



501 S. Capitol Avenue
Lansing, MI 48933-2320
888.267.7200 laketrust.org

Account Statement

Member ID: 3556453
Statement Period: Dec 01, 2012 to Dec 31, 2012

Account Balances at a Glance

Total Savings	\$40.95
Total Checking	\$2,364.24
Total Loans	\$14,800.00

** DO NOT MAIL **
MICHAEL A BISHOP
8607 CARLSBAD LN
LANSING MI 48917

Primary Savings - 3556453201

<u>Post Date</u>	<u>Amount</u>	<u>Balance</u>	<u>Description</u>
12/01		\$305.03	Beginning Balance
12/07	-\$53.58	\$251.45	Overdraft Protection Withdraw
12/07	-\$5.00	\$246.45	OD Protection Tran Fee
12/10	-\$150.00	\$96.45	Withdrawal Internet Transfer to 355645304 CK
12/10	-\$50.50	\$45.95	Overdraft Protection Withdraw
12/10	-\$5.00	\$40.95	OD Protection Tran Fee
12/31		\$40.95	Ending Balance

The average daily balance during this period was \$111.95.
The Amount of interest / dividend earned year to date is \$0.08.

355645304-SoSMART Checking - 355645304

<u>Post Date</u>	<u>Amount</u>	<u>Balance</u>	<u>Description</u>
12/01		\$1,452.67	Beginning Balance
12/03	-\$78.40	\$1,374.27	POS WALGREENS 6421 W SAGINAW HWY LANSING MIUS
12/03	-\$7.99	\$1,366.28	POS NETFLIX.COM NETFLIX.COM CAUS
12/03	-\$2.65	\$1,363.63	POS BIG LOTS #0186 LANSING,MI LANSING MIUS
12/03	-\$48.15	\$1,315.48	POS WAL-MART #2869 409 N. MARKETPLACE LANSING(W) MIUS
12/03	-\$22.78	\$1,292.70	POS WAL-MART #2869 409 N. MARKETPLACE LANSING(W) MIUS
12/03	-\$37.38	\$1,255.32	POS Wal-Mart Super Cen LANSING (W) MIUS

