

PAGE: 1

ACCOUNT: XXXXXX895 11/20/2012

T

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

=====

IMPORTANT NOTICE TO INSTANT CASH CARDHOLDERS

Effective November 1, 2012, Wells Fargo Bank, N. A. will no longer provide surcharge-free transactions at ATMs they own.

COMING SOON: MoneyPass Surcharge-Free Network

With MoneyPass you will gain access to over 23,000 surcharge-free ATMs at many banks and retailers including U.S. Bank, Walmart, Sam's Club and Kwik Trip. Go to www.fmcbank.com for future updates as we prepare to introduce this exciting new surcharge-free ATM network!

=====

ULTIMATE FREE ACCOUNT XXXXXX895

=====

	LAST STATEMENT 10/16/12	409.87
MINIMUM BALANCE	33.00 4 CREDITS	9,914.17
AVG AVAILABLE BALANCE	1,601.52 32 DEBITS	6,665.54
AVERAGE BALANCE	1,601.52 THIS STATEMENT 11/20/12	3,658.50

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

DESCRIPTION	DATE	AMOUNT
POS Return ATH-SGD SINGAPORE 4424	10/24	31.17
RETURNSVC2PS253397210010231		
N1*TI* \N1*BE* *34*XXXXX1117\	10/24	2,383.00
001727 ONLINE BANK XFER FROM ULTIMATE INTERES XXXXXX671 ON 11/16		4,500.00
11/15/12 AT 23:40		
022148 ONLINE BANK XFER FROM ULTIMATE INTERES XXXXXX671 ON 11/19		3,000.00
11/19/12 AT 2:32		

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

DESCRIPTION	DATE	AMOUNT
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I10/18		1.26
INOA3Z53743010181		
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I10/18		126.47
INOA3Z53743010181		
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I10/22		2.47
INOA3Z68541110200		
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I10/22		246.67
INOA3Z68541110200		

* * * C O N T I N U E D * * *

ACCOUNT: XXXXXX895 PAGE: 2
11/20/2012

JOVELISA C LARSON

=====

ULTIMATE FREE ACCOUNT XXXXXX895

=====

DESCRIPTION	DATE	AMOUNT
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I10/25 INOA3Z96714410251		2.47
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I10/25 INOA3Z97764210251		2.47
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I10/25 INOA3Z96714410251		246.77
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I10/25 INOA3Z97764210251		246.77
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I10/29 INOA3Z14416510271		1.26
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I10/29 INOA3Z23676510282		1.50
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I10/29 INOA3Z14416510271		125.75
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I10/29 INOA3Z23676510282		149.93
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I10/31 INOA3Z36282410311		2.47
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I10/31 INOA3Z36282410311		247.26
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I11/05 INOA3Z69262711042		1.26
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I11/05 INOA3Z69262711042		126.12
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4424 INTLFEEIC I11/06 INOA3Z79510111061		2.47
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4424 CHK-WDLIC I11/06 INOA3Z79510111061		247.43
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I11/08 INOA3Z91214411081		1.26
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I11/08 INOA3Z91214411081		126.20
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4424 INTLFEEIC I11/13 INOA3Z06664411101		2.48
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I11/13 INOA3Z21775111121		2.48
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4424 CHK-WDLIC I11/13 INOA3Z06664411101		248.28
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I11/13 INOA3Z21775111121		248.28
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I11/15 INOA3Z33746811151		2.48
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I11/15 INOA3Z33746811151		248.09

* * * C O N T I N U E D * * *

JOVELISA C LARSON

ULTIMATE FREE ACCOUNT XXXXXX895		
- - - - - OTHER DEBITS - - - - -		
DESCRIPTION	DATE	AMOUNT
025006 ONLINE BANK XFER TO ULTIMATE INTERES XXXXXX671 ON 11/19/12 AT 10:19	11/19	500.00
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I11/20 IN0A3Z67760611202		2.47
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC I11/20 IN0A3Z67762111202		2.47
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I11/20 IN0A3Z67760611202		247.13
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC I11/20 IN0A3Z67762111202		247.13
Xoom.com DEBIT T 000000001609334	11/20	3,005.99

- - - 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
10/18	282.14	10/31	1,420.52	11/15	163.69
10/22	33.00	11/05	1,293.14	11/16	4,663.69
10/24	2,447.17	11/06	1,043.24	11/19	7,163.69
10/25	1,948.69	11/08	915.78	11/20	3,658.50
10/29	1,670.25	11/13	414.26		

Balancing Your Checking Account

This form will assist you in balancing your checking account. Please complete all the information for the Statement Balance and Register Balance forms, and click the Calculate Balance buttons near the bottom of the page. **When the Adjusted Statement and Adjusted Check Register Balances at the bottom of the page equals each other, you have balanced your checking account!** If they do not equal each other, make sure all the information entered is correct and complete, and calculate and compare balances again.

Statement Balance Adjustment

Register Balance Adjustment

Step1

Enter Ending Balance of Statement:

Step 2:

Go through your check copies/stubs or check register and mark off each check listed as paid, as well as deposits and withdrawals, on your statement. If you have written a check, deposited funds/money, or made withdrawals not listed on your statement, follow the instructions below to complete the fill-in section.

- Enter type of transaction (unpaid checks, deposits, and withdrawals) shown in your register and not on your statement.
- Enter amount of the transaction
- The BALANCE column is computed for you when you click the CALCULATE BALANCE button near the bottom of the page

Transaction	Amount	Balance
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		

Step 3:

Click "Calculate Balance", and your final account balance will be displayed!

Calculate Balance

Reset Form

Adjusted Statement Balance:**Step 1:**

Enter Check Register Balance:

Step 2:

Go through your checkbook register and compare recorded items to your statement. If ATM transactions, interest, fees/charges, incoming transfers (to your checking account), and outgoing transfers (from your checking account) are not recorded already in your checkbook register, follow the instructions below to complete the fill-in section.

- Enter type of transaction (ATM, interest, fee/charge, and transfers) shown on your statement and not in your register.
- Enter amount of the transaction
- The BALANCE column is computed for you when you click the CALCULATE BALANCE button near the bottom of the page

Transaction	Amount	Balance
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		
ATM Deposit ▾		

Step 3:

Click "Calculate Balance", and your final book balance will be displayed!

Calculate Balance

Reset Form

Adjusted Check Register Balance:

The Adjusted Statement Balance and Adjust Check Register Balance should equal each other. If they equal each other, you have balanced your checking account! If they do not equal each other, make sure all the information entered is correct and complete, and calculate and compare balances again.