FIRST MINNETONKA CITY BANK

14550 Excelsior Blvd.
Minnetonka, MN 55345

RETURN SERVICE REQUESTED

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

Statement Ending 11/16/2021

JOVELISA C LARSON

Customer Number: XXXXXX4895

Managing Your Accounts

GLEN LAKE	952-935-8663
COUNTRY VILLAGE	952-935-5995
CUSTOMER SERVICE	952-935-8661
WEBSITE	WWW.FMCBANK.COM

Summary of Accounts

Account Type	Account Number	Ending Balance
ULTIMATE FREE	XXXXXX4895	$114.91

ULTIMATE FREE-XXXXXX4895

Account Summary

Date	Description	Amount
10/20/2021	**Beginning Balance**	**$100.90**
	1 Credit(s) This Period	$2,814.00
	14 Debit(s) This Period	$2,799.99
11/16/2021	**Ending Balance**	**$114.91**

Account Activity

Post Date	Description	Debits	Credits	Balance
10/20/2021	**Beginning Balance**			**$100.90**
10/20/2021	189168 ONLINE BANK XFER TO ULTIMATE INTERES XXXXXXX671 ON 10/20/21 AT 1:17 balan	$80.00		$20.90

EQUAL HOUSING LENDER
Member FDIC

IMPORTANT DISCLOSURES REGARDING YOUR STATEMENT

THESE DISCLOSURES, REQUIRED BY GOVERNMENT REGULATIONS, MAY APPLY TO YOUR STATEMENT. THESE DISCLOSURES ONLY APPLY TO ACCOUNTS THAT ARE USED PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call or write us as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. Our telephone number and address are listed on the front of this statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. When you call or write, be prepared to:

- Tell us your name, account number, and 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 about which you are unsure.

We will investigate your complaint and will correct any errors promptly. If we take more than 10 business days to do this, we will credit 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 to complete our investigation.

LIABILITY FOR UNAUTHORIZED USE OF A FIRST MINNETONKA CITY BANK CONSUMER VISA DEBIT CARD

Generally: Except as noted below, you may be liable for unauthorized use of your FIRST MINNETONKA CITY BANK CONSUMER VISA DEBIT CARD, You will not be liable for the unauthorized use that occurs after you notify us, either by calling or writing a letter, of the loss, theft or possible unauthorized use. Our telephone number and address are listed on the front of this statement. In any case, your liability will not exceed $50.

Special Limited Liability for Visa Consumer Transactions: Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transaction involving the use of your lost or stolen FIRST MINNETONKA CITY BANK CONSUMER VISA DEBIT CARD if you report the loss or theft within 2 days of when you discover the loss or theft of the card. This limited liability does not apply to ATM transactions or transactions involving your Personal Identification Number (PIN), which are not processed by VISA, all of which would be subject to the same general liability limit outlined in the preceding paragraph.

This limited liability is not applicable to a FIRST MINNETONKA CITY BANK BUSINESS VISA DEBIT CARD.

IMPORTANT INFORMATION REGARDING YOUR READY RESERVE OR PREFERRED LINE OF CREDIT

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

IMPORTANT INFORMATION REGARDING YOUR HOME EQUITY LINE OF CREDIT

FINANCE CHARGES are computed upon amounts outstanding each day such amounts remain outstanding. The FINANCE CHARGE can be computed by applying the daily periodic rate of 1/365 of the ANNUAL PERCENTAGE RATE shown on the front of your statement to the "Principal Balance" for each day in the "Billing Cycle". The "Billing Cycle" includes the number of days between your previous statement closing date (billing date) and the statement closing date (billing date) shown on the front of this statement.

The "Principal Balance" is computed by adding any advances/debits to the beginning principal balance for that day and deducting all payments and/or credits for that day.

Payments are applied first to FINANCE CHARGES previously billed then to the earliest advances and/or debits, and then to FINANCE CHARGES accruing subsequent to this closing statement date until the date of payment.

Any remittance in excess of the "Total Minimum Due Payment" will reduce the "Principal Balance" but will not eliminate the next monthly payment.

