

ACCOUNT: XXXXXX4895 07/17/2018

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

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To Our Debit Cardholders - This is to notify you that there will be a change in the Terms & Conditions of your VISA Debit Card. Refer to your Electronic Fund Transfers disclosure under Section (a)(2) referring to Unauthorized Transfers - Additional Limits on Liability for Consumer Debit Cards when used for point-of-sale transactions. To comply with Visa Rules, the first sentence, as amended, reads "Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transaction using your lost or stolen Visa card". The term "grossly negligent" is being replaced with "negligent" which represents a higher standard of care on your part. This change is effective Sept 1. It means that you could now be held liable for transactions resulting from unauthorized use of your card if you "fail to exercise normal care that a reasonably prudent person would exercise in like circumstances". The change only impacts the "Zero Liability Card Protection" provision of the Agreement. Other terms of the Agreement remain in effect under the EFT Act and Reg E.

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ULTIMATE FREE ACCOUNT XXXXXX4895

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	LAST STATEMENT 06/19/18	316.68
MINIMUM BALANCE	122.28 1 CREDITS	2,588.00
AVG AVAILABLE BALANCE	607.33 14 DEBITS	2,663.19
AVERAGE BALANCE	607.33 THIS STATEMENT 07/17/18	241.49

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

DESCRIPTION	DATE	AMOUNT
SSA TREAS 310 XXSOC SEC XXXXX1117A SSA	06/27	2,588.00

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

DESCRIPTION	DATE	AMOUNT
FEE FOR ATM WITHDRAWAL 06/24 19:53 BANCNET BANK 010	06/25	2.00
PHILIPPINES PH 12912910 8428		
842868 ATM WITHDRAWAL 06/24 19:53 BANCNET BANK 010	06/25	192.40
PHILIPPINES PH 12912910 84286		

4/20/2019

Imaging - Statement

balance account

06/27

1,300.00

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

JOVELISA C LARSON

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ULTIMATE FREE ACCOUNT XXXXXX4895

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

DESCRIPTION	DATE	AMOUNT
FEE FOR ATM WITHDRAWAL 06/28 20:56 BANCNET BANK 010 PHILIPPINES PH 12912910 1222	06/28	2.00
122200 ATM WITHDRAWAL 06/28 20:56 BANCNET BANK 010 PHILIPPINES PH 12912910 12220	06/28	191.35
FEE FOR ATM WITHDRAWAL 07/02 01:50 MAASIN 1 MAASIN PH 03573571 348838	07/02	2.00
348838 ATM WITHDRAWAL 07/02 01:50 MAASIN 1 MAASIN PH 03573571 348838	07/02	192.04
CAPITAL ONE ONLINE PMT 818139910064198	07/02	200.00
FEE FOR ATM WITHDRAWAL 07/04 15:56 BANCNET BANK 010 PHILIPPINES PH 12912910 0441	07/05	2.00
44151 ATM WITHDRAWAL 07/04 15:56 BANCNET BANK 010 PHILIPPINES PH 12912910 044151	07/05	192.01
FEE FOR ATM WITHDRAWAL 07/10 14:53 BANCNET BANK 010 PHILIPPINES PH 12912910 8915	07/10	2.00
891529 ATM WITHDRAWAL 07/10 14:53 BANCNET BANK 010 PHILIPPINES PH 12912910 89152	07/10	191.90
FEE FOR ATM WITHDRAWAL 07/17 17:32 BANCNET BANK 010 PHILIPPINES PH 12912910 9339	07/17	2.00
933974 ATM WITHDRAWAL 07/17 17:32 BANCNET BANK 010 PHILIPPINES PH 12912910 93397	07/17	191.49

- - - 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	DATE.....	BALANCE
06/25	122.28	07/02	822.89	07/17	241.49
06/27	1,410.28	07/05	628.88		
06/28	1,216.93	07/10	434.98		

