



14550 Excelsior Blvd.
Minnetonka, MN 55345

RETURN SERVICE REQUESTED

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

Statement Ending 07/21/2020

RODNEY L LARSON

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Customer Number: XXXXXX9671

Managing Your Accounts

	GLEN LAKE	952-935-8663
	COUNTRY VILLAGE	952-935-5995
	CUSTOMER SERVICE	952-935-8661
	WEBSITE	WWW.FMCBANK.COM

SecureAlerts

Real time account alerts...
on the activities you want to monitor.



NOTICE OF CHANGE-IN-TERMS TO OUR FUNDS AVAILABILITY POLICY DISCLOSURE

It remains the general policy of First Minnetonka City Bank to provide next day availability for most deposits that you make to your checking account. However, the bank reserves the right to extend that availability on a case by case or exception basis if there are concerns about the collectability of an item or items that you deposit. Due to recent changes in federal regulation we have made the following changes to our policy regarding extended availability and the application of holds on your account.

- (1) The minimum amount of deposited funds that we must make available for withdrawal by the next business day for certain check deposits (e.g., the amount that we initially make available to you) **will be changed from \$200 to \$225.**
- (2) The amount of funds deposited in a new account that we must make available for withdrawal by the next business day **will be changed from \$5,000 to \$5,525** for Treasury checks, state & local government checks, US postal money orders, cashier's checks, teller checks, certified checks, and traveler's checks that you deposit.
- (3) The amount of funds from check deposits that exceed the aggregate amount allowed on any one banking day **will be changed from \$5,000 to \$5,525.**

These changes became effective as of July 1, 2020.



IMPORTANT DISCLOSURES REGARDING YOUR STATEMENT

THESE DISCLOSURES, REQUIRED BY GOVERNMENT REGULATIONS, MAY APPLY TO YOUR STATEMENT. THESE DISCLOSURES ONLY APPLY TO ACCOUNTS THAT ARE USED PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call or write us as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. Our telephone number and address are listed on the front of this statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. When you call or write, be prepared to:

- Tell us your name, account number, and 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 about which you are unsure.

We will investigate your complaint and will correct any errors promptly. If we take more than 10 business days to do this, we will credit 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 to complete our investigation.

LIABILITY FOR UNAUTHORIZED USE OF A FIRST MINNETONKA CITY BANK CONSUMER VISA DEBIT CARD

Generally: Except as noted below, you may be liable for unauthorized use of your FIRST MINNETONKA CITY BANK CONSUMER VISA DEBIT CARD. You will not be liable for the unauthorized use that occurs after you notify us, either by calling or writing a letter, of the loss, theft or possible unauthorized use. Our telephone number and address are listed on the front of this statement. In any case, your liability will not exceed \$50.

Special Limited Liability for Visa Consumer Transactions: Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transaction involving the use of your lost or stolen FIRST MINNETONKA CITY BANK CONSUMER VISA DEBIT CARD if you report the loss or theft within 2 days of when you discover the loss or theft of the card. This limited liability does not apply to ATM transactions or transactions involving your Personal Identification Number (PIN), which are not processed by VISA, all of which would be subject to the same general liability limit outlined in the preceding paragraph.

This limited liability is not applicable to a FIRST MINNETONKA CITY BANK BUSINESS VISA DEBIT CARD.

IMPORTANT INFORMATION REGARDING YOUR READY RESERVE OR PREFERRED LINE OF CREDIT

HOW INTEREST CHARGES ARE COMPUTED - We will begin to earn INTEREST CHARGES when we make a loan to you. To calculate the INTEREST CHARGE for a billing cycle, we will apply a DAILY PERIODIC RATE to the PRINCIPAL BALANCE of your account each day. To figure the PRINCIPAL BALANCE for each day, we will first take your loan account balance at the beginning of the day and subtract any unpaid interest charges and credit insurance premiums (if any) that are due. Next, we subtract the portion of any payments or credits received during the day, which apply to the repayment of your loan. A portion of each payment you make is applied to interest charges and insurance premiums (if any). Then we add any new credit advances made that day. The final amount is the PRINCIPAL BALANCE.

IMPORTANT INFORMATION REGARDING YOUR HOME EQUITY LINE OF CREDIT

FINANCE CHARGES are computed upon amounts outstanding each day such amounts remain outstanding. The FINANCE CHARGE can be computed by applying the daily periodic rate of 1/365 of the ANNUAL PERCENTAGE RATE shown on the front of your statement to the "Principal Balance" for each day in the "Billing Cycle". The "Billing Cycle" includes the number of days between your previous statement closing date (billing date) and the statement closing date (billing date) shown on the front of this statement.

The "Principal Balance" is computed by adding any advances/debits to the beginning principal balance for that day and deducting all payments and/or credits for that day.

