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(952) 935-8661



www.fmcbank.com

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02/15/2011

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JOVELISA C LARSON
RODNEY L LARSON 42
PO BOX 44847 0
EDEN PRAIRIE MN 55344-2547 0

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ULTIMATE FREE ACCOUNT XXXXXX895

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	LAST STATEMENT 01/18/11	1,869.87
MINIMUM BALANCE	204.92 4 CREDITS	6,130.00
AVG AVAILABLE BALANCE	1,525.13 40 DEBITS	7,794.95
AVERAGE BALANCE	1,525.13 THIS STATEMENT 02/15/11	204.92

- - - - - OTHER CREDITS - - - - -

DESCRIPTION	DATE	AMOUNT
046879 ONLINE BANK XFER FROM ULTIMATE INTERES 299671 ON 1/24/11 AT 16:04	01/24	3,000.00
US TREASURY 303 SOC SEC XXXXX1117A SSA	01/26	2,330.00
038197 ONLINE BANK XFER FROM ULTIMATE INTERES 299671 ON 2/04/11 AT 16:01	02/04	500.00
019292 ONLINE BANK XFER FROM ULTIMATE INTERES 299671 ON 2/10/11 AT 19:49	02/11	300.00

- - - - - OTHER DEBITS - - - - -

DESCRIPTION	DATE	AMOUNT
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 INTLFEEIC IN0A3Z09707101191	01/19	2.30
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z10318501191	01/19	2.30
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 CHK-WDLIC IN0A3Z09707101191	01/19	229.59
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z10318501191	01/19	229.59
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z29045801212	01/21	2.30
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z29045801212	01/21	229.70
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z56944001241	01/24	2.30
POS Purchase RAINBOW FOODS MINNEAPOLIS MN 4424 PURCHASVC2PS253354509801230	01/24	18.68
ATM Withdrawal EDEN-PRAIRIE EDEN PRAIRIE MN 4424 CHK-WDLIC INC00306730601221	01/24	100.00

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JOVELISA C LARSON

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ULTIMATE FREE ACCOUNT XXXXXXXX895

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- - - - - OTHER DEBITS - - - - -

DESCRIPTION	DATE	AMOUNT
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z56944001241	01/24	229.51
029516 ONLINE BANK XFER TO ULTIMATE INTERES 299671 ON 1/21/11 AT 17:30	01/24	300.00
POS Purchase OUTBACK #2417 BLOOMINGTON MN 4424 PURCHASVC2PS255038986601231	01/25	43.00
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z70947101261	01/26	2.30
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z88023301261	01/26	2.30
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z70947101261	01/26	229.51
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z88023301261	01/26	229.51
060613 ONLINE BANK XFER TO ULTIMATE INTERES 299671 ON 1/26/11 AT 8:45	01/26	2,000.00
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 INTLFEEIC IN0A3Z06545001301	01/31	2.31
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z16571701311	01/31	2.31
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 CHK-WDLIC IN0A3Z06545001301	01/31	231.20
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z16571701311	01/31	231.20
ATM Withdrawal 14550 EXCELSIOR BL MINNETONKA MN 4424 CHK-WDLIC IS437500113301291	01/31	300.00
085194 ONLINE BANK XFER TO ULTIMATE INTERES 299671 ON 1/28/11 AT 17:01	01/31	1,400.00
POS Purchase WALGREENS #628 EDEN PRAIRIE MN 4424 PURCHASVC2PS445628995502010	02/02	94.65
POS Purchase USPS CHANGE OF 800-2383150 TN 5845 PURCHASVC2PS253479029902020	02/03	1.00
POS Purchase OUTBACK #2417 BLOOMINGTON MN 4424 PURCHASVC2PS456194483202011	02/03	33.00
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z17718602050	02/04	2.32
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z17718602050	02/04	231.93
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z60223102051	02/07	2.33
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z68868702062	02/07	2.33
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z41600502062	02/07	2.33

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JOVELISA C LARSON

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- - - - - OTHER DEBITS - - - - -

DESCRIPTION	DATE	AMOUNT
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z60223102051	02/07	232.57
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z68868702062	02/07	232.57
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z41600502062	02/07	232.57
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z88376502081	02/08	2.33
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z88376502081	02/08	233.29
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z24514902121	02/14	2.34
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z45237202141	02/14	2.34
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z24514902121	02/14	233.57
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z45237202141	02/14	233.57

- - - ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES - - -

*		TOTAL FOR		TOTAL	*
*		THIS PERIOD		YEAR TO DATE	*

* TOTAL OVERDRAFT FEES:		.00		.00	*

* TOTAL RETURNED ITEM FEES:		.00		.00	*

- - - - - DAILY BALANCE - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
01/19	1,406.09	01/31	1,179.96	02/08	376.74
01/21	1,174.09	02/02	1,085.31	02/11	676.74
01/24	3,523.60	02/03	1,051.31	02/14	204.92
01/25	3,480.60	02/04	1,317.06		
01/26	3,346.98	02/07	612.36		

HOW FINANCE CHARGES ARE COMPUTED:

We will begin to earn finance charges when we make a loan to you. To calculate the FINANCE CHARGE for a billing cycle, we will apply a DAILY PERIODIC RATE of the FINANCE CHARGE to the "PRINCIPAL BALANCE" of your loan account each day. To figure the "PRINCIPAL BALANCE" for each day, we first take your loan account balance at the beginning of the day and subtract any unpaid finance charges and any credit insurance premiums (if any) that are due. Next, we subtract the portion of any payments or credits received that day which apply to the repayment of your loans. (A portion of each payment you make is applied to finance charges and credit insurance premiums, if any.) Then we add any new loans made that day. The final figure is the "PRINCIPAL BALANCE".

Loan payments received after normal business hours will be credited the following business day. Normal business hours are posted in each office or branch and will be furnished upon request, or may be obtained by calling the phone number listed below.

In Case Of Errors or Questions about Your Electronic Transfers

Call or write us at the telephone number or address listed below, as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case Of Errors or Questions about Your Credit Line Transactions

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, provide us with the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: you must have made the purchase in your home state or within 100 miles of your current mailing address; and the purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Generally: Except as provided below, you may be liable for unauthorized use of your Instant Cash Card or Instant Cash & Check Card. You will not be liable for unauthorized use that occurs after you notify us at the address listed below, orally or in writing, of the loss, theft or possible unauthorized use. In any case your liability will not exceed \$50.

Limits on Liability for Instant Cash & Check Card: Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions involving the use of your lost or stolen Instant Cash & Check Card. This limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number (PIN) which are not processed by Visa, or to commercial cards, all of which would be subject to the same general liability limits outlined above.

Report any differences in your checking account Summary within 30 days. Special provisions, including a reporting period of up to 60 days, apply if the difference involves an electronic funds transfer or a credit line transaction.

FIRST MINNETONKA CITY BANK

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