coordinator for the Florida Department of Elder Affairs.



FRONT LINES Protective-services professionals like Sally Smith, left, report an alarming rise in abuse. Smith is shown here with a colleague, Iva Hatten.

make them unwilling to release bank records to investigators, the report found.

On the federal level, the Consumer Financial Protection Bureau, established by the 2010 financial-reform law, houses the Office of Financial Protection for Older Americans, which works to prevent abusive and fraudulent financial practices related to seniors. Several agencies publish material on preventing and avoiding identity theft, phone scams, consumer frauds, investment cons, and other swindles for seniors and others.

But a potentially powerful federal weapon against financial elder abuse remains stuck in neutral. The Elder Justice Act, part of the 2010 health-care reform law, authorized more than \$700 million over four years for preventing and dealing with elder abuse, neglect, and exploitation, mostly by funding state adult protective-services agencies. Congress, however, has failed to fund the "discretionary" expenditure despite a sharp rise in need. According to a 2012 report by the National Association of States United for Aging and Disabilities, almost 70 percent of state adult protective-services agencies reported a rise in caseloads of up to 20 percent in the past five years; 16 percent saw rises of 20 to 30 percent.

That lack of funding could backfire. Without timely intervention, victims stand a greater chance of becoming indigent and dependent on government support. A 2012 study by the Utah Division of Aging and Adult Services, for instance, found that older financial-abuse victims in 2010 who resorted to the state's Medicaid program for their care had lost an average of \$480,000. Such victims could cost the

program almost \$9 million, the study projected. "It costs victims, families, financial institutions, and the taxpayer," says Quinn at the National Adult Protective Services Association.

Protect yourself

Preventing financial exploitation by the people you know might require taking legal precautions; at the very least you'll need to have some uncomfortable conversations with friends and family. You might need to revisit plans you've made before—and create new ones.

Hire the right professionals. Engage a CPA or certified financial planner to handle such concerns as how much money you can withdraw safely from retirement funds. Hire an estate-planning attorney with elder-law expertise to write your will and power-of-attorney documents; they can also craft trusts, which can limit relatives' access to your money. A professional daily money manager can help you deal with bill-paying, insurance claims, phone calls to financial institutions, and troubleshooting. (See the box on the facing page for information on how to find professionals.)

Set up your documents. Consider carefully to whom you give power of attorney. Though legally that person is your fiduciary—charged with acting in your best interest—in practice he or she could do anything with your money, even without your knowledge. Don't assume the person closest to you will do the best job; you might be better off giving it to someone more detached and financially secure.

Experts told us that for no extra cost, the power-of-attorney document can be drawn up with limits, such as assigning a rela-

tive or friend to monitor the person with power of attorney, mandating a periodic written report of financial transactions, or assigning joint powers of attorney, which requires two signatures on every check. You can also split the chores, giving one person authority over financial matters and another control of health decisions. Have your lawyer hold the physical papers granting power of attorney, to ensure that your appointee can't prematurely present it to your investment company or bank to gain unnecessary access.

Arrange your everyday accounts. Set up direct deposit of payments such as tax refunds, pension benefits, and Social Security. As of March 1, 2013, all Social Security benefits must be paid electronically or on a debit card. (Go to ssa.gov/deposit for details.) Set up automated bill pay with your bank for your mortgage, utility bills, and other regular expenses. Have financial institutions send statements and alerts to a trusted person who has no access to any of your accounts to check for fraud.

Avoid sharing a large bank account or a credit card with another person. If you need or want someone else to pay bills for you, create a shared account and arrange to transfer only enough money each month to cover the bills. Get to know officers and tellers at your local bank or credit union. Ensure that they have an up-to-date signature card and contact information on file.

Secure your home. Make sure any caregiver you're considering undergoes a background check. Don't assume that a placement agency will do a thorough one.

Insist on a national, rather than a state, criminal check. To monitor in-home help, consider installing a surveillance camera if state law permits it.

Don't leave mail in an unsecured mailbox. Shred documents with identifying information. List and photograph all jewelry and valuables, so they can be traced to pawn shops if necessary. Keep small valuables in a locked drawer and photographs of them in a separate place.

Safeguarding relatives

The most important action you can take on an older relative's behalf is to make sure he or she gets out and about. Elder abuse is correlated highly with social and physical isolation. In addition to making regular and unplanned visits yourself, arrange for outings and visits with friends, neighbors, clergy, and volunteers.

Lay down the ground rules. Hold a family meeting to discuss who will look

Prevent financial problems by planning ahead.

after the older relative physically and financially. If one relative will handle the bulk of the care, have an attorney draft a "personal-care agreement" that outlines how much he or she should receive for services. "It's reasonable for a family member to be paid," says Starnes, the CFP. "That'll keep a lot of caregivers out of trouble,

What would you do?

You visit your father every few weeks. Recently you looked at his bank statement and saw several checks that he can't explain.

SOLUTION Did your father write the checks? If he didn't and does not know who did, he should file a police report. A common tactic of abusers is to write checks to themselves from their victim's checkbook, expecting the senior to later forget or be confused about writing the check. If your father did write the checks and doesn't recall doing so, he may have a capacity problem. If that's the case, you should have him assessed by his physician, says Roger Demers, special assistant attorney general, Rhode Island Department of Attorney General.

knowing what the limits are."

Set up a limited account. If you're concerned about your relative's abilities to make financial decisions, set up a small account at a local bank for her. The account could, for instance, include a debit card and checks and have a spending limit of, say, \$300. Arrange with the bank to investigate checks written for more.

Be available. Accompany your relative to meetings with financial advisers and doctors; they can help you make plans for her protection. "Often people are nervous about having that conversation, but it doesn't have to be approached in an adversarial mind-set," Starnes says. "It can be, 'Mom, you've done such a great job, and I just want to help.'"

Where to turn for information and help

Consumer Financial Protection Bureau's Office of Financial Protection for Older Americans (consumerfinance.gov/older-americans) receives and investigates consumer fraud complaints specifically related to mortgages, credit cards, banks, loans, and more.

Eldercare Locator (800-677-1116) refers and connects callers to local services in their communities, including meal and transport services, home care, support services, services for caregivers, and others.

National Academy of Elder Law Attorneys (naela.org or 703-942-5711) offers a search for lawyers specializing in durable powers of attorney, conservatorship, estate planning, elder abuse, and other concerns.

National Adult Protective Services Association (apsnetwork.org) provides a national map with links to abuse-reporting

hotlines by state.

National Center on Elder Abuse (ncea.aoa.gov) has links to additional state directories of help lines, hotlines and elder-abuse prevention resources in all 50 states and the District of Columbia.

AARP Money Management Program (aarpmp.org) pairs seniors of limited resources or people with disabilities with trained money-management volunteers. One service helps seniors who remain in control of their finances to balance their checkbooks and pay bills; the other focuses on those deemed incapable of handling their own funds. The program is offered in 21 states and the District of Columbia, though availability varies.