Payments are applied first to FINANCE CHARGES previously billed then to the earliest advances and/or debits, and then to FINANCE CHARGES accruing subsequent to this closing statement date until the date of payment.

Any remittance in excess of the "Total Minimum Due Payment" will reduce the "Principal Balance" but will not eliminate the next monthly payment.

HOW YOUR LOAN PAYMENTS WILL BE POSTED

Our full service business day is from 9:00AM to 5:00PM Central Time, Monday through Friday, except for designated bank holidays. All conforming loan payments received during these hours, including those made through TeleBank and Online Banking will be posted and credited to your account on the same business day. Conforming payments received after 5:00PM on a weekday, or any time on Saturday, Sunday or designated bank holiday will be posted on the following business day or as otherwise permitted by law.

Loan payments made through ATM, night depository and payments received by wire are considered nonconforming. Nonconforming payments may take longer to process.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

IN CASE OF BILLING ERRORS OR QUESTIONS ABOUT YOUR CREDIT LINE TRANSACTIONS

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us at the address listed on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You may phone us, but doing so will not preserve your rights. In your letter, provide us with the following information:

- Your name, account number, and the dollar amount of the suspected error.
- A description of the error and explain if you can, why you believe there is an error. If you need more information, describe the item about which you are unsure.

You do not have to pay any amount in question while we are investigating; however, you are still obligated to pay the parts of your bill 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.

HOW TO BALANCE YOUR ACCOUNT

1. Reconcile Your Checks: In your checkbook register, mark off (X) each cancelled check listed on the front of this statement, making sure the amount you listed in your register is the same amount on this statement. An asterisk (*) next to a check number on the statement Indicates a gap in the check sequence presented to the bank for payment.
2. Reconcile Your Deposits: Mark off (X) deposits shown on the statement against those shown in your check register.
3. Reconcile Your ATM Withdrawals and DEBIT Card Purchases: Using the same process with your ATM withdrawals or debit card purchases, mark off each transaction in your register that is shown on the statement.
4. Record Interest Earned and Bank Fees: List in your register any interest amount credited to your account and any service, miscellaneous, or automatic charge(s) that are posted on the statement.
5. Complete Form Below: Start by listing any outstanding deposits and checks that have not cleared the bank. The total at the bottom of the form should match with your check register balance.
6. Report any difference in your checking account 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.

CLOSING BALANCE		\$	
amount from other side			
ADD:			
Deposits made since ending date on statement.			
SUBTOTAL		\$	
Checks not listed on this or prior statements.			
NO.	AMOUNT		
	\$		
TOTAL CHECKS NOT LISTED			
Subtract total checks not listed from subtotal above.			
BALANCE			

Summary of Accounts

Account Type	Account Number	Ending Balance
ULTIMATE INTEREST	XXXXXX9671	\$1,675.25
Loan Account	Account Number	Ending Balance
READY RESERVE CREDIT LINE	XXXXXX9671	\$0.00

ULTIMATE INTEREST-XXXXXX9671

Account Summary

Date	Description	Amount
06/17/2020	Beginning Balance	\$1,881.44
	2 Credit(s) This Period	\$1,350.02
	24 Debit(s) This Period	\$1,556.21
07/21/2020	Ending Balance	\$1,675.25

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	35
Interest Earned	\$0.02
Interest Paid This Period	\$0.02
Interest Paid Year-to-Date	\$0.07
Minimum Balance	\$1,675.23
Average Ledger Balance	\$2,412.26
Average Available Balance	\$2,412.26

