



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 ACCOUNT:  
Customer Service  
(952) 935-8661



www.fmcbank.com

PAGE: 1  
12/21/2010  
XXXXXXXXX671

RODNEY L LARSON  
JOVELISA C LARSON 42  
PO BOX 44847 0  
EDEN PRAIRIE MN 55344-2547 4

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NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE  
COVERAGE FOR TRANSACTION ACCOUNTS

All funds in a "noninterest-bearing transaction account" are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC's general deposit insurance rules.

The term "noninterest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, money-market deposit accounts, and Interest on Lawyers Trust Accounts ("IOLTAs").

For more information about temporary FDIC insurance coverage of transaction accounts, visit [www.fdic.gov](http://www.fdic.gov).

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ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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|                       |          |                         |           |
|-----------------------|----------|-------------------------|-----------|
| AVG MIN BALANCE       | 339.71   | LAST STATEMENT 11/16/10 | 1,596.99  |
| MINIMUM BALANCE       | 55.10    | 4 CREDITS               | 21,746.84 |
| AVG AVAILABLE BALANCE | 5,292.14 | 57 DEBITS               | 19,258.31 |
| AVERAGE BALANCE       | 5,292.14 | THIS STATEMENT 12/21/10 | 4,085.52  |

| DESCRIPTION                       | DATE  | AMOUNT    |
|-----------------------------------|-------|-----------|
| - - - - - OTHER CREDITS - - - - - |       |           |
| MTS SYSTEMS CORP BI/WK SAL        | 11/24 | 2,450.94  |
| MTS SYSTEMS CORP BI/WK SAL        | 12/03 | 16,844.71 |
| MTS SYSTEMS CORP BI/WK SAL        | 12/09 | 2,450.94  |
| INTEREST                          | 12/21 | .25       |

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

RODNEY L LARSON

## =====

## ULTIMATE INTEREST ACCOUNT XXXXXXX671

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## - - - - - CHECKS - - - - -

| CHECK #..DATE..... | AMOUNT | CHECK #..DATE..... | AMOUNT   | CHECK #..DATE..... | AMOUNT |
|--------------------|--------|--------------------|----------|--------------------|--------|
| 2015*11/24         | 205.00 | 7385*12/02         | 190.00   |                    |        |
| 7384 12/02         | 385.00 | 7500 11/30         | 1,000.00 |                    |        |

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

## - - - - - OTHER DEBITS - - - - -

| DESCRIPTION                                                 | DATE  | AMOUNT |
|-------------------------------------------------------------|-------|--------|
| POS Purchase VICTORIA'S SEC MINNETONKA MN 3961              | 11/18 | 32.18  |
| PURCHASVC2PS253327413811170                                 |       |        |
| 019491 ONLINE BANK XFER TO ULTIMATE FREE 334895 ON 11/17/10 | 11/18 | 50.00  |
| AT 22:40                                                    |       |        |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 INTLFEEIC  | 11/22 | 2.32   |
| IN0A3Z52022911220                                           |       |        |
| ATM Withdrawal GLORIETTA MAKATI 3961 INTLFEEIC              | 11/22 | 2.33   |
| IN0A3Z29481711201                                           |       |        |
| ING RELIASTR 494 PREMIUM XXXXX7151-DC-00                    | 11/22 | 13.25  |
| POS Purchase ORIGAMI WEST MINNETONKA MN 3961                | 11/22 | 71.00  |
| PURCHASVC2PS254161619711182                                 |       |        |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 CHK-WDLIC  | 11/22 | 232.30 |
| IN0A3Z52022911220                                           |       |        |
| ATM Withdrawal GLORIETTA MAKATI 3961 CHK-WDLIC              | 11/22 | 233.45 |
| IN0A3Z29481711201                                           |       |        |
| POS Purchase OUTBACK STEAKH MAKATI CITY 3961                | 11/23 | 1.01   |
| INTLFEEVC2PS253439906111202                                 |       |        |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 INTLFEEIC  | 11/23 | 2.32   |
| IN0A3Z64008411231                                           |       |        |
| POS Purchase OUTBACK STEAKH MAKATI CITY 3961                | 11/23 | 100.55 |
| PURCHASVC2PS253439906111202                                 |       |        |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 CHK-WDLIC  | 11/23 | 231.95 |
| IN0A3Z64008411231                                           |       |        |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 INTLFEEIC  | 11/26 | 2.31   |
| IN0A3Z81822911252                                           |       |        |
| 019247 ONLINE BANK XFER TO ULTIMATE FREE 334895 ON 11/25/10 | 11/26 | 200.00 |
| AT 5:39                                                     |       |        |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 CHK-WDLIC  | 11/26 | 230.54 |
| IN0A3Z81822911252                                           |       |        |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 INTLFEEIC  | 11/29 | 2.30   |
| IN0A3Z15726911282                                           |       |        |
| HSBC CARD SRVCS Online Pmt 000000627697219                  | 11/29 | 100.00 |
| COMCAST COMCAST 6002637860                                  | 11/29 | 160.31 |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 CHK-WDLIC  | 11/29 | 229.92 |
| IN0A3Z15726911282                                           |       |        |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 INTLFEEIC  | 12/01 | 2.30   |
| IN0A3Z38224912011                                           |       |        |