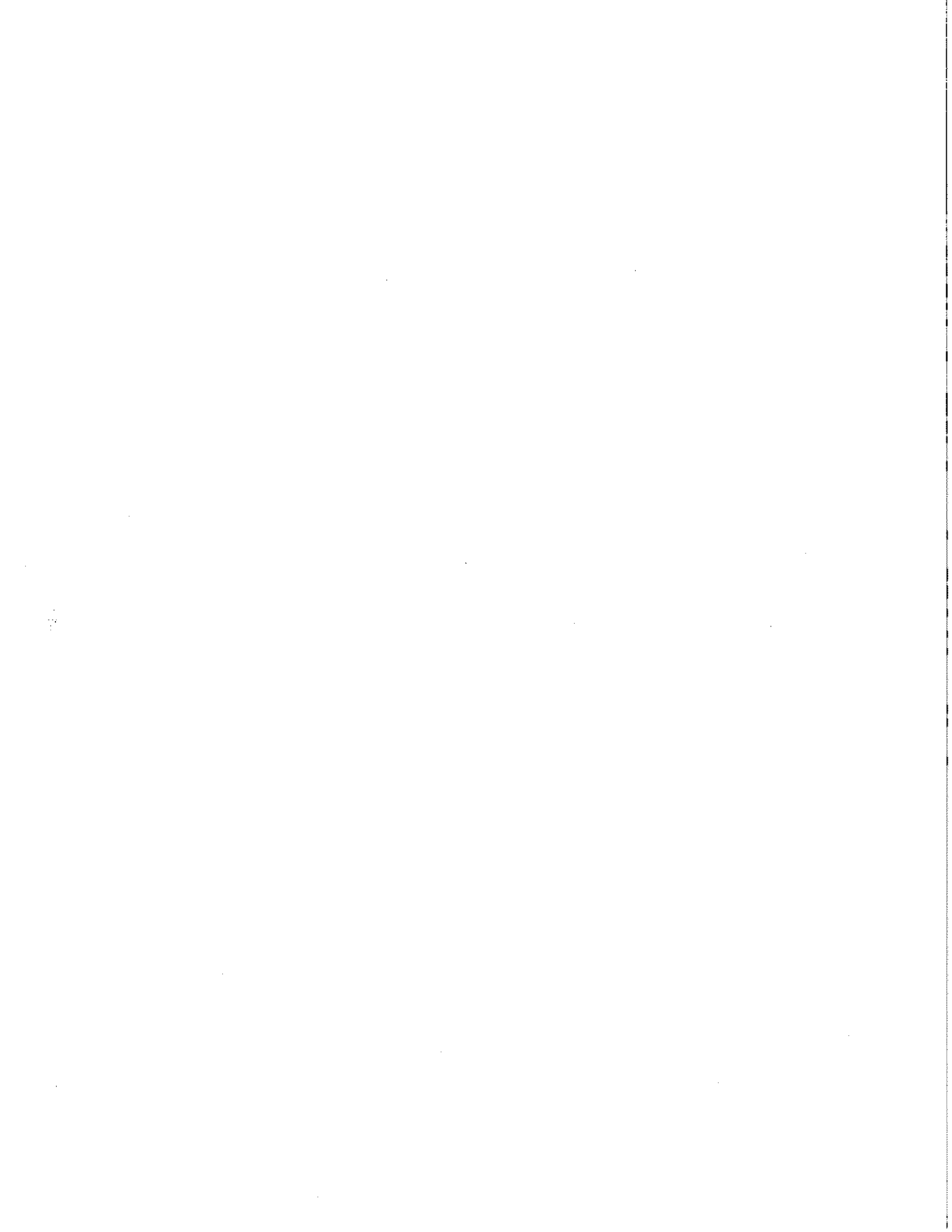
American Association of Daily Money Managers (aadmm.com) has members nationwide who can assist seniors with

bill-paying, banking, insurance paperwork, and organizing records in preparation for income-tax filing, among other tasks.

National Association of Professional Geriatric Care Managers (caremanager.org) includes professionals who can facilitate aspects of seniors' lives, including monitoring home-care workers, managing medical appointments, and identifying potential exploitation risks, among other services. Some geriatric-care managers can also pay bills and handle paperwork.

AARP's Scams and Fraud page (aarp.org/money/scams-fraud) offers information on the latest frauds against older people.

Better Business Bureau Scam Stopper (bbb.org/scamstopper) has information on common scams and instructions on reporting a scam. You can sign up for scam alerts on the site.



STATE OF MAINE - JUDGMENT AND COMMITMENT

SUPERIOR COURT DISTRICT COURT - County/Location: Cumberland/Portland Date: 8/4/00 DOB: 09/14/38

Docket No. 98-1710 of Maine v. Defendant's Name: Blanche Cashman Residence: Mpls. MN.

Offense(s) charged: #1, Theft by Unauthorized Taking, 17-A § 3353, Class B; #2, Misuse of Entrusted Property, 17-A § 903, Class D. Charged by: indictment information complaint. Plea(s): Guilty Not Guilty Date of Violation(s): 04-16-93

Offense(s) convicted: same as above. Convicted on: plea jury verdict court finding

IT IS ADJUDGED THAT THE DEFENDANT IS GUILTY OF THE OFFENSES AS SHOWN ABOVE AND CONVICTED.

IT IS ADJUDGED THAT THE DEFENDANT BE HEREBY COMMITTED TO THE SHERIFF OF THE WITHIN NAMED COUNTY OR HIS AUTHORIZED REPRESENTATIVE WHO SHALL WITHOUT NEEDLESS DELAY REMOVE THE DEFENDANT TO: The custody of the Commissioner of the Department of Corrections, at a facility designated by the Commissioner, to be punished by imprisonment for a term of 5 months as to Cr. 1; The County jail to be punished by imprisonment for a term of 6 months as to Cr. 2; #2 This sentence to be served (consecutively-to) (concurrently with) Cr. 1; Execution stayed to on or before: at (a.m.) (p.m.)

IT IS ORDERED THAT ALL (BUT) 6 months OF THE SENTENCE (AS IT RELATES TO CONFINEMENT) (AS IT RELATES TO THE) BE SUSPENDED AND THE DEFENDANT BE PLACED ON A PERIOD OF PROBATION FOR A TERM OF 4 (four) (YEARS) (MONTHS) UPON CONDITIONS ATTACHED HERETO AND INCORPORATED BY REFERENCE HEREIN. SAID PROBATION TO COMMENCE () (UPON COMPLETION OF THE UNSUSPENDED TERM OF IMPRISONMENT). THE DEFENDANT SHALL SERVE THE INITIAL PORTION OF THE FOREGOING SENTENCE AT Camp City Jail. The final month(s) of the unsuspended portion of the term of imprisonment is to be served with intensive supervision under conditions separately specified and incorporated herein.

IT IS ORDERED THAT THE DEFENDANT, HAVING BEEN CONVICTED AS A SEX OFFENDER, SATISFY ALL REQUIREMENTS IN THE SEX OFFENDER REGISTRATION AND NOTIFICATION ACT. (34-A M.R.S.A. Ch. 15) YOU MUST SUBMIT TO THE TAKING OF YOUR FINGERPRINTS AND A PHOTOGRAPH AS SPECIFIED IN THE NOTICE OF DUTY TO REGISTER.

IT IS ORDERED THAT THE DEFENDANT FORFEIT AND PAY THE SUM OF \$ AS A FINE TO THE CLERK OF THE COURT, PLUS APPLICABLE SURCHARGES AND ASSESSMENTS OF: 10% SURCHARGE 12% SURCHARGE (Eff. 7/1/96) 14% SURCHARGE (Eff. 9/18/99) (4 M.R.S.A. § 1057) \$30.00 SURCHARGE \$125.00 SURCHARGE (29 M.R.S.A. § 1312-B(5), 29-A M.R.S.A. § 2411 (7)) \$10 ASSESSMENT(S) plus \$25 ASSESSMENT(S) totalling \$35.00 (5 M.R.S.A. § 3360-1) All but \$ suspended. Execution/payment stayed to pay in full by or warrant to issue. To pay \$ per week / month beginning or warrant to issue. TOTAL DUE: \$ (To be filled in by cashier).

208 wks.

IT IS ORDERED THAT THE DEFENDANT FORFEIT AND PAY THE SUM OF \$ ~~22,500.00~~ AS RESTITUTION, THROUGH THE (DEPARTMENT OF CORRECTIONS) (DISTRICT ATTORNEY'S OFFICE) FOR THE BENEFIT OF Elizabeth Cashman, State of Me. (17-A M.R.S.A. § 1152-1A)

Execution/payment stayed to pay in full by w/in probation pt. or warrant to issue.