12/03	\$12.71	\$1,268.03	POS Deposit MEIJER INC #023 LANSING MIUS
12/03	-\$16.86	\$1,251.17	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/03	-\$6.98	\$1,244.19	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/03	-\$19.06	\$1,225.13	POS KING OF THE GRILL LANSING MIUS
12/03	-\$104.94	\$1,120.19	POS DICK'S SPORTING GO LANSING MIUS
12/04	-\$40.00	\$1,080.19	POS SCX*A LITTLE BOY'S 88871 PAUS
12/04	-\$36.44	\$1,043.75	POS SPEEDWAY 08790 LAN LANSING MIUS
12/04	-\$67.92	\$975.83	POS KROGER #888 LANSING MIUS
12/04	-\$17.46	\$958.37	POS BRAVO LANSING LANSING MIUS
12/04	-\$135.00	\$823.37	POS Groupon INC 877-788-7858 ILUS
12/04	\$2,123.14	\$2,946.51	Deposit
12/05	-\$15.01	\$2,931.50	POS SPEEDWAY 02213 SAG LANSING MIUS
12/05	-\$987.57	\$1,943.93	External Withdrawal US BANK HOME MTG 00000000000000000000 - MTG PYMT NTE*SPH*ACCT 9999013161 EFFECTIVE 12/05
12/05	-\$450.00	\$1,493.93	External Withdrawal BANKCARD - PAYMENT
12/05	-\$100.00	\$1,393.93	External Withdrawal FRANKLIN MUTUAL - MUTUAL SHA
12/05	-\$82.25	\$1,311.68	External Withdrawal AMERICAN GENERAL - PREMIUM
12/05	-\$22.75	\$1,288.93	External Withdrawal AMERICAN GENERAL - PREMIUM
12/05	-\$18.59	\$1,270.34	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/06	-\$235.00	\$1,035.34	External Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT
12/06	-\$100.00	\$935.34	External Withdrawal CHASE - EPAY
12/06	-\$16.90	\$918.44	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/06	-\$91.45	\$826.99	POS KROGER 6430 W. SAGINAW LANSING MIUS
12/06	-\$53.11	\$773.88	POS Wal-Mart Super Cen LANSING (W) MIUS
12/07	-\$9.98	\$763.90	POS QULTY DAIRY#26 804 W. WILLOW GRAND LEDGE MIUS
12/07	-\$300.00	\$463.90	POS MOUNT HOPE CHURCH 517-319-5770 MIUS
12/07	-\$300.00	\$163.90	POS MOUNT HOPE CHURCH 517-319-5770 MIUS
12/07	-\$50.00	\$113.90	POS ENTERPRISE RENT-A- LANSING MIUS
12/07	\$52.99	\$166.89	POS Deposit WALGREENS #7770 LANSING MIUS
12/07	-\$215.00	-\$48.11	External Withdrawal CHASE - EPAY
12/07	-\$5.47	-\$53.58	POS SPEEDWAY 02213 6329 W SAGINAW LANSING MIUS
12/07	\$53.58	-\$0.00	Overdraft Protection Deposit
12/10	-\$9.22	-\$9.22	POS BIGGBY COFFEE #5 LANSING MIUS
12/10	\$150.00	\$140.78	Deposit Internet Transfer from 3556453201 SAV
12/10	-\$21.20	\$119.58	POS BIG LOTS STORES - LANSING MIUS
12/10	-\$100.00	\$19.58	External Withdrawal FRANKLIN MUTUAL - FRANKLIN M
12/10	-\$70.08	-\$50.50	External Withdrawal FRANKENMUTH MUTU - FI INS PYT
12/10	\$50.50	-\$0.00	Overdraft Protection Deposit
12/11	\$1,817.74	\$1,817.74	Deposit
12/11	-\$84.79	\$1,732.95	POS CHAMPS 14373 LANSING MIUS

