



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

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

PAGE: 1
XXXXXXX671 01/17/2012

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

www.fmcbank.com

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

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ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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AVG MIN BALANCE	74.87	LAST STATEMENT 12/20/11	90.62
MINIMUM BALANCE	2.37	3 CREDITS	295.00
AVG AVAILABLE BALANCE	130.76	5 DEBITS	243.45
AVERAGE BALANCE	130.76	THIS STATEMENT 01/17/12	142.17

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

DESCRIPTION	DATE	AMOUNT
038910 ONLINE BANK XFER FROM ULTIMATE FREE 334895 ON 12/21/11 AT 5:31	12/21	25.00
002830 ONLINE BANK XFER FROM ULTIMATE FREE 334895 ON 12/28/11 AT 8:17	12/28	120.00
023964 ONLINE BANK XFER FROM ULTIMATE FREE 334895 ON 12/30/11 AT 9:31	12/30	150.00

- - - - - CHECKS - - - - -

CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT
2028 12/22 100.00		

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

DESCRIPTION	DATE	AMOUNT
ING RELIASTR 494 PREMIUM XXXXX7151-DC-00	12/21	13.25
HSBC CARD SRVCS Online Pmt 000000773407878	01/03	50.00
CAPITAL ONE ONLINE PMT 136439919341063	01/03	75.00
SERVICE CHARGE	01/17	5.20

- - - - - 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 | PREVIOUS *
*                                     | THIS PERIOD | YEAR TO DATE | YEAR TOTAL *
*-----*
* TOTAL OVERDRAFT FEES:           |          .00 |          .00 |          .00 *
*-----*
* TOTAL RETURNED ITEM FEES:       |          .00 |          .00 |          .00 *
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- - - - - DAILY BALANCE - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
12/21	102.37	12/28	122.37	01/03	147.37
12/22	2.37	12/30	272.37	01/17	142.17

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READY RESERVE CREDIT LINE ACCOUNT XXXXXXXX671

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- - - SUMMARY OF ACCOUNT ACTIVITY - - - - - PAYMENT INFORMATION - - - - -
PREVIOUS BALANCE                200.10  NEW BALANCE                      .79
PAYMENTS                        200.00  MINIMUM PAYMENT DUE              .79
LOAN ADVANCES                   .00     PAYMENT DUE DATE                 02/07/12
FEES CHARGED                    .00
INTEREST CHARGED                .69
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NEW BALANCE                      .79     THE MINIMUM PAYMENT DUE WILL
CREDIT LIMIT                    500.00     BE CHARGED TO YOUR CHECKING
AVAILABLE CREDIT                500.00     ACCOUNT ON 02/07/12
STATEMENT CYCLE CLOSING DATE    01/17/12
DAYS IN BILLING CYCLE          28

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- - - - - T R A N S A C T I O N S - - - - -
DATE      DESCRIPTION                                     AMOUNT
002814 ONLINE BANK PYMT FROM ULTIMATE FREE 334895 ON 12/28/11 AT 8:16
12/28/11                                           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 Larson
P.O. Box 44847
Eden Prairie MN 55347

2028

DATE 12/20/2011

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

REIA1233235 
337

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

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⑈091014458⑈ 299671 2028

Preauthorized Check Systems

12/21/2011

877-180001067510

DepositEdge(R) 098

PaymentVision

>075912068<

M&I a branch of
BMO Harris Bank NA

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

FOR DEPOSIT ONLY
M&I a branch of BMO Harris Bank NA
From Account of Payee Name: Gurstel Chargo P.A.

2028 \$100.00 12/22/2011

2028 \$100.00 12/22/2011

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

14550 Excelsior Boulevard, Minnetonka, Minnesota 55345-5800 Telephone: (952) 935-8663

11500 Highway Seven, Minnetonka, Minnesota 55305-5171 Telephone: (952) 935-5895