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

RODNEY L LARSON

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## ULTIMATE INTEREST ACCOUNT XXXXXXX671

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

| DESCRIPTION                                                                     | DATE  | AMOUNT   |
|---------------------------------------------------------------------------------|-------|----------|
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 CHK-WDLIC<br>INOA3Z38224912011 | 12/01 | 229.57   |
| AT&T PAYMENT 199004390527GPL                                                    | 12/02 | 82.92    |
| ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4515 INTLFEEIC<br>INOA3Z69967212041 | 12/06 | 2.32     |
| POS Purchase VONAGE *PRICE+ 866-243-4357 NJ 3961<br>PURCHASVC2PS445217573512061 | 12/06 | 33.44    |
| ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4515 CHK-WDLIC<br>INOA3Z69967212041 | 12/06 | 232.47   |
| CAPITAL ONE ONLINE PMT 033839910196289                                          | 12/06 | 365.15   |
| HSBC CARD SRVCS Online Pmt 000000630422686                                      | 12/06 | 400.00   |
| 019232 ONLINE BANK XFER TO THRIFT SAVINGS 675227 ON<br>12/03/10 AT 20:30        | 12/06 | 3,000.00 |
| 019231 ONLINE BANK XFER TO ULTIMATE FREE 334895 ON 12/03/10<br>AT 20:30         | 12/06 | 5,000.00 |
| POS Purchase XOOM CORPORATI 877-815-1531 CA 3961<br>PURCHASVC2PS254936551212090 | 12/10 | 107.99   |
| ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4515 INTLFEEIC<br>INOA3Z52662612121 | 12/13 | 2.34     |
| ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4515 INTLFEEIC<br>INOA3Z60070012131 | 12/13 | 2.34     |
| CAPITAL ONE ONLINE PMT 034439910046766                                          | 12/13 | 109.03   |
| COMCAST COMCAST 6002637860                                                      | 12/13 | 160.31   |
| ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4515 CHK-WDLIC<br>INOA3Z52662612121 | 12/13 | 233.65   |
| ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4515 CHK-WDLIC<br>INOA3Z60070012131 | 12/13 | 233.65   |
| HSBC CARD SRVCS Online Pmt 000000632366103                                      | 12/13 | 400.00   |
| 069927 ONLINE BANK XFER TO THRIFT SAVINGS 675227 ON<br>12/12/10 AT 17:12        | 12/13 | 3,000.00 |
| ATM Withdrawal BANCNET BANK 091 PHILIPPINES 4515 INTLFEEIC<br>INOA3Z72498412141 | 12/14 | 2.33     |
| POS Purchase YAHOO] VOICE B 18666212190 CA 4515<br>PURCHASVC2PS255097519912090  | 12/14 | 25.00    |
| ATM Withdrawal BANCNET BANK 091 PHILIPPINES 4515 CHK-WDLIC<br>INOA3Z72498412141 | 12/14 | 233.27   |
| WELLS FARGO DLR FEE & PMTS 9020014846                                           | 12/14 | 268.72   |
| POS Purchase WESTERNUNION C 877-989-3268 MO 3961<br>PURCHASVC2PS445035416512161 | 12/16 | 512.00   |
| ATM Withdrawal MAASIN /MAA MAASIN 3961 INTLFEEIC<br>INOA3Z00875012171           | 12/17 | 2.32     |
| ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4515 INTLFEEIC<br>INOA3Z01278612171 | 12/17 | 2.32     |
| ATM Withdrawal MAASIN /MAA MAASIN 3961 CHK-WDLIC<br>INOA3Z00875012171           | 12/17 | 231.88   |

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

RODNEY L LARSON

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## ULTIMATE INTEREST ACCOUNT XXXXXXX671

