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www.fmcbank.com

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12/21/2010

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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 XXXXXXXX895

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	LAST STATEMENT 11/16/10	88.36
MINIMUM BALANCE	28.36 3 CREDITS	5,250.00
AVG AVAILABLE BALANCE	1,951.01 22 DEBITS	2,517.16
AVERAGE BALANCE	1,951.01 THIS STATEMENT 12/21/10	2,821.20

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

DESCRIPTION	DATE	AMOUNT
019491 ONLINE BANK XFER FROM ULTIMATE INTERES 299671 ON 11/17/10 AT 22:40	11/18	50.00
019247 ONLINE BANK XFER FROM ULTIMATE INTERES 299671 ON 11/25/10 AT 5:39	11/26	200.00
019231 ONLINE BANK XFER FROM ULTIMATE INTERES 299671 ON 12/03/10 AT 20:30	12/06	5,000.00

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

DESCRIPTION	DATE	AMOUNT
POS Purchase HAZELLEWOOD GR EDEN PRAIRIE MN 4424 PURCHASVC2PS254304289911161	11/17	60.00
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 INTLFEEIC IN0A3Z71848412041	12/06	2.32
XOOM-877-8151531 ORIGINATE X4416307073238	12/06	107.99
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 CHK-WDLIC IN0A3Z71848412041	12/06	232.47
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 INTLFEEIC IN0A3Z20503712091	12/09	2.34
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 CHK-WDLIC IN0A3Z20503712091	12/09	233.55
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 INTLFEEIC IN0A3Z53251612121	12/13	2.34
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 INTLFEEIC IN0A3Z63314312131	12/13	2.34
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 CHK-WDLIC IN0A3Z53251612121	12/13	233.65
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 CHK-WDLIC IN0A3Z63314312131	12/13	233.65

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JOVELISA C LARSON

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ULTIMATE FREE ACCOUNT XXXXXXX895

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

DESCRIPTION	DATE	AMOUNT
ATM Withdrawal BANCNET BANK 091 PHILIPPINES 5845 INTLFEEIC IN0A3Z71327912141	12/14	2.33
ATM Withdrawal BANCNET BANK 091 PHILIPPINES 5845 CHK-WDLIC IN0A3Z71327912141	12/14	233.27
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z77189112151	12/15	2.33
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z77189112151	12/15	232.98
ATM Withdrawal MAASIN /MAA MAASIN 4424 INTLFEEIC IN0A3Z00145012171	12/17	2.32
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 INTLFEEIC IN0A3Z96999912171	12/17	2.32
ATM Withdrawal MAASIN /MAA MAASIN 4424 CHK-WDLIC IN0A3Z00145012171	12/17	231.88
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 5845 CHK-WDLIC IN0A3Z96999912171	12/17	231.88
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4424 INTLFEEIC IN0A3Z34579312201	12/20	2.31
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 INTLFEEIC IN0A3Z37146012201	12/20	2.31
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4424 CHK-WDLIC IN0A3Z34579312201	12/20	231.29
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 5845 CHK-WDLIC IN0A3Z37146012201	12/20	231.29

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JOVELISA C LARSON

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ULTIMATE FREE ACCOUNT XXXXXXX895

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

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*                                     |          TOTAL FOR          |          TOTAL          *
*                                     |          THIS PERIOD        |          YEAR TO DATE    *
*-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
* TOTAL OVERDRAFT FEES:             |          .00              |          .00            *
*-----|-----|-----|-----|-----|-----|-----|-----|-----|
* TOTAL RETURNED ITEM FEES:         |          .00              |          .00            *
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- - - - - DAILY BALANCE - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
11/17	28.36	12/09	4,699.69	12/17	3,288.40
11/18	78.36	12/13	4,227.71	12/20	2,821.20
11/26	278.36	12/14	3,992.11		
12/06	4,935.58	12/15	3,756.80		

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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