



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

Account Statement

Member ID: 3556453

Statement Period: Jan 01, 2013 to
Jan 31, 2013

Account Balances at a Glance

| | |
|----------------|-------------|
| Total Savings | \$0.00 |
| Total Checking | \$968.81 |
| Total Loans | \$13,750.00 |

**** 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> |
|------------------|---------------|----------------|-------------------------------|
| 01/01 | | \$40.95 | Beginning Balance |
| 01/07 | -\$35.95 | \$5.00 | Overdraft Protection Withdraw |
| 01/07 | -\$5.00 | \$0.00 | OD Protection Tran Fee |
| 01/31 | | \$0.00 | Ending Balance |

The average daily balance during this period was \$7.93.
The Amount of interest / dividend earned year to date is \$0.00.

355645304-SoSMART Checking - 355645304

| <u>Post Date</u> | <u>Amount</u> | <u>Balance</u> | <u>Description</u> |
|------------------|---------------|----------------|---|
| 01/01 | | \$2,364.24 | Beginning Balance |
| 01/02 | -\$52.75 | \$2,311.49 | POS KROGER 6430 W. SAGINAW LANSING MIUS |
| 01/02 | -\$4.19 | \$2,307.30 | POS MOUNT HOPE CHURCH LANSING MIUS |
| 01/02 | -\$10.18 | \$2,297.12 | POS KOHL'S #0372 6528 W SAGINAW HWY LANSING MIUS |
| 01/02 | -\$36.01 | \$2,261.11 | POS FRESH FISH LANSING MIUS |
| 01/02 | -\$46.46 | \$2,214.65 | POS PF CHANGS #9918 LANSING MIUS |
| 01/02 | -\$19.00 | \$2,195.65 | External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER |
| 01/03 | -\$161.34 | \$2,034.31 | Withdrawal Internet Transfer to 10002442400 CNS |
| 01/03 | -\$52.77 | \$1,981.54 | Withdrawal Internet Transfer to 10002442400 CNS |
| 01/03 | -\$243.85 | \$1,737.69 | Withdrawal Internet Transfer to 10002442280 CNS |