IT IS ORDERED PURSUANT TO APPLICABLE STATUTES, THAT THE DEFENDANT'S MOTOR VEHICLE OPERATOR'S LICENSE OR PERMIT TO OPERATE, RIGHT TO OPERATE A MOTOR VEHICLE AND RIGHT TO APPLY FOR AND OBTAIN A LICENSE AND/OR THE DEFENDANT'S RIGHT TO REGISTER A MOTOR VEHICLE IS SUSPENDED IN ACCORDANCE WITH NOTICE OF SUSPENSION INCORPORATED HEREIN.

IT IS ORDERED THAT THE DEFENDANT PERFORM _____ HOURS OF COMMUNITY SERVICE WORK WITHIN _____ (WEEKS) (MONTHS) FOR THE BENEFIT OF _____

IT IS ORDERED THAT THE DEFENDANT PAY \$ _____ FOR EACH DAY SERVED IN THE COUNTY JAIL, TO THE TREASURER OF THE ABOVE NAMED COUNTY. (UP TO \$80/DAY) (17-A M.R.S.A. § 1341)
 Execution/payment stayed to pay in full by _____ or warrant to issue.

IT IS ORDERED THAT THE DEFENDANT SHALL PARTICIPATE IN ALCOHOL AND OTHER DRUG EDUCATION, EVALUATION AND TREATMENT PROGRAMS FOR MULTIPLE OFFENDERS ADMINISTERED BY THE OFFICE OF SUBSTANCE ABUSE. (29 M.R.S.A. § 1312-B (2)(D-1), 29-A M.R.S.A. § 2411(5)(E))

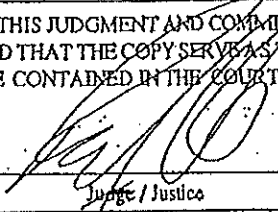
IT IS ORDERED THAT THE DEFENDANT FORFEIT TO THE STATE THE FIREARM USED BY THE DEFENDANT DURING THE COMMISSION OF THE OFFENSE(S) SHOWN ABOVE. (17-A M.R.S.A. § 1158)

IT IS ORDERED THAT THE DEFENDANT BE UNCONDITIONALLY DISCHARGED. (17-A M.R.S.A. § 1201)

If defendant the has been convicted of an applicable offense listed in 25 MRSA § 1574(4), then the defendant shall submit to having DNA sample drawn. The DNA sample may be drawn at any time following the commencement of the straight term or initial suspended portion of the term of imprisonment. If there is a period of probation but no immediate imprisonment, the DNA sample may be drawn at any time following commencement of the probation period as directed by the probation officer.

IT IS FURTHER ORDERED THAT THE CLERK DELIVER A CERTIFIED COPY OF THIS JUDGMENT AND COMMITMENT TO THE SHERIFF OF THE ABOVE NAMED COUNTY, OR HIS AUTHORIZED REPRESENTATIVE AND THAT THE COPY SERVE AS THE COMMITMENT OF THE DEFENDANT. REASONS FOR IMPOSING CONSECUTIVE SENTENCES ARE CONTAINED IN THE COURT RECORD OR IN ATTACHMENTS HERETO.

A TRUE COPY, ATTEST: _____
Clerk


Judge / Justice

I understand the sentence imposed herein and acknowledge receipt of a copy of this JUDGMENT AND COMMITMENT. I hereby acknowledge that the disclosure of my Social Security number on this form is mandatory under 36 M.R.S.A. § 5276-A. My Social Security number will be used to facilitate the collection of any fine that has been imposed upon me in this action if that fine remains unpaid as of the time I am due a State of Maine income tax refund. My Social Security number also may be used to facilitate the collection of money I may owe the State of Maine as a result of having had an attorney appointed to represent me. Collection of any fine or reimbursement of money which I owe to the State of Maine will be accomplished by offsetting money I owe to the State against my State of Maine income tax refund.

Social Security Number 006 - 38 - 7882

Date: 2/7/00

Defendant Blanca Angela Cashman
Address P.O. Box 580544
Mpls. MA 55458

RETURN

By virtue of the within JUDGMENT AND COMMITMENT I have this day delivered the within-named Defendant to the _____

at: _____ Deputy: _____

By virtue of this warrant, the within-named Defendant has been removed to and received at the _____ on this day.

Date: _____
Authorized Officer/Supt. _____ C/Warden M.S.P.

STATE OF MAINE

COURT: Circuit / Superior

DOCKET NO. 98-1710

TE OF MAINE vs. Blanche Cashman

Probation Term: 4 years

D.O.B.: 4-14-13

S.S. # _____

You have been convicted of Ord. Theft / Unlawful Taking; or: misuse trust which (is)are Class B, D crime(s) and the court has placed you on probation and committed you to the supervision of the Department of Corrections for the term specified above and on conditions specified below.

THE CONDITIONS OF YOUR PROBATION ARE AS FOLLOWS: YOU SHALL

- 1. refrain from all criminal conduct and violation of federal, state and local laws.
- 2. report to the probation officer forthwith and thereafter as the probation officer may direct, or if incarcerated, within 48 hours of release from custody.
- 3. answer all reasonable inquiries by the probation officer and permit the probation officer to visit you at reasonable times at your home or elsewhere.
- 4. notify the probation officer before changing address or employment.
- 5. remain within the jurisdiction of this state unless written permission is given by the probation officer for you to leave the state temporarily.
- 6. maintain employment and devote yourself to an approved employment/education program.
- 7. refrain from possession and use of any unlawful drugs and the (excessive) (possession or) use of intoxicating liquor.
- 8. identify yourself as a probationer to any law enforcement officer when arrested, detained or questioned and you shall notify your probation officer of the contact within 24 hours.
- 9. waive extradition to the State of Maine from any State of the United States, the District of Columbia, or any other place, to answer any charge of violating the terms of probation.
- 10. not own, possess or use any firearms or dangerous weapons if you have been convicted of murder, or a Class A, B or C crime, or any other matter involving the use of a firearm.
- 11. provide a DNA sample if directed by your probation officer and your offense is one set forth in 25 MRSA § 1574(4).
- 12. pay to the Department of Corrections a supervision fee of \$ _____ per month.
- 13. pay to the Department of Corrections an (electronic monitoring fee) (substance testing fee) of _____.
- 14. not own, possess or use any firearm or dangerous weapons.
- 15. submit to (random) search and testing for (alcohol) (drugs) (firearms) (dangerous weapons) (upon reasonable suspicion of use or possession).
- 16. undergo (substance abuse) (psychological) (domestic abuse) (certified batterers' intervention program) _____ counseling/treatment as directed by the probation officer; consent to the release of any counseling/treatment information to your probation officer, the district attorney and the court. You shall contribute to the cost of any counseling/treatment based on your financial ability as determined by the probation officer.
- 17. undergo available medical or psychiatric treatment (as an out-patient) (enter and remain as a voluntary patient), in _____
- 18. pay restitution (in the [maximum] amount of \$ 27,600.00) through the Department of Corrections within _____ months (on a schedule to be determined and set by the probation officer) for the benefit of State of Alaska, Cashman, + State of Maine
- 19. pay \$ _____ as (fines) (surcharges) and (assessments) and (counsel fees in full) (counsel fees of \$ _____) within _____ months (on a schedule to be determined and set by the probation officer).
- 20. not operate or attempt to operate any motor vehicle (including ATV, motorboat or aircraft) (until properly licensed by the Secretary of State).
- 21. have no contact of any kind with _____ and the family of said person(s).
- 22. not associate with any other person who is on probation or parole without written permission of the probation officer.
- 23. perform _____ hours of public service work within _____ months as directed by the probation officer.
- 24. not be present in an establishment that serves liquor for on premises consumption after _____
- 25. satisfy all requirements in the Sex Offender Registration and Notification Act.
- 26. Other: defendant to pay \$5000 per wk. towards restitution

27. not to have possession in her name, towards any financial affairs for the elderly.