12/12	-\$32.09	\$1,700.86	POS OLGA'S KITCHEN - 1 LANSING MIUS
12/12	-\$4.19	\$1,696.67	POS SPEEDWAY 02213 6329 W SAGINAW LANSING MIUS
12/13	-\$68.75	\$1,627.92	POS Wal-Mart Super Cen LANSING (W) MIUS
12/13	-\$150.00	\$1,477.92	External Withdrawal BARCLAYCARD US - CREDITCARD
12/13	-\$287.05	\$1,190.87	POS ATT*BILL PAYMENT 08002882020 TXUS
12/13	-\$5.97	\$1,184.90	POS JETS PIZZA AT WEST LANSING MIUS
12/14	-\$37.00	\$1,147.90	POS KROGER FUEL #9888 LANSING MIUS
12/14	-\$149.08	\$998.82	External Withdrawal COMENITY PAY SM 800-395-5714 - WEB PYMT
12/17	-\$4.24	\$994.58	POS BIG LOTS #0186 LANSING,MI LANSING MIUS
12/17	-\$37.09	\$957.49	POS BCF - 5625 WEST SA LANSING MIUS
12/17	-\$4.91	\$952.58	POS MENARDS - LANSING Lansing, MI 4MIUS
12/17	-\$18.02	\$934.56	POS SUBWAY 0025 LANSING MIUS
12/17	-\$6.95	\$927.61	POS AMAZON MKTPLACE PM AMZN.COM/BILLWAUS
12/17	-\$236.00	\$691.61	POS WALDROPS SERVICE GRAND LEDGE MIUS
12/17	-\$54.03	\$637.58	POS R CLUB R CLUB LANSING MIUS
12/17	-\$25.15	\$612.43	POS Hungry Howies #104 Grand Ledge MIUS
12/17	-\$13.55	\$598.88	POS PANERA BREAD #743 LANSING MIUS
12/18	-\$3.83	\$595.05	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/18	\$1,874.67	\$2,469.72	Deposit
12/19	-\$160.40	\$2,309.32	POS KROGER 6430 W. SAGINAW LANSING MIUS
12/19	-\$38.65	\$2,270.67	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/19	-\$30.00	\$2,240.67	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/19	-\$4.98	\$2,235.69	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/20	-\$16.50	\$2,219.19	POS BLISS SALON AND SP LANSING MIUS
12/20	-\$108.07	\$2,111.12	External Withdrawal MACYS WEB PYMT - ONLINE PMT
12/20	-\$7.29	\$2,103.83	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/21	-\$120.81	\$1,983.02	POS Wal-Mart Super Cen LANSING (W) MIUS
12/21	-\$15.89	\$1,967.13	POS PETSMART INC 7 305 N MARKETPLACE LANSING MIUS
12/21	-\$11.13	\$1,956.00	POS SUBWAY 0000 LANSING MIUS
12/21	-\$300.00	\$1,656.00	POS MOUNT HOPE CHURCH 517-319-5770 MIUS
12/21	-\$82.71	\$1,573.29	POS DTV*DIRECTV SERVIC 800-347-3288 CAUS
12/21	-\$300.00	\$1,273.29	POS Mount Hope Church 517-321-2780 MIUS
12/21	-\$11.99	\$1,261.30	POS EMUSIC.COM MUSIC EMUSIC.COM/CSNYUS
12/21	-\$150.00	\$1,111.30	External Withdrawal GE Capital - CC PYMT
12/21	-\$150.00	\$961.30	External Withdrawal RS CARD SRVCS - PHONE PMNT
12/21	-\$59.99	\$901.31	External Withdrawal COMCAST - PAYMENT
12/21	-\$50.00	\$851.31	External Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT
12/21	-\$8.19	\$843.12	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/21	-\$181.56	\$661.56	POS SEC OF STATE BRANC 517-3350436 MIUS
12/24	-\$78.94	\$582.62	POS YOUNKERS #0445 5220 West Saginaw Lansing MIUS

12/24	-\$13.85	\$568.77	POS MENARDS - LANSING Lansing, MI 4MIUS
12/24	-\$82.58	\$486.19	POS MOOSEJAW 877-666-7352 MIUS
12/24	-\$49.03	\$437.16	POS KROGER #888 LANSING MIUS
12/24	-\$32.57	\$404.59	POS Wal-Mart Super Cen LANSING (W) MIUS
12/24	-\$24.39	\$380.20	POS CRACKER BARREL 608 COMMERCIAL DR LANSING MIUS
12/24	-\$15.24	\$364.96	POS AMERICAN EAGLE 5442 W Saginaw St Lansing MIUS
12/24	-\$25.41	\$339.55	POS AMERICAN EAGLE 5442 W Saginaw St Lansing MIUS
12/24	-\$20.54	\$319.01	POS TARGET T0616 W LAN Lansing MIUS
12/24	\$100.00	\$419.01	Deposit Internet Transfer from 4335584201 SAV
12/24	-\$47.16	\$371.85	Electronic Check 3876 Delta Charter To (CHECK PYMT)
12/24	-\$101.78	\$270.07	POS KROGER #888 LANSING MIUS
12/24	-\$111.06	\$159.01	Check 3825
12/26	-\$50.00	\$109.01	POS KINGDOM DREAMS INC LANSING MIUS
12/26	-\$50.00	\$59.01	POS FINLEY'S #576 LANSING MIUS
12/26	-\$251.49	-\$192.48	External Withdrawal FRANKENMUTH MUTU - FI INS PYT
12/26	-\$29.00	-\$221.48	Insufficient Funds Charge External Withdrawal (Paid)
12/26	-\$58.36	-\$279.84	External Withdrawal HSBC RS - Online Pmt
12/26	-\$29.00	-\$308.84	Insufficient Funds Charge External Withdrawal (Paid)
12/26	\$1,809.26	\$1,500.42	Deposit
12/27	-\$48.45	\$1,451.97	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/28	-\$93.86	\$1,358.11	POS MEIJER INC 023 5125 W. SAGINAW HW LANSING MIUS
12/28	-\$100.00	\$1,258.11	POS GRAND LEDGE FORD GRAND LEDGE MIUS
12/28	-\$9.26	\$1,248.85	POS ENTERPRISE RENT-A- LANSING MIUS
12/28	-\$15.00	\$1,233.85	POS Groupon INC 877-788-7858 ILUS
12/28	-\$20.00	\$1,213.85	POS Groupon INC 877-788-7858 ILUS
12/28	-\$7.99	\$1,205.86	POS NETFLIX.COM NETFLIX.COM CAUS
12/28	-\$235.82	\$970.04	External Withdrawal CONSUMERS ENERGY - ONLINE PMT
12/28	-\$26.24	\$943.80	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
12/31	-\$300.00	\$643.80	POS Mount Hope Church 517-321-2780 MIUS
12/31	-\$38.54	\$605.26	POS WALGREENS #7770 LANSING MIUS
12/31	-\$35.26	\$570.00	POS RED ROBIN DELTA LANSING MIUS
12/31	-\$8.90	\$561.10	POS BLISS SALON AND SP LANSING MIUS
12/31	-\$7.99	\$553.11	POS NETFLIX.COM NETFLIX.COM CAUS
12/31	\$1,809.25	\$2,362.36	Deposit
12/31	\$1.88	\$2,364.24	Credit Interest/Dividend
12/31		\$2,364.24	Ending Balance

