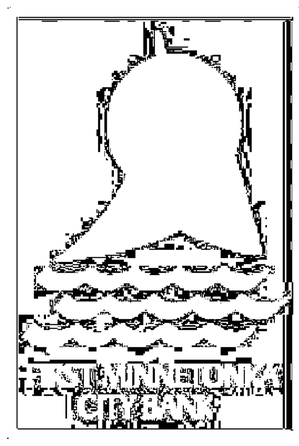

Glen Lake Office
14550 Excelsior Blvd
Minnetonka, MN 55345
Ph: (952) 935-8663

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

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

www.fmcbank.com

ACCOUNT: XXXXXXX671 03/20/2012

RODNEY L LARSON
JOVELISA C LARSON 42
PO BOX 44847 0
EDEN PRAIRIE MN 55344-2547 1

==========
ULTIMATE INTEREST ACCOUNT XXXXXXX671
==========

AVG MIN BALANCE	1,076.07	LAST STATEMENT 02/21/12	3,756.93
MINIMUM BALANCE	1,076.07	2 CREDITS	12,006.10
AVG AVAILABLE BALANCE	2,518.44	26 DEBITS	13,779.36
AVERAGE BALANCE	2,518.44	THIS STATEMENT 03/20/12	1,983.67

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

DESCRIPTION	DATE	AMOUNT
US TREASURY 312 TAX REF XXXXX1117 IRS	03/07	12,006.00
INTEREST	03/20	.10

- - - - - - - - - - - CHECKS - - - - - - - - - - -

CHECK #..	DATE.....	AMOUNT	CHECK #..	DATE.....	AMOUNT	CHECK #..	DATE.....	AMOUNT
2030	02/22	100.00						

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

DESCRIPTION	DATE	AMOUNT
002195 ONLINE BANK XFER TO THRIFT SAVINGS 675227 ON 2/22/12 AT 4:10	02/22	2,000.00
POS Purchase HYPNOSIS SINGAPORE 0269 INTLFEEVC2PS445381854502221	02/23	.56
ATM Withdrawal UOB A0410162 SINGAPORE 0269 TRANFEECIRIN901897290402231	02/23	2.00
ING RELIASTR 494 PREMIUM XXXXX7151-DC-00	02/23	13.25
POS Purchase HYPNOSIS SINGAPORE 0269 PURCHASVC2PS445381854502221	02/23	56.05
ATM Withdrawal UOB A0410162 SINGAPORE 0269 CHK-WDLCIRIN901897290402231	02/23	80.35
POS Purchase ARTSCIENCE MUS SINGAPORE 0269 INTLFEEVC2PS456170691902231	02/24	.40
POS Purchase SEPHORA - MBS SINGAPORE 0269 INTLFEEVC2PS445235135202231	02/24	1.46
ATM Withdrawal PSB - ROBINSON/566 CEBU 0269 INTLFEEIC IN0A3Z89288302241	02/24	2.39
POS Purchase ARTSCIENCE MUS SINGAPORE 0269 PURCHASVC2PS456170691902231	02/24	39.87

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

RODNEY L LARSON

ULTIMATE INTEREST ACCOUNT XXXXXXX671

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

DESCRIPTION	DATE	AMOUNT
POS Purchase SEPHORA - MBS SINGAPORE 0269 PURCHASVC2PS445235135202231	02/24	145.91
ATM Withdrawal PSB - ROBINSON/566 CEBU 0269 CHK-WDLIC IN0A3Z89288302241	02/24	238.62
003752 ONLINE BANK XFER TO THRIFT SAVINGS 675227 ON 3/07/12 AT 9:01	03/07	2,000.00
003765 ONLINE BANK XFER TO ULTIMATE FREE 334895 ON 3/07/12 AT 9:02	03/07	2,000.00
HSBC CARD SRVCS Online Pmt 000000801965586	03/09	500.00
CAPITAL ONE ONLINE PMT 206839919104072	03/09	1,358.98
XOOM-877-8151531 ORIGINATE X3101217576504	03/09	2,519.99
041339 ONLINE BANK XFER TO ULTIMATE FREE 334895 ON 3/12/12 AT 7:36	03/12	2,000.00
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 INTLFEEIC IN0A3Z99602903162	03/16	2.38
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 CHK-WDLIC IN0A3Z99602903162	03/16	237.72
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 INTLFEEIC IN0A3Z09296203181	03/19	2.37
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 INTLFEEIC IN0A3Z07833703181	03/19	2.37
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 CHK-WDLIC IN0A3Z09296203181	03/19	237.33
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 CHK-WDLIC IN0A3Z07833703181	03/19	237.33
FEDERAL WITHHOLDING	03/20	.03