Your freedom from future arrest and punishment for these offense(s) depends upon strict observance of the conditions of probation and any additional conditions further imposed by this court during the term of your probation.

ORDERED: The conditions are made part of the judgment as if recited therein and shall be incorporated into the docket by reference.

Date: 2/7/00 _____ Judge/Justice

KNOWLEDGE RECEIPT OF THESE CONDITIONS AND ACCEPT THEM AS WRITTEN.

WITNESS: _____ PROBATIONER: Blanche T. Cashman

A TRUE COPY. ATTEST: _____ Clerk

STATE OF MAINE SUPERIOR COURT DISTRICT COURT JUDGMENT AND COMMITMENT

Docket No. CR2000-25 County/Location KENNEBEC Date 3/22/01 DOB 7/5/61

State of Maine v. Defendant's Name CRYSTAL A. BURNS Residence 300 WINDSOR RT., RANDOLPH, MAINE

Offense(s) charged: THEFT BY UNAUTHORIZED TAKING OR TRANSFER T. 17-A SEC. 353 CLASS B, CT. 1 Plea(s): [X] Guilty [] Nolo [] Not Guilty Date of Violation(s): 10/1/95 to 10/1/99

Charged by: [X] Indictment [] Information [] Complaint

Offense(s) convicted: THEFT BY UNAUTHORIZED USE OR TRANSFER T. 17-A SEC. 353 CLASS B, CT. 1

Convicted on: [X] plea [] jury verdict [] court finding

IT IS ADJUDGED THAT THE DEFENDANT IS GUILTY OF THE OFFENSES AS SHOWN ABOVE AND CONVICTED.

[X] IT IS ADJUDGED THAT THE DEFENDANT BE HEREBY COMMITTED TO THE SHERIFF OF THE WITHIN NAMED COUNTY OR HIS AUTHORIZED REPRESENTATIVE WHO SHALL WITHOUT NEEDLESS DELAY REMOVE THE DEFENDANT TO: [X] The custody of the Commissioner of the Department of Corrections, at a facility designated by the Commissioner, to be punished by imprisonment for a term of 3 1/2 years

[X] IT IS ORDERED THAT ALL (BUT) 6 months OF THE SENTENCE (AS IT RELATES TO CONFINEMENT) (AS IT RELATES TO THE) BE SUSPENDED AND THE DEFENDANT BE PLACED ON A PERIOD OF PROBATION FOR A TERM OF 4 years (YEARS) (MONTHS) UPON CONDITIONS ATTACHED HERETO AND INCORPORATED BY REFERENCE HEREIN. SAID PROBATION TO COMMENCE immediately UPON COMPLETION OF THE UNSUSPENDED TERM OF IMPRISONMENT. THE DEFENDANT SHALL SERVE THE INITIAL PORTION OF THE FOREGOING SENTENCE AT [] The final month(s) of the unsuspended portion of the term of imprisonment is to be served with intensive supervision under conditions separately specified and incorporated herein.

[] IT IS ORDERED THAT THE DEFENDANT, HAVING BEEN CONVICTED AS A SEX OFFENDER, SATISFY ALL REQUIREMENTS IN THE SEX OFFENDER REGISTRATION AND NOTIFICATION ACT, (34-A MRSA Ch. 15) YOU MUST SUBMIT TO THE TAKING OF YOUR FINGERPRINTS AND A PHOTOGRAPH AS SPECIFIED IN THE NOTICE OF DUTY TO REGISTER.

[X] IT IS ORDERED THAT THE DEFENDANT FORFEIT AND PAY THE SUM OF \$ AS A FINE TO THE CLERK OF THE COURT, PLUS APPLICABLE SURCHARGES AND ASSESSMENTS OF: [] 10% SURCHARGE [X] 12% SURCHARGE (ET. 7/4/96) [] 14% SURCHARGE (ET. 9/18/99) (4 M.R.S.A. § 1057) [] \$30.00 SURCHARGE [] \$125.00 SURCHARGE (29 M.R.S.A. § 1312-B(5), 29-A M.R.S.A. § 2411 (7)) [] \$10 ASSESSMENT(S) plus [X] \$25 ASSESSMENT(S) totalling \$ 25 (5 M.R.S.A. § 3360-1) [] All but \$ suspended. [] Execution/payment stayed to pay in full by or warrant to issue. [] To pay \$ per week / month beginning or warrant to issue. TOTAL DUE: \$ 25 (To be filled in by cashier).

(OVER) during probation

IT IS ORDERED THAT THE DEFENDANT FORFEIT AND PAY THE SUM OF \$ _____ AS RESTITUTION, THROUGH THE (DEPARTMENT OF CORRECTIONS) (DISTRICT ATTORNEY'S OFFICE) FOR THE BENEFIT OF _____ (17-A M.R.S.A. § 1152-2-A)

Execution/payment stayed to pay in full by _____ or warrant to issue.

IT IS ORDERED PURSUANT TO APPLICABLE STATUTES, THAT THE DEFENDANT'S MOTOR VEHICLE OPERATOR'S LICENSE OR PERMIT TO OPERATE, RIGHT TO OPERATE A MOTOR VEHICLE AND RIGHT TO APPLY FOR AND OBTAIN A LICENSE AND/OR THE DEFENDANT'S RIGHT TO REGISTER A MOTOR VEHICLE IS SUSPENDED IN ACCORDANCE WITH NOTICE OF SUSPENSION INCORPORATED HEREIN.

IT IS ORDERED THAT THE DEFENDANT PERFORM _____ HOURS OF COMMUNITY SERVICE WORK WITHIN _____ (WEEKS) (MONTHS) FOR THE BENEFIT OF _____

IT IS ORDERED THAT THE DEFENDANT PAY \$ _____ FOR EACH DAY SERVED IN THE COUNTY JAIL, TO THE TREASURER OF THE ABOVE NAMED COUNTY, (UP TO \$80/DAY) (17-A M.R.S.A. § 1341)
 Execution/payment stayed to pay in full by _____ or warrant to issue.

IT IS ORDERED THAT THE DEFENDANT SHALL PARTICIPATE IN ALCOHOL AND OTHER DRUG EDUCATION, EVALUATION AND TREATMENT PROGRAMS FOR MULTIPLE OFFENDERS ADMINISTERED BY THE OFFICE OF SUBSTANCE ABUSE, (29 M.R.S.A. § 1312-B (2)(D-1), 29-A M.R.S.A. § 2411 (5)(E))

IT IS ORDERED THAT THE DEFENDANT FORFEIT TO THE STATE THE FIREARM USED BY THE DEFENDANT DURING THE COMMISSION OF THE OFFENSE(S) SHOWN ABOVE. (17-A M.R.S.A. § 1158)

IT IS ORDERED THAT THE DEFENDANT BE UNCONDITIONALLY DISCHARGED. (17-A M.R.S.A. § 1201)

If defendant has been convicted of an applicable offense listed in 25 M.R.S.A. § 1574(4), then the defendant shall submit to having a DNA sample drawn. The DNA sample may be drawn at any time following the commencement of the straight term or initial unsuspended portion of the term of imprisonment. If there is a period of probation but no immediate imprisonment, the DNA sample may be drawn at any time following commencement of the probation period as directed by the probation officer.

IT IS FURTHER ORDERED THAT THE CLERK DELIVER A CERTIFIED COPY OF THIS JUDGMENT AND COMMITMENT TO THE SHERIFF OF THE ABOVE NAMED COUNTY OR HIS AUTHORIZED REPRESENTATIVE AND THAT THE COPY SERVE AS THE COMMITMENT OF THE DEFENDANT. REASONS FOR IMPOSING CONSECUTIVE SENTENCES ARE CONTAINED IN THE COURT RECORD OR IN ATTACHMENTS HERETO.