HOW YOUR LOAN PAYMENTS WILL BE POSTED

Our full service business day is from 9:00AM to 5:00PM Central Time, Monday through Friday, except for designated bank holidays. All conforming loan payments received during these hours, including those made through TeleBank and Online Banking will be posted and credited to your account on the same business day. Conforming payments received after 5:00PM on a weekday, or any time on Saturday, Sunday or designated bank holiday will be posted on the following business day or as otherwise permitted by law.

Loan payments made through ATM, night depository and payments received by wire are considered nonconforming. Nonconforming payments may take longer to process.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

IN CASE OF BILLING ERRORS OR QUESTIONS ABOUT YOUR CREDIT LINE TRANSACTIONS

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

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

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

HOW TO BALANCE YOUR ACCOUNT

1. Reconcile Your Checks: In your checkbook register, mark off (☒) each cancelled check listed on the front of this statement, making sure the amount you listed in your register is the same amount on this statement. An asterisk (*) next to a check number on the statement Indicates a gap in the check sequence presented to the bank for payment.
2. Reconcile Your Deposits: Mark off (☒) deposits shown on the statement against those shown in your check register.
3. Reconcile Your ATM Withdrawals and DEBIT Card Purchases: Using the same process with your ATM withdrawals or debit card purchases, mark off each transaction in your register that is shown on the statement.
4. Record Interest Earned and Bank Fees: List in your register any interest amount credited to your account and any service, miscellaneous, or automatic charge(s) that are posted on the statement.
5. Complete Form Below: Start by listing any outstanding deposits and checks that have not cleared the bank. The total at the bottom of the form should match with your check register balance.
6. Report any difference in your checking account 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.

CLOSING BALANCE amount from other side	$	
ADD: Deposits made since ending date on statement.		
SUBTOTAL	$	
Checks not listed on this or prior statements.		

NO.	AMOUNT	
	$	
TOTAL CHECKS NOT LISTED →		

Subtract total checks not listed from subtotal above. BALANCE		

ULTIMATE FREE-XXXXXX4895 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
10/27/2021	SSA TREAS 310 XXSOC SEC XXXXX1117A SSA		$2,814.00	$2,834.90
10/28/2021	317386 ONLINE BANK PYMT TO READY RESERVE CR 299671 ON 10/28/21 AT 10:09 Pay read	$400.00		$2,434.90
10/28/2021	317501 ONLINE BANK XFER TO ULTIMATE INTERES XXXXXXX671 ON 10/28/21 AT 10:10 bala	$1,000.00		$1,434.90
10/29/2021	CAPITAL ONE ONLINE PMT 3GVFSNL1RFZ6TX8	$300.00		$1,134.90
10/29/2021	CAPITAL ONE ONLINE PMT 3GVFSZOG0NW0P2N	$400.00		$734.90
11/01/2021	10/30 INTL Fee SEQ# 397554	$2.03		$732.87
11/01/2021	397554 CHECKING W/D 10/30 15:56 MAASIN 1 MAASIN PH 03573571 397554	$202.95		$529.92
11/01/2021	FEE FOR CHECKING W/D 10/30 15:56 MAASIN 1 MAASIN PH 03573571 397554	$2.00		$527.92
11/02/2021	11/02 ISA Fee SEQ# 681085	$2.03		$525.89
11/02/2021	681085 CHECKING W/D 11/02 14:19 0438 Maasin PH 91016898 681085	$202.71		$323.18
11/02/2021	FEE FOR CHECKING W/D 11/02 14:19 0438 Maasin PH 91016898 681085	$2.00		$321.18
11/04/2021	11/04 INTL Fee SEQ# 392069	$2.02		$319.16
11/04/2021	392069 CHECKING W/D 11/04 16:03 0010GF SJC Bldg asin City PH 12912910 392069	$202.25		$116.91
11/04/2021	FEE FOR CHECKING W/D 11/04 16:03 0010GF SJC Bldg asin City PH 12912910 392069	$2.00		$114.91
11/16/2021	**Ending Balance**			**$114.91**

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/20/2021	$20.90	10/29/2021	$734.90	11/04/2021	$114.91
10/27/2021	$2,834.90	11/01/2021	$527.92		
10/28/2021	$1,434.90	11/02/2021	$321.18		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

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