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

AVERAGE LEDGER BALANCE:	2,518.44	INTEREST EARNED:	.10
AVERAGE AVAILABLE BALANCE:	2,518.44	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	.10	ANNUAL PERCENTAGE YIELD EARNED:	.05%
INTEREST PAID 2012:	.12		
FEDERAL WITHHOLDING 2012:	.04		

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

RODNEY L LARSON

ULTIMATE INTEREST ACCOUNT XXXXXXX671

- - - 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

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

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
02/22	1,656.93	03/07	9,082.07	03/16	2,463.00
02/23	1,504.72	03/09	4,703.10	03/19	1,983.60
02/24	1,076.07	03/12	2,703.10	03/20	1,983.67

READY RESERVE CREDIT LINE ACCOUNT XXXXXXX671

- - - SUMMARY OF ACCOUNT ACTIVITY - - -

PREVIOUS BALANCE	.00
PAYMENTS	.00
LOAN ADVANCES	.00
FEES CHARGED	.00
INTEREST CHARGED	.00
NEW BALANCE	.00
CREDIT LIMIT	500.00
AVAILABLE CREDIT	500.00
STATEMENT CYCLE CLOSING DATE	03/20/12
DAYS IN BILLING CYCLE	28

- - - - 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

- 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

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

RODNEY L LARSON

READY RESERVE CREDIT LINE ACCOUNT XXXXXXX671

2 0 1 2 T O T A L S Y E A R - T O - D A T E

TOTAL FEES CHARGED IN 2012	.00
TOTAL INTEREST CHARGED IN 2012	.98

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)	DAILY PERIODIC RATE	BALANCE SUBJECT TO INTEREST RATE	DAYS	INTEREST CHARGE
02/22/2012	18.0000 %(v)	.00049315	.00	28	.00

(v)=VARIABLE RATE

THRIFT SAVINGS ACCOUNT XXXXXXX227

DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
BALANCE LAST STATEMENT			02/21/12	12.43
002195 ONLINE BANK XFER FROM ULTIMATE INTERES 299671 ON 2/22/12 AT 4:10		2,000.00	02/22/12	2,012.43
SERVICE CHARGE	2.00		02/29/12	2,010.43
003752 ONLINE BANK XFER FROM ULTIMATE INTERES 299671 ON 3/07/12 AT 9:01		2,000.00	03/07/12	4,010.43
BALANCE THIS STATEMENT			03/20/12	4,010.43

TOTAL CREDITS	(2)	4,000.00
TOTAL DEBITS	(1)	2.00

I N T E R E S T

AVERAGE LEDGER BALANCE:	3,010.93	INTEREST EARNED:	.23
AVERAGE AVAILABLE BALANCE:	3,010.93	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	.00	ANNUAL PERCENTAGE YIELD EARNED:	.10%
INTEREST PAID 2011:	.60		
FEDERAL WITHHOLDING 2011:	.17		

Rodney Larson
P.O. Box 44847
Eden Prairie MN 55347

2030

DATE 02/20/2012

Pay To The Order Of Gurstel Chargo P.A. $100.00

One Hundred Dollars and No Cents

FIRST MINNETONKA CITY BANK · MINNETONKA MN 55345-6699

Client #: 1432

REIA|233235 pmt
337

by Gurstel Chargo P.A. as authorized signatory for Rodney Larson

© 2012 PaymentVision

⑆091014458⑆ 299671⑈ 2030

2030 $100.00 02/22/2012

Preauthorized Check Systems
2/21/2012 372180001406700 >075912068<
by DepositEdge(R) 098 M&I a branch of
PaymentVision BMO Harris Bank NA

DepositEdge(R)
~~FOR DEPOSIT ONLY >075912068<~~
M&I a branch of BMO Harris Bank NA
For Account of Payee Named HereOn

DO NOT SIGN/WRITE/STAMP BELOW THIS LINE
FOR FINANCIAL INSTITUTION USE ONLY*

2030 $100.00 02/22/2012

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 prepayment 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
14550 Excelsior Boulevard, Minnetonka, Minnesota 55345-5800 Telephone: (952) 935-8663
11500 Highway Seven, Minnetonka, Minnesota 55305-5171 Telephone: (952) 935-5996