A TRUE COPY, ATTEST: _____

Clerk

Judge / Justice

I understand the sentence imposed herein and acknowledge receipt of a copy of this JUDGMENT AND COMMITMENT. I hereby acknowledge that the disclosure of my Social Security number on this form is mandatory under 36 M.R.S.A. § 5276-A. My Social Security number will be used to facilitate the collection of any fine that has been imposed upon me in this action if that fine remains unpaid as of the time I am due a State of Maine income tax refund. My Social Security number also may be used to facilitate the collection of money I may owe the State of Maine as a result of having had an attorney appointed to represent me. Collection of any fine or reimbursement of money which I owe to the State of Maine will be accomplished by offsetting money I owe to the State against my State of Maine income tax refund.

Social Security Number _____

Date: _____

Defendant Cynthia Brown
Address _____

RETURN

By virtue of the within JUDGMENT AND COMMITMENT I have this day delivered the within-named Defendant to the _____

Date: _____

Deputy _____

By virtue of this warrant, the within-named Defendant has been removed to and received at the _____ on this day.

Date: _____

Authorized Officer/Supt., M.C.C./Warden M.S.P.

STATE OF MAINE DISTRICT COURT JUDGMENT AND COMMITMENT
SUPERIOR COURT

Docket No. <u>CR2000-25</u>	County/Location <u>KENNEBEC</u>	DOB <u>04/23/01</u> <u>7/5/61</u>
State of Maine v. Defendant's Name <u>CRYSTAL A. BURNS</u>		Residence <u>300 WINDSOR ST., RANDOLPH, MAINE</u>

Offense(s) charged:

MISUSE OF ENTRUSTED PROPERTY
T. 17-A SEC. 903 CLASS D, CT. 2

Plea(s): Guilty Not Guilty Not Guilty

Date of Violation(s): 2/97 to
1/8/99

Charged by:

indictment
 information
 complaint

Offense(s) convicted:

MISUSE OF ENTRUSTED PROPERTY
T. 17-A SEC. 903 CLASS D, CT. 2

Convicted on:

plea
 jury verdict
 court finding

IT IS ADJUDGED THAT THE DEFENDANT IS GUILTY OF THE OFFENSES AS SHOWN ABOVE AND CONVICTED.

IT IS ADJUDGED THAT THE DEFENDANT BE HEREBY COMMITTED TO THE SHERIFF OF THE WITHIN NAMED COUNTY OR HIS AUTHORIZED REPRESENTATIVE WHO SHALL WITHOUT NEEDLESS DELAY REMOVE THE DEFENDANT TO:

The custody of the Commissioner of the Department of Corrections, at a facility designated by the Commissioner, to be punished by imprisonment for a term of _____

The County jail to be punished by imprisonment for a term of 6 months

This sentence to be served (consecutively to) (concurrently with) _____

Execution stayed to on or before April 3, 2001 at 9:00 (a.m.) (p.m.)

IT IS ORDERED THAT ALL (BUT) _____ OF THE SENTENCE (AS IT RELATES TO CONFINEMENT) (AS IT RELATES TO THE _____) BE SUSPENDED AND THE DEFENDANT BE PLACED ON A PERIOD OF PROBATION FOR A TERM OF _____ (YEARS) (MONTHS) UPON CONDITIONS ATTACHED HERETO AND INCORPORATED BY REFERENCE HEREIN. SAID PROBATION TO COMMENCE (_____) (UPON COMPLETION OF THE UNSUSPENDED TERM OF IMPRISONMENT), THE DEFENDANT SHALL SERVE THE INITIAL PORTION OF THE FOREGOING SENTENCE AT _____

The final _____ month(s) of the unsuspended portion of the term of imprisonment is to be served with intensive supervision under conditions separately specified and incorporated herein.

IT IS ORDERED THAT THE DEFENDANT, HAVING BEEN CONVICTED AS A SEX OFFENDER, SATISFY ALL REQUIREMENTS IN THE SEX OFFENDER REGISTRATION AND NOTIFICATION ACT. (34-A M.R.S.A. Ch. 15) YOU MUST SUBMIT TO THE TAKING OF YOUR FINGERPRINTS AND A PHOTOGRAPH AS SPECIFIED IN THE NOTICE OF DUTY TO REGISTER.

IT IS ORDERED THAT THE DEFENDANT FORFEIT AND PAY THE SUM OF \$ _____ AS A FINE TO THE CLERK OF THE COURT, PLUS APPLICABLE SURCHARGES AND ASSESSMENTS OF:

10% SURCHARGE 12% SURCHARGE (Eff. 7/4/96) 14% SURCHARGE (Eff. 9/18/99) (4 M.R.S.A. § 1057)

\$30.00 SURCHARGE \$125.00 SURCHARGE (29 M.R.S.A. § 1312-B(3), 29-A M.R.S.A. § 2411 (7))

\$10 ASSESSMENT(S) plus \$25 ASSESSMENT(S) totalling \$ 10 (5 M.R.S.A. § 3360-1)

All but \$ _____ suspended.

Execution/payment stayed to pay in full by _____ or warrant to issue.

To pay \$ _____ per week / month beginning _____ or warrant to issue.

TOTAL DUE: \$ 10 (To be filled in by cashier)

during probation

- IT IS ORDERED THAT THE DEFENDANT FORFEIT AND PAY THE SUM OF \$ _____ AS RESTITUTION, THROUGH THE (DEPARTMENT OF CORRECTIONS) (DISTRICT ATTORNEY'S OFFICE) FOR THE BENEFIT OF _____, (17-A M.R.S.A. § 1152-2-A)
 Execution/payment stayed to pay in full by _____ or warrant to issue.
- IT IS ORDERED PURSUANT TO APPLICABLE STATUTES, THAT THE DEFENDANT'S MOTOR VEHICLE OPERATOR'S LICENSE OR PERMIT TO OPERATE, RIGHT TO OPERATE A MOTOR VEHICLE AND RIGHT TO APPLY FOR AND OBTAIN A LICENSE AND/OR THE DEFENDANT'S RIGHT TO REGISTER A MOTOR VEHICLE IS SUSPENDED IN ACCORDANCE WITH NOTICE OF SUSPENSION INCORPORATED HEREIN.
- IT IS ORDERED THAT THE DEFENDANT PERFORM _____ HOURS OF COMMUNITY SERVICE WORK WITHIN _____ (WEEKS) (MONTHS) FOR THE BENEFIT OF _____
- IT IS ORDERED THAT THE DEFENDANT PAY \$ _____ FOR EACH DAY SERVED IN THE COUNTY JAIL, TO THE TREASURER OF THE ABOVE NAMED COUNTY. (UP TO \$80./DAY) (17-A M.R.S.A. § 1341)
 Execution/payment stayed to pay in full by _____ or warrant to issue.
- IT IS ORDERED THAT THE DEFENDANT SHALL PARTICIPATE IN ALCOHOL AND OTHER DRUG EDUCATION, EVALUATION AND TREATMENT PROGRAMS FOR MULTIPLE OFFENDERS ADMINISTERED BY THE OFFICE OF SUBSTANCE ABUSE. (29 M.R.S.A. § 1312-B (2)(D-1), 29-A M.R.S.A. § 2411 (5)(E))
- IT IS ORDERED THAT THE DEFENDANT FORFEIT TO THE STATE THE FIREARM USED BY THE DEFENDANT DURING THE COMMISSION OF THE OFFENSE(S) SHOWN ABOVE. (17-A M.R.S.A. § 1158)
- IT IS ORDERED THAT THE DEFENDANT BE UNCONDITIONALLY DISCHARGED. (17-A M.R.S.A. § 1201)

If defendant has been convicted of an applicable offense listed in 25 M.R.S.A. § 1574(4), then the defendant shall submit to having a DNA sample drawn. The DNA sample may be drawn at any time following the commencement of the straight term or initial unsuspended portion of the term of imprisonment. If there is a period of probation but no immediate imprisonment, the DNA sample may be drawn at any time following commencement of the probation period as directed by the probation officer.