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| - - - - - OTHER DEBITS - - - - -                           |  |  |  |  |       |        |  |
|------------------------------------------------------------|--|--|--|--|-------|--------|--|
| DESCRIPTION                                                |  |  |  |  | DATE  | AMOUNT |  |
| ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4515 CHK-WDLIC |  |  |  |  | 12/17 | 231.88 |  |
| IN0A3Z01278612171                                          |  |  |  |  |       |        |  |
| ATM Withdrawal BANCNET BANK 168 PHILIPPINES 3961 INTLFEEIC |  |  |  |  | 12/20 | 2.31   |  |
| IN0A3Z37827412201                                          |  |  |  |  |       |        |  |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 INTLFEEIC |  |  |  |  | 12/20 | 2.31   |  |
| IN0A3Z37835412201                                          |  |  |  |  |       |        |  |
| ATM Withdrawal BANCNET BANK 168 PHILIPPINES 3961 CHK-WDLIC |  |  |  |  | 12/20 | 231.29 |  |
| IN0A3Z37827412201                                          |  |  |  |  |       |        |  |
| ATM Withdrawal BANCNET BANK 032 PHILIPPINES 4515 CHK-WDLIC |  |  |  |  | 12/20 | 231.29 |  |
| IN0A3Z37835412201                                          |  |  |  |  |       |        |  |
| FEDERAL WITHHOLDING                                        |  |  |  |  | 12/21 | .07    |  |
| SERVICE CHARGE                                             |  |  |  |  | 12/21 | 5.80   |  |

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

|                            |          |                                 |      |
|----------------------------|----------|---------------------------------|------|
| AVERAGE LEDGER BALANCE:    | 5,292.14 | INTEREST EARNED:                | .25  |
| AVERAGE AVAILABLE BALANCE: | 5,292.14 | DAYS IN PERIOD:                 | 35   |
| INTEREST PAID THIS PERIOD: | .25      | ANNUAL PERCENTAGE YIELD EARNED: | .05% |
| INTEREST PAID 2010:        | 2.97     |                                 |      |
| FEDERAL WITHHOLDING 2010:  | .83      |                                 |      |

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

|                                   |       |
|-----------------------------------|-------|
| TOTAL CHARGE FOR MAINTENANCE FEE: | 5.00  |
| TOTAL CHARGE FOR PER CHECK FEE:   | .80   |
|                                   | ----- |
| TOTAL SERVICE CHARGE PAID:        | 5.80  |

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

RODNEY L LARSON

## =====

## ULTIMATE INTEREST ACCOUNT XXXXXXXX671

## =====

## - - - 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
11/18      1,514.81    12/01      713.02    12/14      5,538.74
11/22      960.16     12/02      55.10     12/16      5,026.74
11/23      624.33     12/03     16,899.81    12/17      4,558.34
11/24     2,870.27     12/06      7,866.43    12/20      4,091.14
11/26     2,437.42     12/09     10,317.37    12/21      4,085.52
11/29     1,944.89     12/10     10,209.38
11/30      944.89     12/13      6,068.06

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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                .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    12/21/10
DAYS IN BILLING CYCLE          35

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- - - - - T R A N S A C T I O N S - - - - -
DATE      DESCRIPTION      AMOUNT

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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 XXXXXX671

## =====

----- I N T E R E S T    C H A R G E D -----  
 \*\* TOTAL INTEREST FOR THIS PERIOD \*\* .00

-----2 0 1 0    T O T A L S    Y E A R - T O - D A T E-----  
 | TOTAL FEES CHARGED IN 2010 .00 |  
 | TOTAL INTEREST CHARGED IN 2010 2.06 |  
 -----

----- 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<br>DATE | ANNUAL PERCENTAGE<br>RATE (APR) | DAILY<br>PERIODIC RATE | BALANCE SUBJECT<br>TO INTEREST RATE | DAYS | INTEREST<br>CHARGE |
|--------------|---------------------------------|------------------------|-------------------------------------|------|--------------------|
| 11/17/2010   | 18.0000 %(v)                    | .00049315              | .00                                 | 35   | .00                |

(v)=VARIABLE RATE

## =====

## THRIFT SAVINGS ACCOUNT XXXXXX227

## =====

| DESCRIPTION                                             | DEBITS   | CREDITS  | DATE     | BALANCE  |
|---------------------------------------------------------|----------|----------|----------|----------|
| BALANCE LAST STATEMENT .....                            |          |          | 11/16/10 | 96.26    |
| 019232 ONLINE BANK XFER FROM ULTIMATE INTERES 299671 ON |          |          |          |          |
| 12/03/10 AT 20:30                                       |          | 3,000.00 | 12/06/10 | 3,096.26 |
| 069927 ONLINE BANK XFER FROM ULTIMATE INTERES 299671 ON |          |          |          |          |
| 12/12/10 AT 17:12                                       |          | 3,000.00 | 12/13/10 | 6,096.26 |
| BALANCE THIS STATEMENT .....                            |          |          | 12/21/10 | 6,096.26 |
| TOTAL CREDITS (2)                                       | 6,000.00 |          |          |          |
| TOTAL DEBITS (0)                                        | .00      |          |          |          |

