

RODNEY L LARSON
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First Minnetonka City Bank is making changes to the "Continuous Overdraft Charge". Effective as of April 1, 2015, a Continuous Overdraft Charge will be assessed if an account is overdrawn more than seven consecutive calendar days and reassessed after each subsequent seven calendar days that the account remains continuously overdrawn. This fee may be assessed even if the account is overdrawn due to the prior assessment of another service charge or transaction fee in accordance with the terms of your account agreement.

ULTIMATE INTEREST ACCOUNT XXXXXX671

AVG MIN BALANCE	98.48	LAST STATEMENT 01/20/15	110.58
MINIMUM BALANCE	86.39	5 CREDITS	3,500.01
AVG AVAILABLE BALANCE	593.98	24 DEBITS	2,751.05
AVERAGE BALANCE	593.98	THIS STATEMENT 02/17/15	859.54

DESCRIPTION	DATE	AMOUNT
- - - - - OTHER CREDITS - - - - -		
017541 ONLINE BANK XFER FROM ULTIMATE FREE XXXXXX895 ON 1/22/15 AT 8:00	01/22	1,000.00
025004 ONLINE BANK XFER FROM ULTIMATE FREE XXXXXX895 ON 1/28/15 AT 18:01	01/29	1,000.00
050891 ONLINE BANK XFER FROM ULTIMATE FREE XXXXXX895 ON 2/07/15 AT 7:05	02/09	500.00
023065 ONLINE BANK XFER FROM ULTIMATE FREE XXXXXX895 ON 2/11/15 AT 16:04	02/11	1,000.00
INTEREST	02/17	.01

DESCRIPTION	DATE	AMOUNT
- - - - - OTHER DEBITS - - - - -		
VOYA RELIASTR494 PREMIUM XXXXX7151-DC-00	01/22	13.25
FEE FOR ATM WITHDRAWAL 01/23 16:25 MAASIN /MAAS MAASIN PH 03573572 804880	01/23	2.00
FEE FOR ATM WITHDRAWAL 01/23 16:25 MAASIN /MAAS MAASIN PH 03573572 804856	01/23	2.00

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

RODNEY L LARSON

ULTIMATE INTEREST ACCOUNT XXXXXX671

DESCRIPTION	DATE	AMOUNT
- - - - - OTHER DEBITS - - - - -		
FEE FOR ATM WITHDRAWAL 01/23 16:24 MAASIN /MAAS MAASIN PH 03573572 804838	01/23	2.00
804880 ATM WITHDRAWAL 01/23 16:25 MAASIN /MAAS MAASIN PH 03573572 804880	01/23	231.19
804856 ATM WITHDRAWAL 01/23 16:25 MAASIN /MAAS MAASIN PH 03573572 804856	01/23	231.19
804838 ATM WITHDRAWAL 01/23 16:24 MAASIN /MAAS MAASIN PH 03573572 804838	01/23	231.19

FEE FOR ATM WITHDRAWAL 01/30 14:52 BANCNET BANK 090 PHILIPPINES PH 11311310 4644	01/30	2.00
FEE FOR ATM WITHDRAWAL 01/30 14:52 BANCNET BANK 090 PHILIPPINES PH 11311310 4645	01/30	2.00
FEE FOR ATM WITHDRAWAL 01/30 14:51 BANCNET BANK 090 PHILIPPINES PH 11311310 4642	01/30	2.00
464408 ATM WITHDRAWAL 01/30 14:52 BANCNET BANK 090 PHILIPPINES PH 11311310 46440	01/30	231.88
464542 ATM WITHDRAWAL 01/30 14:52 BANCNET BANK 090 PHILIPPINES PH 11311310 46454	01/30	231.88
464248 ATM WITHDRAWAL 01/30 14:51 BANCNET BANK 090 PHILIPPINES PH 11311310 46424	01/30	231.88
70032 POS PURCHASE 02/01 00:50 WWW.ASIATRAVEL.COM SINGAPORE SG 71800597 070032	02/02	117.29
FEE FOR ATM WITHDRAWAL 02/03 11:40 CHUO-KU TOKYO JP 00DKF 491973	02/03	2.00
491973 ATM WITHDRAWAL 02/03 11:40 CHUO-KU TOKYO JP 00DKF 491973	02/03	257.15
FEE FOR ATM WITHDRAWAL 02/05 09:21 MAASIN /MAAS MAASIN PH 03573572 023948	02/05	2.00
23948 ATM WITHDRAWAL 02/05 09:21 MAASIN /MAAS MAASIN PH 03573572 023948	02/05	231.29
VONAGE AMERICA VONAGE 4813552	02/09	42.51
FEE FOR ATM WITHDRAWAL 02/11 03:20 CHUO-KU TOKYO JP 00DKF 545270	02/11	2.00
545270 ATM WITHDRAWAL 02/11 03:20 CHUO-KU TOKYO JP 00DKF 545270	02/11	253.42
FEE FOR ATM WITHDRAWAL 02/13 03:53 CHUO-KU TOKYO JP 00DKF 559446	02/13	2.00
559446 ATM WITHDRAWAL 02/13 03:53 CHUO-KU TOKYO JP 00DKF 559446	02/13	421.93
SERVICE CHARGE	02/17	5.00
* * * C O N T I N U E D * * *		