IT IS FURTHER ORDERED THAT THE CLERK DELIVER A CERTIFIED COPY OF THIS JUDGMENT AND COMMITMENT TO THE SHERIFF OF THE ABOVE NAMED COUNTY OR HIS AUTHORIZED REPRESENTATIVE AND THAT THE COPY SERVE AS THE COMMITMENT OF THE DEFENDANT. REASONS FOR IMPOSING CONSECUTIVE SENTENCES ARE CONTAINED IN THE COURT RECORD OR IN ATTACHMENTS HERETO.

A TRUE COPY, ATTEST: _____
Clerk _____
Judge Justice

I understand the sentence imposed herein and acknowledge receipt of a copy of this JUDGMENT AND COMMITMENT. I hereby acknowledge that the disclosure of my Social Security number on this form is mandatory under 36 M.R.S.A. § 5276-A. My Social Security number will be used to facilitate the collection of any fine that has been imposed upon me in this action if that fine remains unpaid as of the time I am due a State of Maine income tax refund. My Social Security number also may be used to facilitate the collection of money I may owe the State of Maine as a result of having had an attorney appointed to represent me. Collection of any fine or reimbursement of money which I owe to the State of Maine will be accomplished by offsetting money I owe to the State against my State of Maine income tax refund.

Social Security Number _____
Date: _____ Defendant Cyril Brown
Address _____

RETURN
By virtue of the within JUDGMENT AND COMMITMENT I have this day delivered the within-named Defendant to the _____
Date: _____ Deputy _____

By virtue of this warrant, the within-named Defendant has been removed to and received at the _____
_____ on this day.
Date: _____
Authorized Officer/Supt., M.C.C./Warden M.S.P.

COURT: KENNEBEC STATE OF MAINE DOCKET NO. CR2000-25

STATE OF MAINE vs. CRYSTAL A. BURNS CONDITIONS OF PROBATION Probation Term: 4 years
D.O.B.: 7/5/61 S.S.# _____

You have been convicted of THEFT AND MISUSE OF ENTRUSTED PROPERTY which (is)(are) Class B & D crime(s) and the court has placed you on probation and committed you to the supervision of the Department of Corrections for the term specified above and on conditions specified below.

THE CONDITIONS OF YOUR PROBATION ARE AS FOLLOWS: YOU SHALL

1. refrain from all criminal conduct and violation of federal, state and local laws,
2. report to the probation officer forthwith and thereafter as the probation officer may direct, or if incarcerated, within 48 hours of release from custody.
3. answer all reasonable inquiries by the probation officer and permit the probation officer to visit you at reasonable times at your home or elsewhere.
4. notify the probation officer before changing address or employment.
5. remain within the jurisdiction of this state unless written permission is given by the probation officer for you to leave the state temporarily.
6. maintain employment and devote yourself to an approved employment/education program.
7. refrain from possession and use of any unlawful drugs and the (excessive) (possession or) use of intoxicating liquor.
8. identify yourself as a probationer to any law enforcement officer when arrested, detained or questioned and you shall notify your probation officer of the contact within 24 hours.
9. waive extradition to the State of Maine from any State of the United States, the District of Columbia, or any other place, to answer any charge of violating the terms of probation.
10. not own, possess or use any firearms or dangerous weapons if you have been convicted of murder, or a Class A, B, or C crime, or any other matter involving the use of a firearm.
11. provide a DNA sample if directed by your probation officer and your offense is one set forth in 25 MRSA § 1574(4).
12. pay to the Department of Corrections a supervision fee of \$ _____ per month.
13. pay to the Department of Corrections an (electronic monitoring fee) (substance testing fee) of \$ _____ per month.
14. not own, possess or use any firearm or dangerous weapons.
15. submit to (random) search and testing for (alcohol) (drugs) (firearms) (dangerous weapons) (upon reasonable suspicion of use or possession).
16. undergo (substance abuse) (psychological) (domestic abuse) (certified batterers' intervention program) _____ counseling/treatment to the satisfaction of the probation officer; consent to the release of any counseling/treatment information to your probation officer, the district attorney and the court. You shall contribute to the cost of any counseling/treatment based on your financial ability as determined by the probation officer.
17. undergo available medical or psychiatric treatment (as an out-patient) (enter and remain as a voluntary patient), in _____
18. pay restitution (in the (maximum) amount of \$ 78,000.00 (18,272.65) through the Department of Corrections within _____ months (on a schedule to be determined and set by the probation officer) for the benefit of _____
19. pay \$ _____ as (fines) (surcharges) and (assessments) and (counsel fees in full) (counsel fees of \$ _____) within _____ months (on a schedule to be determined and set by the probation officer).
20. not operate or attempt to operate any motor vehicle (including ATV, motorboat or aircraft) (until properly licensed by the Secretary of State).
21. have no contact of any kind with _____ and the family of said person(s).
22. not associate with any other person who is on probation or parole without written permission of the probation officer.
23. perform _____ hours of public service work within _____ months at the direction and to the satisfaction of your probation officer.
24. not be present in an establishment that serves liquor for on premises consumption after _____
25. satisfy all requirements in the Sex Offender Registration and Notification Act.
26. Other: they defendant is prohibited from working with the elderly by a care giver position. I am grateful for the attention that personia gave me in my court case.

Your freedom from future arrest and punishment for these offense(s) depends upon strict observance of the conditions of probation and any additional conditions further imposed by this court during the term of your probation.

ORDERED: The conditions are made part of the judgment as if recited therein and shall be incorporated into the docket by reference.

Date: 3/27/01

[Signature]
Judge/Justice

I ACKNOWLEDGE RECEIPT OF THESE CONDITIONS AND ACCEPT THEM AS WRITTEN.

WITNESS: [Signature]

PROBATIONER: X Crystal Burns

A TRUE COPY, ATTEST: _____
Clerk

STATE OF MAINE

Docket No. AUGSC-CR-2010-00569

State of Maine

N BENNER

SUPERIOR COURT

County/location KENNEBEC, ss.

JUDGMENT AND COMMITMENT

Date 9/13/10

DOB 04/11/1951

Residence: 483 ASH POINT DRIVE OWLS HEAD ME

Offense(s) charged: THEFT BY UNAUTHORIZED TAKING OR TRANSFER Charge: 1 Class: B DOV: 04/30/2009 Seq #: 8424 Title: 17-A / 353 / 1 / B / 1

Charged by: [] indictment [x] information [] complaint Plea(s): [x] Guilty [] Nolo [] Not Guilty

Offense(s) convicted: THEFT BY UNAUTHORIZED TAKING OR TRANSFER Charge: 1 Class: B DOV: 04/30/2009 Seq #: 8424 Title: 17-A / 353 / 1 / B / 1

Convicted on: [x] plea [] jury verdict [] court finding

It is adjudged that the defendant is guilty of the offenses as shown above and convicted. [x] It is adjudged that the defendant be hereby committed to the sheriff of the within named county or his authorized representative who shall without needless delay remove the defendant to: [x] The custody of the Commissioner of the Department of Corrections, at a facility designated by the Commissioner, to be punished by imprisonment for a term of 3 yrs [] The County jail to be punished by imprisonment for a term of [] This sentence to be served (consecutively to)(concurrently with)

Execution stayed to on or before: 9/13/10 at 11:00 (a.m.) (p.m.) [x] It is ordered that all (but) 90 days of the sentence (as it relates to confinement)(as it relates to the) be suspended and the defendant be placed on a period of [x] probation [] administrative release for a term of 2 yrs (years)(months) upon conditions attached hereto and incorporated by reference herein. [] Said probation to commence () (upon completion of the unsuspended term of imprisonment). [] Said administrative release to commence immediately. The defendant shall serve the initial portion of the foregoing sentence at

[] It is ordered that the defendant, having been convicted of an offense that requires compliance with the Sex Offender Registration and Notification Act as a [] 10-year registrant or a [] life-time registrant, must satisfy all requirements in the Sex Offender Registration and Notification Act. (34-A M.R.S.A Ch.15) The defendant must submit to the taking of fingerprints and a photograph as specified in the notice of duty to register.