| | | | |
|-------|------------|------------|--|
| 01/03 | -\$83.80 | \$1,653.89 | Withdrawal Internet Transfer to 10002442280 CNS |
| 01/04 | -\$300.00 | \$1,353.89 | POS MOUNT HOPE CHURCH 517-319-5770 MIUS |
| 01/04 | -\$400.00 | \$953.89 | External Withdrawal BANKCARD - PAYMENT |
| 01/04 | -\$82.25 | \$871.64 | External Withdrawal AMERICAN GENERAL - PREMIUM |
| 01/04 | -\$22.75 | \$848.89 | External Withdrawal AMERICAN GENERAL - PREMIUM |
| 01/04 | \$100.00 | \$948.89 | Deposit Internet Transfer from 4335584201 SAV |
| 01/07 | \$100.00 | \$1,048.89 | External Deposit DISCOVER DC ORIGIN DC CBBACH - CASH AWARD |
| 01/07 | -\$987.57 | \$61.32 | External Withdrawal US BANK HOME MTG 000000000000000000 - MTG PYMT NTE*SPH*ACCT 9999013161 EFFECTIVE 01/05 |
| 01/07 | -\$250.00 | -\$188.68 | External Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT |
| 01/07 | -\$29.00 | -\$217.68 | Insufficient Funds Charge External Withdrawal (Paid) |
| 01/07 | -\$163.00 | -\$380.68 | External Withdrawal CHASE - EPAY |
| 01/07 | -\$29.00 | -\$409.68 | Insufficient Funds Charge External Withdrawal (Paid) |
| 01/07 | -\$150.00 | -\$559.68 | External Withdrawal KOHL'S DEPT STRS TELECHK 800-697-9263 - CHG PYMT |
| 01/07 | -\$29.00 | -\$588.68 | Insufficient Funds Charge External Withdrawal (Paid) |
| 01/07 | -\$100.00 | -\$688.68 | External Withdrawal CHASE - EPAY |
| 01/07 | -\$29.00 | -\$717.68 | Insufficient Funds Charge External Withdrawal (Paid) |
| 01/07 | -\$100.00 | -\$817.68 | External Withdrawal FRANKLIN MUTUAL - MUTUAL SHA |
| 01/07 | -\$29.00 | -\$846.68 | Insufficient Funds Charge External Withdrawal (Paid) |
| 01/07 | -\$109.00 | -\$955.68 | Check 3877 |
| 01/07 | \$109.00 | -\$846.68 | Check 3877 (Returned) |
| 01/07 | -\$29.00 | -\$875.68 | Insufficient Funds Charge CK # 3877 (Returned) |
| 01/07 | \$35.95 | -\$839.73 | Overdraft Protection Deposit |
| 01/08 | \$1,765.30 | \$925.57 | Deposit |
| 01/08 | \$29.00 | \$954.57 | Eff. 01-07 Reversed Returned Insuff Fee reversed per courtesy |
| 01/08 | \$29.00 | \$983.57 | Eff. 01-07 Reversed Paid Insufficient Fee reversed per courtesy |
| 01/08 | -\$100.00 | \$883.57 | External Withdrawal Sams Club DC - SAMS EPAY |
| 01/08 | \$100.00 | \$983.57 | External Withdrawal Sams Club DC - SAMS EPAY (Returned) |
| 01/08 | -\$29.00 | \$954.57 | Insufficient Funds Charge External Withdrawal (Returned) |
| 01/08 | -\$76.25 | \$878.32 | External Withdrawal MACYS WEB PYMT - ONLINE PMT |
| 01/08 | \$76.25 | \$954.57 | External Withdrawal MACYS WEB PYMT - ONLINE PMT (Returned) |
| 01/08 | -\$29.00 | \$925.57 | Insufficient Funds Charge External Withdrawal (Returned) |
| 01/08 | -\$70.08 | \$855.49 | External Withdrawal FRANKENMUTH MUTU - FI INS PYT |
| 01/08 | \$70.08 | \$925.57 | External Withdrawal FRANKENMUTH MUTU - FI INS PYT (Returned) |
| 01/08 | -\$29.00 | \$896.57 | Insufficient Funds Charge External Withdrawal (Returned) |
| 01/10 | -\$300.00 | \$596.57 | POS MOUNT HOPE CHURCH 517-319-5770 MIUS |
| 01/10 | -\$100.00 | \$496.57 | External Withdrawal FRANKLIN MUTUAL - FRANKLIN M |
| 01/10 | -\$76.25 | \$420.32 | External Withdrawal MACYS WEB PYMT - ONLINE PMT |
| 01/11 | -\$47.09 | \$373.23 | POS Wal-Mart Super Cen LANSING (W) MIUS |
| 01/11 | -\$28.51 | \$344.72 | External Withdrawal COMCAST - PAYMENT |