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ULTIMATE INTEREST ACCOUNT XXXXXXXX671

I N T E R E S T

AVERAGE LEDGER BALANCE:	593.98	INTEREST EARNED:	.01
AVERAGE AVAILABLE BALANCE:	593.98	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	.01	ANNUAL PERCENTAGE YIELD EARNED:	.02%
INTEREST PAID 2015:	.04		
FEDERAL WITHHOLDING 2015:	.01		
INTEREST PAID 2014:	.20		
FEDERAL WITHHOLDING 2014:	.04		

ITEMIZATION OF SERVICE CHARGE PAID THIS PERIOD

TOTAL CHARGE FOR MAINTENANCE FEE: 5.00

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
01/22	1,097.33	02/02	578.83
01/23	397.76	02/03	319.68
01/29	1,397.76	02/05	86.39
01/30	696.12	02/09	543.88
		02/11	1,288.46
		02/13	864.53
		02/17	859.54

READY RESERVE CREDIT LINE ACCOUNT XXXXXXXX671

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

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READY RESERVE CREDIT LINE ACCOUNT XXXXXX671

- - - SUMMARY OF ACCOUNT ACTIVITY - - -		- - - - PAYMENT INFORMATION - - - - -	
PREVIOUS BALANCE	.00	NEW BALANCE	.00
PAYMENTS	.00	MINIMUM PAYMENT DUE	.00
LOAN ADVANCES	.00	PAYMENT DUE DATE	
FEES CHARGED	.00		
INTEREST CHARGED	.00		

NEW BALANCE	.00		
CREDIT LIMIT	500.00		
AVAILABLE CREDIT	500.00		
STATEMENT CYCLE CLOSING DATE	02/17/15		
DAYS IN BILLING CYCLE	28		

- - - - - T R A N S A C T I O N S - - - - -		
DATE	DESCRIPTION	AMOUNT
- - - - - F E E S - - - - -		
** TOTAL FEES FOR THIS PERIOD **		.00
- - - - - I N T E R E S T C H A R G E D - - - - -		
** TOTAL INTEREST FOR THIS PERIOD **		.00

-----2 0 1 5 T O T A L S Y E A R - T O - D A T E-----	
TOTAL FEES CHARGED IN 2015	.00
TOTAL INTEREST CHARGED IN 2015	.00

- - - - - I N T E R E S T C H A R G E C A L C U L A T I O N - - - - -						
YOUR ANNUAL PERCENTAGE RATE (APR) IS THE ANNUAL INTEREST RATE ON YOUR ACCOUNT.						

FROM	ANNUAL PERCENTAGE	DAILY	BALANCE SUBJECT			INTEREST
DATE	RATE (APR)	PERIODIC RATE	TO INTEREST RATE	DAYS		CHARGE
01/21/2015	18.0000 %(v)	.00049315	.00	28		.00
(v)=VARIABLE RATE						

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

ACCOUNT: XXXXXX671 PAGE: 5
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THRIFT SAVINGS ACCOUNT XXXXXX227

DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
BALANCE LAST STATEMENT			01/20/15	100.00
017575 ONLINE BANK XFER FROM ULTIMATE FREE XXXXXX895				
ON 1/22/15 AT 8:01		100.00	01/22/15	200.00
025005 ONLINE BANK XFER FROM ULTIMATE FREE XXXXXX895				
ON 1/28/15 AT 18:01		500.00	01/29/15	700.00
SERVICE CHARGE	2.00		01/31/15	698.00
BALANCE THIS STATEMENT			02/17/15	698.00

TOTAL CREDITS	(2)	600.00		
TOTAL DEBITS	(1)	2.00		

- - - - - I N T E R E S T - - - - -

AVERAGE LEDGER BALANCE:	552.28	INTEREST EARNED:	.01
AVERAGE AVAILABLE BALANCE:	552.28	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	.00	ANNUAL PERCENTAGE YIELD EARNED:	.02%
INTEREST PAID 2014:	.19		
FEDERAL WITHHOLDING 2014:	.05		