[] It is ordered that the defendant forfeit and pay the sum of \$ as a fine to the clerk of the court, plus applicable surcharges and assessments of: [] 10% [] 12%(Eff. 7/4/96) [] 14%(Eff. 9/18/99) [] 15% surcharge (Eff. 08/01/02) [] 20%(Eff. 07/30/04) [] \$30.00 [] \$125.00 surcharge (29-A M.R.S.A. Section 2411) [] \$10 (7 M.R.S.A.) [] 10% (17 M.R.S.A.) [] \$10 assessment(s) plus [x] / \$25 assessment(s) totalling \$ (5 M.R.S.A. Section 3360-1) [] All but \$ suspended. [] Execution/payment stayed to pay in full by or warrant to issue. [] To pay \$ per week/month beginning or warrant to issue. TOTAL DUE: \$ 25.00 (To be filled in by cashier).

It is ordered that the defendant forfeit and pay the sum of \$ _____ as restitution, through the (Department of Corrections)(District Attorney's Office) for the benefit of _____ (17-A M.R.S.A. Section 1152-2-A)

Execution/payment stayed to pay in full by _____ or warrant to issue.

It is ordered pursuant to applicable statutes, that the defendant's motor vehicle operator's license or permit to operate, right to operate a motor vehicle and right to apply for and obtain a license and/or the defendant's right to register a motor vehicle is suspended in accordance with notice of suspension incorporated herein.

It is ordered that the defendant perform _____ hours of community service work within _____ (weeks) (months) for the benefit of _____

It is ordered that the defendant pay \$ _____ for each day served in the county jail, to the treasurer of the above name county. (Up to \$80/Day) (17-A M.R.S.A. Section 1314)

Execution/payment stayed to pay in full by _____ or warrant to issue.

It is ordered that the defendant shall participate in alcohol and other drug education, evaluation and treatment programs for multiple offenders administered by the Office of Substance Abuse. (29 M.R.S.A. Section 1312-B (2)(D-1), 29-A M.R.S.A. Section 2411(5)(F))

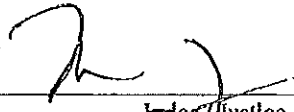
It is ordered that the defendant forfeit to the state the firearm used by the defendant during the commission of the offense(s) shown above. (17-A M.R.S.A. Section 1158)

It is ordered that the defendant be unconditionally discharged. (17-A M.R.S.A. Section 1201)

If the defendant has been convicted of an applicable offense listed in 25 M.R.S.A. Section 1574, then the defendant shall submit to having a DNA sample drawn at any time following the commencement of any term of imprisonment or at any time following commencement of the probation period as directed by the probation officer.

It is further ordered that the clerk deliver a certified copy of this Judgment and Commitment to the Sheriff of the above named county or his authorized representative and that the copy serve as the commitment of the defendant. Reasons for imposing consecutive sentences are contained in the court record or in attachments hereto.

A TRUE COPY, ATTEST: _____
Clerk



Judge/Justice

I understand the sentence imposed herein and acknowledge receipt of a copy of this Judgment and Commitment. I hereby acknowledge that the disclosure of my Social Security number on this form is mandatory under 36 M.R.S.A. Section 5276-A. My Social Security number _____ used to facilitate the collection of any fine that has been imposed upon me in this action if that fine remains unpaid as of the time I _____ a State of Maine Income tax refund. My Social Security number also may be used to facilitate the collection of money I may owe the State of Maine as a result of having had an attorney appointed to represent me. Collection of any fine or reimbursement of money which I owe to the State of Maine will be accomplished by offsetting money I owe to the State against my State of Maine Income tax refund.

Social Security Number _____

Date: Sept 13, 2010

Defendant Susan Banner
Address 33 Park St.
Rockland, ME 04841

RETURN

By virtue of the within JUDGMENT AND COMMITMENT I have this day delivered the within named Defendant to the _____

Date: _____ Deputy _____

By virtue of this warrant, the within-named Defendant has been removed to and received at the _____ on this day.

Date: _____
Authorized Officer/Supt., M.C.C./Warden M.S.P.

STATE OF MAINE

CONDITIONS OF PROBATION

COURT: SUPERIOR COURT, KENNEBEC, ss.
DEFENDANT- SUSAN BENNER

D.O.B. 04/11/1951

Docket No. AUGSC-CR-2010-00569
SSN

You have been convicted of Theft
which (is a) (are) Class B crime(s). You are placed on probation and committed to supervision by the Department of Corrections for
a term of 2 yrs (months) (years) subject to the conditions listed below.

CONDITIONS OF YOUR PROBATION ARE AS FOLLOWS: YOU SHALL

- 1. refrain from all criminal conduct and violation of federal, state and local laws.
- 2. report to the probation officer immediately and thereafter as directed and within 48 hours of your release from jail.
- 3. answer all questions by your probation officer and permit the officer to visit you at your home or elsewhere.
- 4. obtain permission from your probation officer before changing your address or employment.
- 5. not leave the State of Maine without written permission of your probation officer.
- 6. maintain employment and devote yourself to an approved employment or education program.
- 7. not possess or use any unlawful drugs and not possess or use alcohol (excessively).
- 8. identify yourself as a probationer to any law enforcement officer if you are arrested, detained or questioned for any reason and notify your probation officer of that contact within 24 hours.
- 9. waive extradition back to the State of Maine from any other place.
- 10. not own, possess or use any firearm or dangerous weapon if you have ever been convicted of a crime in any jurisdiction with a potential penalty of one year or more or any crime involving domestic violence or the use of firearm or dangerous weapon.
- 11. pay to the Department of Corrections a supervision fee of \$ 10.00 per month.
- 12a. provide a DNA sample as required. 12b. Fully comply with the Sex Offender Registration and Notification Act.
- 13. pay to the Department of Corrections an (electronic monitoring fee)(substance testing fee) of \$ _____.
- 14. not own, possess or use any firearm or dangerous weapons.
- 15. submit to random search and testing for (alcohol) (drugs) (firearms) (dangerous weapons) (sexually oriented material) (_____) at the direction of a probation or law enforcement officer.
- 16. complete (evaluation and) counselling and treatment as an (out-patient / in-patient) (at _____ or a similar facility) as directed by your probation officer for (substance abuse) (sexual offender) (psychological) (domestic abuse) (certified batterer's intervention) (anger management) (medical) (_____) issues and sign any releases requested by your probation officer.
- 17. pay restitution in the [maximum] amount of \$ _____ through the (Department of Corrections) (Office of District Attorney) by _____ on a schedule set by the court or your probation officer for the benefit of _____ (joint and several with _____).
- 7. pay all fines, fees, surcharges and assessments in full (and counsel fees as ordered) to the clerk of this court not later than _____ (date), on a schedule set by the court or your probation officer.
- 19. not operate or attempt to operate any motor vehicle (including ATV, snowmobile, motorboat, powerboat or aircraft) (until properly licensed by the Secretary of State).
- 20. not associate with any other person who is on probation or parole without written permission of your probation officer.
- 21. have no contact with (male) (female) children under the age of _____
 direct or indirect, or enter the residence, place of work, or educational location of Elizabeth Simmons
except for one time only to send letter of apology.
(and their family) except with the written permission of your probation officer and pursuant to a court order.
- 22. not be present in an establishment that serves liquor for on-premises consumption (after _____ AM/PM).
- 23. support your dependents and meet family responsibilities.
- 24. not view or possess any sexually oriented material or utilize access to the Internet.
- 25. not have any possessory interest in any bank account except as authorized in writing by your probation officer.
- 26. appear for periodic judicial review as directed by the court or your probation officer.
- 27. perform _____ hours of public service work within _____ months as directed by your probation officer.
- 28. Other: Defendant is not to work in any position of trust or fiduciary relationship with any elderly citizens.