| | | | |
|-------|-------------|------------|--|
| 01/14 | -\$50.00 | \$294.72 | POS SPEEDWAY 02213 6329 W SAGINAW LANSING MIUS |
| 01/14 | -\$6.25 | \$288.47 | POS BLISS SALON AND SP LANSING MIUS |
| 01/14 | -\$16.00 | \$272.47 | POS CLEOPATRA SALON LANSING MIUS |
| 01/14 | -\$150.00 | \$122.47 | External Withdrawal BARCLAYCARD US - CREDITCARD |
| 01/15 | -\$50.88 | \$71.59 | External Withdrawal JCPenney CC - JCP EPAY |
| 01/15 | \$1,793.24 | \$1,864.83 | Deposit |
| 01/15 | -\$40.25 | \$1,824.58 | POS Wal-Mart Super Cen LANSING (W) MIUS |
| 01/16 | \$29.00 | \$1,853.58 | Reversed Returned Insuff Fee |
| 01/16 | \$29.00 | \$1,882.58 | Reversed Returned Insuff Fee |
| 01/16 | \$29.00 | \$1,911.58 | Reversed Returned Insuff Fee |
| 01/16 | -\$100.00 | \$1,811.58 | POS SPEEDWAY 02213 6329 W SAGINAW LANSING MIUS |
| 01/17 | -\$126.61 | \$1,684.97 | POS KROGER 6430 W. SAGINAW LANSING MIUS |
| 01/17 | -\$8.47 | \$1,676.50 | POS QUIZNOS SUBS #1397 LANSING MIUS |
| 01/17 | \$1,300.00 | \$2,976.50 | External Deposit FRANKLIN MUTUAL - FRANKLIN I |
| 01/17 | -\$21.00 | \$2,955.50 | POS DISCOUNT TIRE MIL1 LANSING MIUS |
| 01/17 | -\$60.07 | \$2,895.43 | POS KROGER 6430 W. SAGINAW LANSING MIUS |
| 01/17 | -\$8.46 | \$2,886.97 | POS AutoZone 2281 4301 W SAGINAW HWY LANSING MIUS |
| 01/17 | -\$1,200.00 | \$1,686.97 | Withdrawal Internet Transfer to 10001707700 CK |
| 01/18 | -\$300.00 | \$1,386.97 | POS Mount Hope Church 517-321-2780 MIUS |
| 01/18 | -\$100.00 | \$1,286.97 | External Withdrawal HSBC RS - Online Pmt |
| 01/18 | -\$47.27 | \$1,239.70 | Electronic Check 3878 Delta Charter To (CHECK PYMT) |
| 01/18 | -\$288.67 | \$951.03 | POS ATT*BILL PAYMENT 08002882020 TXUS |
| 01/22 | -\$134.00 | \$817.03 | POS RULE EYE CARE ASSO LANSING MIUS |
| 01/22 | -\$95.08 | \$721.95 | POS FRANKENMUTH INSUR 989-6526121 MIUS |
| 01/22 | -\$14.50 | \$707.45 | POS BLISS SALON AND SP LANSING MIUS |
| 01/22 | -\$31.49 | \$675.96 | POS CUGINO'S INC GRAND LEDGE MIUS |
| 01/22 | -\$88.70 | \$587.26 | POS DTV*DIRECTV SERVIC 800-347-3288 CAUS |
| 01/22 | -\$11.99 | \$575.27 | POS EMUSIC.COM MUSIC EMUSIC.COM/CSNYUS |
| 01/22 | -\$20.85 | \$554.42 | POS THE EMBASSY GRILL LANSING MIUS |
| 01/22 | -\$200.00 | \$354.42 | External Withdrawal GE Capital - CC PYMT |
| 01/22 | -\$85.14 | \$269.28 | External Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT |
| 01/22 | \$1,800.07 | \$2,069.35 | Deposit |
| 01/22 | -\$8.01 | \$2,061.34 | POS SPEEDWAY 02213 6329 W SAGINAW LANSING MIUS |
| 01/23 | -\$21.38 | \$2,039.96 | POS WENDY'S #0003 LANSING MIUS |
| 01/23 | -\$168.29 | \$1,871.67 | External Withdrawal Sams Club DC - SAMS EPAY |
| 01/24 | -\$90.95 | \$1,780.72 | POS Wal-Mart Super Cen LANSING (W) MIUS |
| 01/24 | -\$23.77 | \$1,756.95 | POS ZOUP ZOUP LANSING MIUS |
| 01/24 | -\$78.11 | \$1,678.84 | POS MACY*S .COM #0129 800-289-6229 OHUS |
| 01/25 | -\$111.24 | \$1,567.60 | POS KROGER 6430 W. SAGINAW LANSING MIUS |

