Glen Lake Office
14550 Excelsior Blvd
Minnetonka, MN 55345
Ph: (952) 935-8663

Country Village Office
11500 Highway 7
Minnetonka, MN 55305
Ph: (952) 935-5995

Telebank
(952) 932-9690
Customer Service
(952) 935-8661

www.fmcbank.com

ACCOUNT: XXXXXXX671 02/19/2013

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

==========
ULTIMATE INTEREST ACCOUNT XXXXXXX671
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AVG MIN BALANCE	43.84	LAST STATEMENT 01/15/13	909.92
MINIMUM BALANCE	38.46	4 CREDITS	550.00
AVG AVAILABLE BALANCE	138.30	22 DEBITS	1,410.70
AVERAGE BALANCE	138.30	THIS STATEMENT 02/19/13	49.22

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

DESCRIPTION	DATE	AMOUNT
LOAN ADVANCE	01/16	100.00
022093 ONLINE BANK XFER FROM ULTIMATE FREE XXXXXXX895 ON 1/16/13 AT 19:50	01/17	200.00
008871 ONLINE BANK XFER FROM ULTIMATE FREE XXXXXXX895 ON 1/23/13 AT 15:14	01/23	200.00
012141 ONLINE BANK XFER FROM ULTIMATE FREE XXXXXXX895 ON 2/11/13 AT 6:00	02/11	50.00

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

DESCRIPTION	DATE	AMOUNT
POS Purchase WWW.ASIATRAVEL SINGAPORE 0269 INTLFEEVC2PS253618718501151	01/16	.46
POS Purchase WWW.ASIATRAVEL SINGAPORE 0269 INTLFEEVC2PS253815636801151	01/16	1.58
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 0269 INTLFEEIC IN0A3Z53744601161	01/16	2.51
POS Purchase WWW.ASIATRAVEL SINGAPORE 0269 PURCHASVC2PS253618718501151	01/16	58.00
POS Purchase WWW.ASIATRAVEL SINGAPORE 0269 PURCHASVC2PS253815636801151	01/16	157.65
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 0269 CHK-WDLIC IN0A3Z53744601161	01/16	251.26
CAPITAL ONE ONLINE PMT 301539919297833	01/16	500.00
022099 ONLINE BANK PYMT TO READY RESERVE CR 299671 ON 1/16/13 AT 19:51	01/17	100.00
ING RELIASTR 494 PREMIUM XXXXX7151-DC-00	01/23	13.25
POS Purchase SKYPE COMMUNIC LUXEMBOURG 0269 INTLFEEVC2PS254545712201210	01/28	.20

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

RODNEY L LARSON

ULTIMATE INTEREST ACCOUNT XXXXXXX671

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

DESCRIPTION	DATE	AMOUNT
POS Purchase SKYPE COMMUNIC LUXEMBOURG 0269 PURCHASVC2PS254545712201210	01/28	25.00
ATM Withdrawal STRADA PROVINCI SAN MARTINOPV 0269 INTLFEEIC IN0A3Z05485001301	01/30	1.35
ATM WITHDRAWAL BANCNET BANK 1/16/13	01/30	2.00
ATM Withdrawal STRADA PROVINCI SAN MARTINOPV 0269 CHK-WDLIC IN0A3Z05485001301	01/30	135.00
ATM WITHDRAWL STRADA 1-30-13	01/31	2.00
POS Purchase SKYPE COMMUNIC LUXEMBOURG 0269 INTLFEEVC2PS445445650801270	02/01	.20
POS Purchase PHIL AIRLINES- PASAY 0269 INTLFEEVC2PS253450508501302	02/01	.47
POS Purchase SKYPE COMMUNIC LUXEMBOURG 0269 PURCHASVC2PS445445650801270	02/01	25.00
POS Purchase PHIL AIRLINES- PASAY 0269 PURCHASVC2PS253450508501302	02/01	47.05
VONAGE AMERICA VONAGE 6928506	02/08	37.72
CAPITAL ONE ONLINE PMT 304539919266974	02/15	45.00
SERVICE CHARGE	02/19	5.00