Account Activity

Post Date	Description	Debits	Credits	Balance
06/17/2020	Beginning Balance			\$1,881.44
06/22/2020	VOYA RELIASTR494 PREMIUM XXXXX7151-DC-00	\$13.25		\$1,868.19
06/25/2020	158724 ONLINE BANK XFER FROM ULTIMATE FREE XXXXXXXX895 ON 6/25/20 AT 4:53 balance		\$1,350.00	\$3,218.19
07/01/2020	348509 ONLINE BANK XFER TO ULTIMATE FREE XXXXXXXX895 ON 7/01/20 AT 6:45 balance	\$50.00		\$3,168.19
07/02/2020	07/02 INTL Fee SEQ# 219551	\$2.06		\$3,166.13
07/02/2020	07/02 INTL Fee SEQ# 219552	\$2.06		\$3,164.07
07/02/2020	219552 CHECKING W/D 07/02 14:22 MAASIN LEYTE PH 61312272 219552	\$205.78		\$2,958.29
07/02/2020	219551 CHECKING W/D 07/02 14:21 MAASIN LEYTE PH 61312272 219551	\$205.78		\$2,752.51
07/02/2020	FEE FOR CHECKING W/D 07/02 14:22 MAASIN LEYTE PH 61312272 219552	\$2.00		\$2,750.51
07/02/2020	FEE FOR CHECKING W/D 07/02 14:21 MAASIN LEYTE PH 61312272 219551	\$2.00		\$2,748.51
07/03/2020	07/02 ISA Fee SEQ# 001909	\$0.46		\$2,748.05
07/03/2020	1909 POS PURCHASE 07/02 01:54 LUZ PHARMACY SOUTHERN LEYT PH 00000000 001909	\$46.13		\$2,701.92
07/07/2020	VONAGE AMERICA VONAGE 7565486	\$46.46		\$2,655.46
07/10/2020	07/10 INTL Fee SEQ# 381247	\$2.07		\$2,653.39
07/10/2020	07/10 INTL Fee SEQ# 381301	\$2.07		\$2,651.32
07/10/2020	381301 CHECKING W/D 07/10 19:27 BANCNET BANK 010 aPHILIPPINES PH 12912910 381301	\$207.38		\$2,443.94
07/10/2020	381247 CHECKING W/D 07/10 19:27 BANCNET BANK 010 aPHILIPPINES PH 12912910 381247	\$207.38		\$2,236.56
07/10/2020	FEE FOR CHECKING W/D 07/10 19:27 BANCNET BANK 010 aPHILIPPINES PH 12912910 38130	\$2.00		\$2,234.56
07/10/2020	FEE FOR CHECKING W/D 07/10 19:27 BANCNET BANK 010 aPHILIPPINES PH 12912910 38124	\$2.00		\$2,232.56
07/16/2020	07/15 ISA Fee SEQ# 060735	\$0.79		\$2,231.77
07/16/2020	60735 POS PURCHASE 07/15 02:19 LUZ PHARMACY SOUTHERN LEYT PH 00000000 060735	\$79.12		\$2,152.65
07/20/2020	07/20 ISA Fee SEQ# 499219	\$4.10		\$2,148.55
07/20/2020	499219 CHECKING W/D 07/20 15:37 0438 Maasin PH 91016898 499219	\$410.00		\$1,738.55
07/20/2020	FEE FOR CHECKING W/D 07/20 15:37 0438 Maasin PH 91016898 499219	\$2.00		\$1,736.55
07/21/2020	07/20 ISA Fee SEQ# 097659	\$0.61		\$1,735.94
07/21/2020	97659 POS PURCHASE 07/20 14:05 LUZ PHARMACY	\$60.71		\$1,675.23

ULTIMATE INTEREST-XXXXXX9671 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	SOUTHERN LEYT PH 00000000 097659			
07/21/2020	INTEREST		\$0.02	\$1,675.25
07/21/2020	Ending Balance			\$1,675.25

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/22/2020	\$1,868.19	07/03/2020	\$2,701.92	07/20/2020	\$1,736.55
06/25/2020	\$3,218.19	07/07/2020	\$2,655.46	07/21/2020	\$1,675.25
07/01/2020	\$3,168.19	07/10/2020	\$2,232.56		
07/02/2020	\$2,748.51	07/16/2020	\$2,152.65		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

READY RESERVE CREDIT LINE-XXXXXX9671**Account Summary**

Loan Information			Payment Information	
Date	Description	Amount	Description	Amount
06/16/2020	Previous Balance	\$0.00	New Balance	\$0.00
	Advances and Debits	\$0.00	Minimum Payment Due	\$0.00
	Payments and Credits	\$0.00	Payment Due Date	
	Past Due Amount	\$0.00		
	Interest Charged This Period	\$0.00		
	Fees Charged This Period	\$0.00		
07/21/2020	New Balance	\$0.00		
	Credit Limit	\$500.00		
	Available Credit	\$500.00		
	Days In Cycle	35		

Account Activity

Effective Date	Posting Date	Description	Amount
		No activity this statement period	

Fees Charged

Fees for READY RESERVE CREDIT LINE			
Transaction Date	Posted Date	Description	Amount
		TOTAL FEES FOR THIS PERIOD	\$0.00
		Total fees charged for this period	\$0.00

Interest Charged

Interest for READY RESERVE CREDIT LINE			
Transaction Date	Posted Date	Description	Amount
		TOTAL INTEREST FOR THIS PERIOD	\$0.00
		Total interest charged for this period	\$0.00

READY RESERVE CREDIT LINE-XXXXXX9671

(continued)

Year-to-Date Totals for 2020	
Description	Amount
Total Fees Charged in 2020	\$0.00
Total Interest Charged in 2020	\$4.78

Interest Charge Calculation					
Your Annual Percentage Rate (APR) is the Annual Interest rate on your account.					
Interest Rate Detail for READY RESERVE CREDIT LINE					
Transaction Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Days	Interest Charged
06/17/2020	18.0000% (Variable)	0.04931500%	\$0.00	35	\$0.00
Total interest charged for this period					\$0.00

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