

RODNEY L LARSON  
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 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 INTEREST ACCOUNT XXXXXX9671

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|                       |        |                         |          |
|-----------------------|--------|-------------------------|----------|
| MINIMUM BALANCE       | 203.98 | LAST STATEMENT 06/19/18 | 411.39   |
| AVG AVAILABLE BALANCE | 693.99 | 2 CREDITS               | 1,300.02 |
| AVERAGE BALANCE       | 693.99 | 15 DEBITS               | 1,407.97 |
|                       |        | THIS STATEMENT 07/17/18 | 303.44   |

| - - - - - OTHER CREDITS - - - - - |       |          |
|-----------------------------------|-------|----------|
| DESCRIPTION                       | DATE  | AMOUNT   |
| balance account                   | 06/27 | 1,300.00 |
| INTEREST                          | 07/17 | .02      |

| - - - - - OTHER DEBITS - - - - -                    |       |        |
|-----------------------------------------------------|-------|--------|
| DESCRIPTION                                         | DATE  | AMOUNT |
| VOYA RELIASTR494 PREMIUM XXXXX7151-DC-00            | 06/20 | 13.25  |
| FEE FOR ATM WITHDRAWAL 06/22 21:45 BANCNET BANK 010 | 06/22 | 2.00   |
| PHILIPPINES PH 12912910 3392                        |       |        |

4/20/2019

Imaging - Statement

339247 ATM WITHDRAWAL 06/22 21:45 BANCNET BANK 010

06/22

192.16

PHILIPPINES PH 12912910 33924

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

RODNEY L LARSON

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ULTIMATE INTEREST ACCOUNT XXXXXX9671

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

| DESCRIPTION                                                                          | DATE  | AMOUNT |
|--------------------------------------------------------------------------------------|-------|--------|
| 21678 POS PURCHASE 06/27 11:20 METRO HYPER S/M-MAA LEYTE PH 06/28<br>92591348 021678 |       | 84.22  |
| CAPITAL ONE ONLINE PMT 818139910060242                                               | 07/02 | 150.00 |
| FEE FOR ATM WITHDRAWAL 07/04 15:56 BANCNET BANK 010<br>PHILIPPINES PH 12912910 0443  | 07/05 | 2.00   |
| 44340 ATM WITHDRAWAL 07/04 15:56 BANCNET BANK 010<br>PHILIPPINES PH 12912910 044340  | 07/05 | 192.01 |
| 39011 POS PURCHASE 07/03 06:24 USPS PO BOXES ONLIN<br>800-344-7779 DC 05239011 0390  | 07/05 | 214.00 |
| 76183 POS PURCHASE 07/04 10:00 LUZ PHARMACY SOUTHERN LEYT<br>PH 00000000 076183      | 07/06 | 124.86 |
| VONAGE AMERICA VONAGE 4036647                                                        | 07/09 | 40.95  |
| FEE FOR ATM WITHDRAWAL 07/11 16:37 BANCNET BANK 010<br>PHILIPPINES PH 12912910 2114  | 07/11 | 2.00   |
| FEE FOR ATM WITHDRAWAL 07/11 16:36 BANCNET BANK 010<br>PHILIPPINES PH 12912910 2112  | 07/11 | 2.00   |
| 211480 ATM WITHDRAWAL 07/11 16:37 BANCNET BANK 010<br>PHILIPPINES PH 12912910 21148  | 07/11 | 191.76 |
| 211244 ATM WITHDRAWAL 07/11 16:36 BANCNET BANK 010<br>PHILIPPINES PH 12912910 21124  | 07/11 | 191.76 |
| SERVICE CHARGE                                                                       | 07/17 | 5.00   |