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

|                            |          |                                 |      |
|----------------------------|----------|---------------------------------|------|
| AVERAGE LEDGER BALANCE:    | 2,239.11 | INTEREST EARNED:                | .21  |
| AVERAGE AVAILABLE BALANCE: | 2,239.11 | DAYS IN PERIOD:                 | 35   |
| INTEREST PAID THIS PERIOD: | .00      | ANNUAL PERCENTAGE YIELD EARNED: | .10% |
| INTEREST PAID 2010:        | .36      |                                 |      |
| FEDERAL WITHHOLDING 2010:  | .10      |                                 |      |

Rodney Larson  
13700 Valley View Road #121  
Eden Prairie MN 55344

2015

DATE 11/20/2010

Pay To The Order Of **Gurstel, Staloch & Chargo P.A.**

**\$205.00**

Two Hundred Five Dollars and No Cents

FIRST MINNETONKA CITY BANK • MINNETONKA MN 55345-6699  
Client #: 1432

ARRW|233235  
36

by Gurstel, Staloch & Chargo P.A. as authorized signatory for Rodney Larson  
Copyright 1992 - 2006 by Autoscribe Corporation

⑆091014458⑆ 299671 2015

2015 \$205.00 11/24/2010

**RODNEY L. LARSON**  
LIC. P-496-159-876-319  
13700 VALLEY VIEW ROAD, APT. 121  
EDEN PRAIRIE, MN 55344

75-1445/910  
029671

7384

DATE Nov 12, 2010

PAY TO THE ORDER OF Ron Basuil \$ 385.00  
Three hundred and eighty-five and no/100 DOLLARS

FIRST MINNETONKA CITY BANK  
Minnetonka, Minnesota  
Glen Lake Station: (952)935-9963 • Country Village: (952)935-5995

MEMO Rodney Larson

⑆091014458⑆ 29 967 1 7384

7384 \$385.00 12/02/2010

**RODNEY L. LARSON**  
LIC. P-496-159-876-319  
13700 VALLEY VIEW ROAD, APT. 121  
EDEN PRAIRIE, MN 55344

75-1445/910  
029671

7385

DATE 11/17/10

PAY TO THE ORDER OF Ron Basuil \$ 190.00  
One hundred ninety DOLLARS

FIRST MINNETONKA CITY BANK  
Minnetonka, Minnesota  
Glen Lake Station: (952)935-9963 • Country Village: (952)935-5995

MEMO Rodney L. Larson

⑆091014458⑆ 29 967 1 7385

7385 \$190.00 12/02/2010

**RODNEY L. LARSON**  
LIC. P-496-159-876-319  
13700 VALLEY VIEW ROAD, APT. 121  
EDEN PRAIRIE, MN 55344

75-1445/910  
029671

7500

DATE Nov 1, 2010

PAY TO THE ORDER OF Alexandra Larson \$ 1,000.00  
One thousand and no/100 DOLLARS

FIRST MINNETONKA CITY BANK  
Minnetonka, Minnesota  
Glen Lake Station: (952)935-9963 • Country Village: (952)935-5995

MEMO Rodney L. Larson

⑆091014458⑆ 29 967 1 7500

7500 \$1,000.00 11/30/2010

11/23/2010 223110000556390 5075912068  
DepositEdge 098 M&I Bank  
Autoscribe Corporation

Deposited Here  
FOR DEPOSIT ONLY  
JANUARY 14, 2011  
For Account of Payee Named Hereon  
NO (X) \$ C/V/N/E 1/5 A/P 1/10/11 IS 1111  
OR 1 VARIATION IN 1 UNION USAGE ONLY

2015 \$205.00 11/24/2010

ENCL HERE

7384 \$385.00 12/02/2010

ENCL HERE

7385 \$190.00 12/02/2010

ENCL HERE  
Alexandra Larson

7500 \$1,000.00 11/30/2010

**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**

14550 Excelsior Boulevard, Minnetonka, Minnesota 55345-5800 Telephone: (952) 935-8663  
11500 Highway Seven, Minnetonka, Minnesota 55305-5171 Telephone: (952) 935-5995