| | | | |
|-------|------------|------------|---|
| 01/25 | -\$9.76 | \$1,557.84 | POS KOHL'S #0372 6528 W SAGINAW HWY LANSING MIUS |
| 01/25 | -\$37.78 | \$1,520.06 | POS KROGER FUEL #9888 LANSING MIUS |
| 01/25 | -\$297.73 | \$1,222.33 | External Withdrawal FRANKENMUTH MUTU - FI INS PYT |
| 01/25 | -\$30.74 | \$1,191.59 | POS GROUPON INC 877-788-7858 ILUS |
| 01/28 | -\$76.07 | \$1,115.52 | POS CUGINO'S INC GRAND LEDGE MIUS |
| 01/28 | -\$114.00 | \$1,001.52 | POS SEC OF STATE KIOSK 517-3350436 MIUS |
| 01/28 | -\$74.00 | \$927.52 | POS SEC OF STATE KIOSK 517-3350436 MIUS |
| 01/28 | -\$95.00 | \$832.52 | POS SEC OF STATE KIOSK 517-3350436 MIUS |
| 01/28 | -\$47.88 | \$784.64 | POS KROGER 6430 W. SAGINAW LANSING MIUS |
| 01/28 | -\$46.63 | \$738.01 | POS CNS TOYS R US 5900 W SAGINAW BLV LANSING MIUS |
| 01/28 | -\$15.89 | \$722.12 | POS YOUNKERS #0445 5220 West Saginaw Lansing MIUS |
| 01/28 | -\$6.79 | \$715.33 | POS Wal-Mart Super Cen LANSING (W) MIUS |
| 01/28 | -\$50.00 | \$665.33 | POS RULE EYE CARE ASSO LANSING MIUS |
| 01/28 | -\$26.25 | \$639.08 | POS BLISS SALON AND SP LANSING MIUS |
| 01/28 | -\$52.09 | \$586.99 | POS SPEEDWAY 08790 LAN LANSING MIUS |
| 01/28 | -\$7.99 | \$579.00 | POS NETFLIX.COM NETFLIX.COM CAUS |
| 01/28 | -\$150.00 | \$429.00 | External Withdrawal COF RETAIL SRVCS - PHONE PMNT |
| 01/28 | -\$300.00 | \$129.00 | POS Mount Hope Church 517-321-2780 MIUS |
| 01/29 | -\$44.40 | \$84.60 | POS GRAND LEDGE FORD GRAND LEDGE MIUS |
| 01/29 | -\$8.09 | \$76.51 | External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER |
| 01/29 | \$1,858.01 | \$1,934.52 | Deposit |
| 01/30 | -\$305.12 | \$1,629.40 | External Withdrawal CONSUMERS ENERGY - ONLINE PMT |
| 01/30 | -\$161.34 | \$1,468.06 | Withdrawal Internet Transfer to 10002442400 CNS |
| 01/30 | -\$148.56 | \$1,319.50 | Withdrawal Internet Transfer to 10002442400 CNS |
| 01/30 | -\$243.85 | \$1,075.65 | Withdrawal Internet Transfer to 10002442280 CNS |
| 01/30 | -\$25.76 | \$1,049.89 | Withdrawal Internet Transfer to 10002442280 CNS |
| 01/31 | -\$7.99 | \$1,041.90 | POS NETFLIX.COM NETFLIX.COM CAUS |
| 01/31 | -\$75.00 | \$966.90 | External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER |
| 01/31 | \$1.91 | \$968.81 | Credit Interest/Dividend |
| 01/31 | | \$968.81 | Ending Balance |

The average daily balance during this period was \$1,125.25.
The Annual Percentage Yield Earned for this account is 2.02%.
The Amount of interest / dividend earned year to date is \$1.91.

| Summary of Overdraft and Returned Item Fees | | |
|---|--------------------------|-----------------------|
| | Total for This Period | Total Year-to-date |
| Total Overdraft Fees | \$116.00 | \$116.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

Cleared Checks Summary

| Check # | Date | Amount | Check # | Date | Amount |
|---------|------|--------|---------|------|--------|
|---------|------|--------|---------|------|--------|

| | | | | | |
|------|-------|-----------|------|-------|----------|
| 3877 | 01/07 | -\$109.00 | 3878 | 01/18 | -\$47.27 |
| 3877 | 01/07 | \$109.00 | | | |