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

|                            |        |                                 |      |
|----------------------------|--------|---------------------------------|------|
| AVERAGE LEDGER BALANCE:    | 693.99 | INTEREST EARNED:                | .02  |
| AVERAGE AVAILABLE BALANCE: | 693.99 | DAYS IN PERIOD:                 | 28   |
| INTEREST PAID THIS PERIOD: | .02    | ANNUAL PERCENTAGE YIELD EARNED: | .04% |
| INTEREST PAID 2018:        | .11    |                                 |      |

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

|                                   |      |
|-----------------------------------|------|
| TOTAL CHARGE FOR MAINTENANCE FEE: | 5.00 |
|-----------------------------------|------|

- - - 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 *       |
| *****                       |  |             |                |

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

ACCOUNT: XXXXXX9671 07/17/2018

RODNEY L LARSON

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ULTIMATE INTEREST ACCOUNT XXXXXX9671

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| - - - - - DAILY BALANCE - - - - - |          |
|-----------------------------------|----------|
| DATE.....                         | BALANCE  |
| 06/20                             | 398.14   |
| 06/22                             | 203.98   |
| 06/27                             | 1,503.98 |
| 06/28                             | 1,419.76 |

| DATE..... | BALANCE  |
|-----------|----------|
| 07/02     | 1,269.76 |
| 07/05     | 861.75   |
| 07/06     | 736.89   |
| 07/09     | 695.94   |

| DATE..... | BALANCE |
|-----------|---------|
| 07/11     | 308.42  |
| 07/17     | 303.44  |

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READY RESERVE CREDIT LINE ACCOUNT XXXXXX9671

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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            | 07/17/18 |                                 |     |
| DAYS IN BILLING CYCLE                   | 28       |                                 |     |

- - - - - 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

-----2 0 1 8 T O T A L S Y E A R - T O - D A T E-----

|                                |     |
|--------------------------------|-----|
| TOTAL FEES CHARGED IN 2018     | .00 |
| TOTAL INTEREST CHARGED IN 2018 | .00 |

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

ACCOUNT: XXXXXX9671 07/17/2018

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READY RESERVE CREDIT LINE ACCOUNT XXXXXX9671

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- - - - - 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.

- - - - -

| ANNUAL PERCENTAGE   |               |               |                  |      |  |          |
|---------------------|---------------|---------------|------------------|------|--|----------|
| FROM                | RATE (APR)    | DAILY         | BALANCE SUBJECT  |      |  | INTEREST |
| DATE                | ON ADVANCES   | PERIODIC RATE | TO INTEREST RATE | DAYS |  | CHARGE   |
| 06/20/2018          | 18.0000 % (v) | .00049315     | .00              | 28   |  | .00      |
| (v) = VARIABLE RATE |               |               |                  |      |  |          |

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THRIFT SAVINGS ACCOUNT XXXXXX5227

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| DESCRIPTION                              | DEBITS  | CREDITS | DATE     | BALANCE  |
|------------------------------------------|---------|---------|----------|----------|
| BALANCE LAST STATEMENT .....             |         |         | 06/19/18 | 8,250.00 |
| INTEREST                                 |         | .95     | 06/30/18 | 8,250.95 |
| FEDERAL WITHHOLDING                      | .23     |         | 06/30/18 | 8,250.72 |
| BALANCE THIS STATEMENT .....             |         |         | 07/17/18 | 8,250.72 |
| <br>TOTAL CREDITS                    (1) | <br>.95 |         |          |          |
| TOTAL DEBITS                    (1)      | <br>.23 |         |          |          |

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

|                            |          |                                 |      |
|----------------------------|----------|---------------------------------|------|
| AVERAGE LEDGER BALANCE:    | 8,250.43 | INTEREST EARNED:                | .44  |
| AVERAGE AVAILABLE BALANCE: | 8,250.43 | DAYS IN PERIOD:                 | 28   |
| INTEREST PAID THIS PERIOD: | .95      | ANNUAL PERCENTAGE YIELD EARNED: | .07% |
| INTEREST PAID 2018:        | 2.37     |                                 |      |
| FEDERAL WITHHOLDING 2018:  | .57      |                                 |      |