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

AVERAGE LEDGER BALANCE:	138.30	INTEREST EARNED:	.00
AVERAGE AVAILABLE BALANCE:	138.30	DAYS IN PERIOD:	35
INTEREST PAID THIS PERIOD:	.00	ANNUAL PERCENTAGE YIELD EARNED:	.00%
INTEREST PAID 2013:	.07		
FEDERAL WITHHOLDING 2013:	.02		
INTEREST PAID 2012:	.33		
FEDERAL WITHHOLDING 2012:	.10		

- - - ITEMIZATION OF SERVICE CHARGE PAID THIS PERIOD - - -

TOTAL CHARGE FOR MAINTENANCE FEE: 5.00

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

	TOTAL FOR THIS PERIOD	TOTAL YEAR TO DATE
TOTAL OVERDRAFT FEES:	$.00	$.00
TOTAL RETURNED ITEM FEES:	$.00	$.00

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

RODNEY L LARSON

ULTIMATE INTEREST ACCOUNT XXXXXXX671

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

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01/16	38.46	01/30	161.66	02/11	99.22
01/17	138.46	01/31	159.66	02/15	54.22
01/23	325.21	02/01	86.94	02/19	49.22
01/28	300.01	02/08	49.22		

READY RESERVE CREDIT LINE ACCOUNT XXXXXXX671

- - - SUMMARY OF ACCOUNT ACTIVITY - - -

PREVIOUS BALANCE	.00
PAYMENTS	100.00
LOAN ADVANCES	100.00
FEES CHARGED	.00
INTEREST CHARGED	.00
NEW BALANCE	.00
CREDIT LIMIT	500.00
AVAILABLE CREDIT	500.00
STATEMENT CYCLE CLOSING DATE	02/19/13
DAYS IN BILLING CYCLE	35

- - - - - PAYMENT INFORMATION - - - - -

NEW BALANCE	.00
MINIMUM PAYMENT DUE	.00
PAYMENT DUE DATE	

- - - - - - - - - - - - - - - - T R A N S A C T I O N S - - - - - - - - - - - - - - -

DATE	DESCRIPTION	AMOUNT
01/16/13	ADVANCE	100.00
022099 ONLINE BANK PYMT FROM ULTIMATE INTERES 299671 ON 1/16/13 AT 19:51		
01/17/13		100.00-

- 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 3 T O T A L S Y E A R - T O - D A T E----------

TOTAL FEES CHARGED IN 2013	.00
TOTAL INTEREST CHARGED IN 2013	1.91

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

RODNEY L LARSON

READY RESERVE CREDIT LINE ACCOUNT XXXXXXX671

- - - - - - 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 DATE	ANNUAL PERCENTAGE RATE (APR) ON ADVANCES	DAILY PERIODIC RATE	BALANCE SUBJECT TO INTEREST RATE	DAYS	INTEREST CHARGE
01/16/2013	18.0000 %(v)	.00049315	100.00	1	.04
01/17/2013	18.0000 %(v)	.00049315	.00	34	.00

(v)=VARIABLE RATE

THRIFT SAVINGS ACCOUNT XXXXXXX227

DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
BALANCE LAST STATEMENT			01/15/13	5,003.32
SERVICE CHARGE	2.00		01/31/13	5,001.32
015561 ONLINE BANK XFER TO ULTIMATE FREE XXXXXXX895 ON 2/14/13 AT 12:22	1,000.00		02/14/13	4,001.32
BALANCE THIS STATEMENT			02/19/13	4,001.32

TOTAL CREDITS (0) .00
TOTAL DEBITS (2) 1,002.00

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

AVERAGE LEDGER BALANCE:	4,830.74	INTEREST EARNED:	.46
AVERAGE AVAILABLE BALANCE:	4,830.74	DAYS IN PERIOD:	35
INTEREST PAID THIS PERIOD:	.00	ANNUAL PERCENTAGE YIELD EARNED:	.10%
INTEREST PAID 2012:	1.25		
FEDERAL WITHHOLDING 2012:	.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 total 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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