The average daily balance during this period was \$1,112.39.

The Annual Percentage Yield Earned for this account is 2.01%.

The Amount of interest / dividend earned year to date is \$30.27.

Summary of Overdraft and Returned Item Fees		
	Total for This Period	Total Year-to-date
Total Overdraft Fees	\$58.00	\$290.00
Total Returned Item Fees	\$0.00	\$29.00

Cleared Checks Summary

Check #	Date	Amount
3825	12/24	-\$111.06
3876 *	12/24	-\$47.16

Used Auto - 10002442280

ACCOUNT INFORMATION:

Previous Balance: \$9,800.00	Current Amount Due: \$396.90
New Balance: \$9,800.00	Payment Due Date: 12-25-2012
Annual Percentage Rate: 2.790%	Credit Limit:

Eff Date	Trans Date	Description	Payment	Interest Principal	Late Charge	Balance Fee	Subject to Interest Rate**
12/01		Beginning Balance					\$9,800.00
12/31		Ending Balance					\$9,800.00

**** INTEREST CHARGE CALCULATION:** The balance used to compute interest charges is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.

FEES SUMMARY

Date	Description	Amount
	TOTAL FEES FOR THIS PERIOD	\$0.00

INTEREST CHARGED SUMMARY

Date	Description	Amount
	TOTAL INTEREST FOR THIS PERIOD	\$0.00

YEAR TO DATE TOTALS

Total Fees Charged this Year	\$0.00
Total Interest Charged this Year	\$293.41

Used Auto - 10002442400

ACCOUNT INFORMATION:

Previous Balance: \$5,000.00	Current Amount Due: \$0.00
New Balance: \$5,000.00	Payment Due Date: 03-25-2013
Annual Percentage Rate: 2.790%	Credit Limit:

Eff Date	Trans Date	Description	Payment	Interest Principal	Late Charge	Balance Fee	Subject to Interest Rate**
12/01		Beginning Balance					\$5,000.00
12/31		Ending Balance					\$5,000.00

**** INTEREST CHARGE CALCULATION:** The balance used to compute interest charges is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.

FEES SUMMARY		
<u>Date</u>	<u>Description</u>	<u>Amount</u>
	TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED SUMMARY		
<u>Date</u>	<u>Description</u>	<u>Amount</u>
	TOTAL INTEREST FOR THIS PERIOD	\$0.00
YEAR TO DATE TOTALS		
Total Fees Charged this Year		\$0.00
Total Interest Charged this Year		\$171.33