



Glen Lake Office
14550 Excelsior Blvd
Minnetonka, MN 55345
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Telebank
(952) 932-9690 ACCOUNT:
Customer Service
(952) 935-8661

PAGE: 1
12/20/2011
XXXXXXXX671

Country Village Office
11500 Highway 7
Minnetonka, MN 55305
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www.fincbank.com

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

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There is no time more fitting to say
THANK YOU
and to wish you a Happy Holiday Season
and a New Year of health, happiness and prosperity
From all of us at
FIRST MINNETONKA CITY BANK
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ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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AVG MIN BALANCE	125.38	LAST STATEMENT 11/15/11	168.20
MINIMUM BALANCE	95.82	3 CREDITS	780.00
AVG AVAILABLE BALANCE	295.38	14 DEBITS	857.58
AVERAGE BALANCE	295.38	THIS STATEMENT 12/20/11	90.62

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

DESCRIPTION	DATE	AMOUNT
012715 ONLINE BANK XFER FROM ULTIMATE FREE 334895 ON 11/23/11 AT 8:31	11/23	500.00
000702 ONLINE BANK XFER FROM ULTIMATE FREE 334895 ON 12/16/11 AT 7:44	12/16	80.00
LOAN ADVANCE	12/20	200.00

- - - - - CHECKS - - - - -

CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT
2027 11/23 100.00		

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

DESCRIPTION	DATE	AMOUNT
ING RELIASTR 494 PREMIUM XXXXX7151-DC-00	11/22	13.25
HSBC CARD SRVCS Online Pmt 000000760986472	11/29	50.00
CAPITAL ONE ONLINE PMT 133239919183568	11/29	75.00
POS Purchase USPS CHANGE OF 800-2383150 TN 0269 PURCHASVC2PS254437733012031	12/05	1.00
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 INTLFEEIC IN0A3Z49112612071	12/07	2.35

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

RODNEY L LARSON

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ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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- - - - - OTHER DEBITS - - - - -		
DESCRIPTION	DATE	AMOUNT
ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 CHK-WDLIC IN0A3Z49112612071	12/07	235.13
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 0269 INTLFEEIC IN0A3Z42458712160	12/16	1.18
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 0269 CHK-WDLIC IN0A3Z42458712160	12/16	117.69
POS Purchase CYNDY S BOUTIQ SOUTHERN LEYT 4515 INTLFEEVC2PS445586783412142	12/19	.22
POS Purchase CYNDY S BOUTIQ SOUTHERN LEYT 4515 PURCHASVC2PS445586783412142	12/19	22.12
ATM Withdrawal MAASIN /MAA MAASIN 4515 INTLFEEIC IN0A3Z96332512201	12/20	2.32
SERVICE CHARGE	12/20	5.20
ATM Withdrawal MAASIN /MAA MAASIN 4515 CHK-WDLIC IN0A3Z96332512201	12/20	232.12

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

INTEREST PAID 2011: 1.09

FEDERAL WITHHOLDING 2011: .31

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

TOTAL CHARGE FOR MAINTENANCE FEE:	5.00
TOTAL CHARGE FOR PER CHECK FEE:	.20

TOTAL SERVICE CHARGE PAID:	5.20

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

RODNEY L LARSON

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ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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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
11/22	154.95	12/05	428.95	12/19	130.26
11/23	554.95	12/07	191.47	12/20	90.62
11/29	429.95	12/16	152.60		

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READY RESERVE CREDIT LINE ACCOUNT XXXXXXXX671

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- - - SUMMARY OF ACCOUNT ACTIVITY - - - - - PAYMENT INFORMATION - - - - -
PREVIOUS BALANCE                .00  NEW BALANCE                200.10
PAYMENTS                        .00  MINIMUM PAYMENT DUE        10.00
LOAN ADVANCES                   200.00  PAYMENT DUE DATE          01/10/12
FEES CHARGED                    .00
INTEREST CHARGED                .10
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NEW BALANCE                     200.10  THE MINIMUM PAYMENT DUE WILL
CREDIT LIMIT                   500.00  BE CHARGED TO YOUR CHECKING
AVAILABLE CREDIT               300.00  ACCOUNT ON 01/10/12
STATEMENT CYCLE CLOSING DATE    12/20/11
DAYS IN BILLING CYCLE          35

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- - - - - T R A N S A C T I O N S - - - - -
DATE      DESCRIPTION              AMOUNT
12/20/11  ADVANCE                  200.00

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- - - - - F E E S - - - - -
** TOTAL FEES FOR THIS PERIOD **                .00
      * * *   C O N T I N U E D   * * *

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RODNEY L LARSON

READY RESERVE CREDIT LINE ACCOUNT XXXXXXX671

- - - - - I N T E R E S T C H A R G E D - - - - -
12/20/11 INTEREST CHARGE .10
** TOTAL INTEREST FOR THIS PERIOD ** .10

-----2 0 1 1 T O T A L S Y E A R - T O - D A T E-----
| TOTAL FEES CHARGED IN 2011 .00 |
TOTAL INTEREST CHARGED IN 2011 .44

- - - - - 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
12/20/2011 18.0000 %(v) .00049315 200.00 1 .10
(v)=VARIABLE RATE

THRIFT SAVINGS ACCOUNT XXXXXXX227

DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
BALANCE LAST STATEMENT			11/15/11	18.43
SERVICE CHARGE	2.00		11/30/11	16.43
BALANCE THIS STATEMENT			12/20/11	16.43
TOTAL CREDITS (0)		.00		
TOTAL DEBITS (1)	2.00			

- - - - - I N T E R E S T - - - - -
AVERAGE LEDGER BALANCE: 17.23 INTEREST EARNED: .00
AVERAGE AVAILABLE BALANCE: 17.23 DAYS IN PERIOD: 35
INTEREST PAID THIS PERIOD: .00
INTEREST PAID 2011: .60
FEDERAL WITHHOLDING 2011: .17

2027

DATE 11/20/2011

Pay To: **Gurstel Chargo P.A.**
The Order Of

\$100.00

One Hundred Dollars and No Cents

FIRST MINNETONKA CITY BANK • MINNETONKA MN 55345-6699

Client #: 1432

REIA/233235

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

©2011 PaymentVision

1:09 10 144581: 299671 2027

Preauthorized Check Systems

11/22/2011

372180000919410

>075912068<

by DepositEdge(F
PaymentVision

M&I a branch of
BMO Harris Bank NA

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

Depositedge(R)
.....
FOR DEPOSIT ONLY...>075912068<
.....
M&I a branch of BMO Harris Bank NA
.....
For Account of Payee Named Herein

2027 \$100.00 11/23/2011

2027 \$100.00 11/23/2011

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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