Free Checking - 10003403070

| <u>Post Date</u> | <u>Amount</u> | <u>Balance</u> | <u>Description</u> |
|------------------|---------------|----------------|--------------------------|
| 01/01 | | \$0.00 | Beginning Balance |
| 01/31 | | \$0.00 | Ending Balance |

| Summary of 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 |

Used Auto - 10002442280**ACCOUNT INFORMATION:**

| | | | |
|--------------------------------|------------|----------------------------|------------|
| Previous Balance: | \$9,800.00 | Current Amount Due: | \$43.49 |
| New Balance: | \$9,250.00 | Payment Due Date: | 02-25-2013 |
| Annual Percentage Rate: | 2.790% | Credit Limit: | |

| <u>Eff Date</u> | <u>Trans Date</u> | <u>Description</u> | <u>Payment</u> | <u>Principal</u> | <u>Interest Charge</u> | <u>Late Fee</u> | <u>Balance Subject to Interest Rate**</u> |
|-----------------|-------------------|--------------------------|----------------|------------------|------------------------|-----------------|---|
| 01/01 | | Beginning Balance | | | | | \$9,800.00 |
| 01/03 | 01/03 | Regular Payment | -\$243.85 | -\$216.20 | -\$27.65 | \$0.00 | \$9,583.80 |
| 01/03 | 01/03 | Regular Payment | -\$83.80 | -\$83.80 | \$0.00 | \$0.00 | \$9,500.00 |
| 01/30 | 01/30 | Regular Payment | -\$243.85 | -\$224.24 | -\$19.61 | \$0.00 | \$9,275.76 |
| 01/30 | 01/30 | Regular Payment | -\$25.76 | -\$25.76 | \$0.00 | \$0.00 | \$9,250.00 |
| 01/30 | 01/30 | **Interest Charge** | \$47.26 | \$0.00 | \$0.00 | \$0.00 | \$9,250.00 |
| 01/31 | | Ending Balance | | | | | \$9,250.00 |

**** 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> |
|-------------|---------------------------------------|----------------|
| 01/30 | **Interest Charge** | -\$47.26 |
| | TOTAL INTEREST FOR THIS PERIOD | \$47.26 |

YEAR TO DATE TOTALS

| | |
|------------------------------|--------|
| Total Fees Charged this Year | \$0.00 |
|------------------------------|--------|

Total Interest Charged this Year

\$47.26

Used Auto - 10002442400**ACCOUNT INFORMATION:****Previous Balance:** \$5,000.00**Current Amount Due:** \$0.00**New Balance:** \$4,500.00**Payment Due Date:** 05-25-2013**Annual Percentage Rate:** 2.790%**Credit Limit:**

| <u>Eff</u> | <u>Trans</u> | <u>Date</u> | <u>Description</u> | <u>Payment</u> | <u>Principal</u> | <u>Interest</u> | <u>Late</u> | <u>Balance Subject</u> |
|------------|--------------|-------------|--------------------------|----------------|------------------|-----------------|-------------|---------------------------|
| | | | | | | <u>Charge</u> | <u>Fee</u> | <u>to Interest Rate**</u> |
| 01/01 | | | Beginning Balance | | | | | \$5,000.00 |
| 01/03 | 01/03 | | Regular Payment | -\$161.34 | -\$147.23 | -\$14.11 | \$0.00 | \$4,852.77 |
| 01/03 | 01/03 | | Regular Payment | -\$52.77 | -\$52.77 | \$0.00 | \$0.00 | \$4,800.00 |
| 01/30 | 01/30 | | Regular Payment | -\$161.34 | -\$151.44 | -\$9.90 | \$0.00 | \$4,648.56 |
| 01/30 | 01/30 | | Regular Payment | -\$148.56 | -\$148.56 | \$0.00 | \$0.00 | \$4,500.00 |
| 01/30 | 01/30 | | **Interest Charge** | \$24.01 | \$0.00 | \$0.00 | \$0.00 | \$4,500.00 |
| 01/31 | | | Ending Balance | | | | | \$4,500.00 |

**** 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> |
|---------------------------------------|---------------------|----------------|
| 01/30 | **Interest Charge** | -\$24.01 |
| TOTAL INTEREST FOR THIS PERIOD | | \$24.01 |

YEAR TO DATE TOTALS

| | |
|----------------------------------|---------|
| Total Fees Charged this Year | \$0.00 |
| Total Interest Charged this Year | \$24.01 |