If you violate or fail to fulfill any of the above conditions you may be arrested, your probation may be revoked and you may be required to serve the rest of your sentence in jail or prison.

ORDERED: All conditions of probation are incorporated into the judgment and docket by reference.

Date: 9/13/10

Justice/Judge [Signature]

I acknowledge receipt of these conditions and accept them as written.

Witness: Cathy Willard

Probationer Susan Benner



STATE OF MAINE
SUPERIOR COURT

Amended
JUDGMENT AND COMMITMENT

Docket No. County/location Date DOB
HOUSC-CR-2011-00010 AROOSTOOK, ss. 11/02/2012 10/04/1949

State of Maine
v.
JAMES PHILBROOK

Residence:
1295 BELMONT ST
MANCHESTER NH 03104

Offense charged:

Charged by: INDICTMENT
Charge: 1

THEFT BY MISAPPLICATION OF PROPERTY

Class: B DOV: 06/07/2005 OBTN: 851384A001
Seq #: 8464 Title: 17-A / 358 / 1 / B / 1
Plea: NOT GUILTY

Offense convicted:

THEFT BY MISAPPLICATION OF PROPERTY

Charge: 1
PLEA: NOT GUILTY
FNDR: GUILTY
VRDT: GUILTY

Class: B DOV: 06/07/2005 OBTN: 851384A001
Seq #: 8464 Title: 17-A / 358 / 1 / B / 1

It is adjudged that the defendant is guilty of the offenses as shown above and convicted.

It is adjudged that the defendant be hereby committed to the sheriff of the within named county or his authorized representative who shall without needless delay remove the defendant to:

The custody of DEPARTMENT OF CORRECTIONS, to be punished by imprisonment for a term of 8 year(s).

Execution stayed to on or before: 11/15/2012 at 13:00. (1:00 PM)
Defendant to receive credit for time served.

Notice to Defendant: Your sentence does not include any assurance about the location of the facility where you will be housed during your commitment.

It is ordered all (but) 3 year(s) of the sentence as it relates to confinement be suspended and the defendant be placed on a period of probation for a term of 3 year(s) upon conditions attached hereto and incorporated by reference herein.

Said probation to commence upon completion of the unsuspended term of imprisonment.
It is ordered that the defendant be placed on a period of probation for a term of 3 year(s) upon conditions attached hereto and incorporated by reference herein.
Said probation to commence upon completion of the unsuspended term of imprisonment.

§ 25 VICTIMS COMPENSATION FUND

TOTAL DUE: \$ 25.00

SS Number Disclosure Required on Separate form

It is ordered that the defendant forfeit and pay the sum of \$ 195,000.00 as restitution, through the PROBATION OFFICER. (17-A M.R.S.A. Section 1152-2-A)


for the benefit of :
ROLAND & ARLENE ALBERT AMOUNT \$ 195,000.00

If the defendant has been convicted of an applicable offense listed in 25 MRSA Section 1574, then the defendant shall submit to having a DNA sample drawn at any time following the commencement of any term of imprisonment or at any time following commencement of the probation period as directed by the probation officer.

It is further ordered that the clerk deliver a certified copy of this judgment and commitment to the sheriff of the above named county or his authorized representative and that the copy serve as the commitment of the defendant. Reasons for imposing consecutive sentences are contained in the court record or in attachments hereto.

All pending motions, other than motions relating to payment of fees and bail are hereby declared moot (except _____.)

A TRUE COPY, ATTEST: _____
Clerk



Justice / Judge

I understand the sentence imposed herein and acknowledge receipt of a copy of this JUDGMENT AND COMMITMENT.
I hereby acknowledge that the disclosure of my Social Security number on the Social Security Disclosure Form is mandatory under 36 M.R.S.A Section 5276-A. My Social Security number will be used to facilitate the collection of any fine that has been imposed upon me in this action if that fine remains unpaid as of the time I am due a State of Maine income tax refund. My Social Security number also may be used to facilitate the collection of money I may owe the State of Maine as a result of having had an attorney appointed to represent me. Collection of any fine or reimbursement of money, which I owe to the State of Maine, will be accomplished by offsetting money I owe to the State against my State of Maine income tax refund.

SS Number Disclosure Required on Separate form

Date: _____
Defendant _____
Address _____

CR-121, Rev. 01/10

STATE OF MAINE
SUPERIOR COURT

Amended
JUDGMENT AND COMMITMENT

Docket No. County/location Date DOB
HOUSC-CR-2011-00010 AROOSTOOK, SS. 11/02/2012 10/04/1949

State of Maine Residence:
v. 1295 BELMONT ST
JAMES PHILBROOK MANCHESTER NH 03104

Offense charged:

Charged by: INDICTMENT
Charge: 2

MAINE UNIFORM SECURITIES ACT VIOLATION

Class: C DOV: 07/20/2006 OBTN: 851384A002
Seq #: 11015 Title: 32 / 16508
Plea:

Offense convicted:

MAINE UNIFORM SECURITIES ACT VIOLATION

Charge: 2

Class: C DOV: 07/20/2006 OBTN: 851384A002 FNDG: GUILTY
Seq #: 11015 Title: 32 / 16508 VRDT: GUILTY

It is adjudged that the defendant is guilty of the offenses as shown above and convicted.

It is adjudged that the defendant be hereby committed to the sheriff of the within named county or his authorized representative who shall without needless delay remove the defendant to:

The custody of DEPARTMENT OF CORRECTIONS, to be punished by imprisonment for a term of 3 year(s).

This sentence to be served concurrently with HOUSCCR201100010 Charge: 1

Execution stayed to on or before: 11/15/2012 at 13:00. (1:00 PM)
Defendant to receive credit for time served.

Notice to Defendant: Your sentence does not include any assurance about the location of the facility where you will be housed during your commitment.

\$ 25 VICTIMS COMPENSATION FUND
TOTAL DUE: \$ 25.00

SS Number Disclosure Required on Separate form

If the defendant has been convicted of an applicable offense listed in 25 MRSA Section 1574, then the defendant shall submit to having a DNA sample drawn at any time following the commencement of any term of imprisonment or at any time following commencement of the probation period as directed by the probation officer.

It is further ordered that the clerk deliver a certified copy of this judgment and commitment to the sheriff of the above named county or his authorized representative and that the copy serve as the commitment of the defendant. Reasons for imposing consecutive sentences are contained in the court record or in attachments hereto.

All pending motions, other than motions relating to payment of fees and bail are hereby declared moot (except _____.)

A TRUE COPY, ATTEST: _____
Clerk



Justice / Judge

I understand the sentence imposed herein and acknowledge receipt of a copy of this JUDGMENT AND COMMITMENT.

I hereby acknowledge that the disclosure of my Social Security number on the Social Security Disclosure Form is mandatory under 36 M.R.S.A Section 5276-A. My Social Security number will be used to facilitate the collection of any fine that has been imposed upon me in this action if that fine remains unpaid as of the time I am due a State of Maine income tax refund. My Social Security number also may be used to facilitate the collection of money I may owe the State of Maine as a result of having had an attorney appointed to represent me. Collection of any fine or reimbursement of money, which I owe to the State of Maine, will be accomplished by offsetting money I owe to the State against my State of Maine income tax refund.

SS Number Disclosure Required on Separate form

Date: _____

Defendant _____
Address _____

CR-121, Rev. 01/10