



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

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	<b>Beginning Balance</b>
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
			External Withdrawal US BANK HOME MTG 00000000000000000000 - MTG
01/07	-\$987.57	\$61.32	PYMT NTE*SPH*ACCT 9999013161 EFFECTIVE 01/05
01/07	-\$250.00	-\$188.68	External Withdrawal DISCOVER DC PYMNTS DCINTNET - 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)
			External Withdrawal KOHL'S DEPT STRS TELECHK 800-697-9263 - CHG
01/07	-\$150.00	-\$559.68	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	<b>Ending Balance</b>

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
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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	<b>Beginning Balance</b>
01/31		\$0.00	<b>Ending Balance</b>

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</u>	<u>Late</u>	<u>Balance</u>	<u>Subject to Interest Rate**</u>
01/01		<b>Beginning Balance</b>						\$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		<b>Ending Balance</b>						\$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>
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<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$0.00</b>
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**INTEREST CHARGED SUMMARY**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
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01/30	**Interest Charge**	-\$47.26
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<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$47.26</b>
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**YEAR TO DATE TOTALS**

Total Fees Charged this Year	\$0.00
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Total Interest Charged this Year	\$47.26
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<b>Used Auto - 10002442400</b>	
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**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 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 to Interest</u>	<u>Subject Rate**</u>
01/01		<b>Beginning Balance</b>					\$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		<b>Ending Balance</b>					\$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>
	<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$0.00</b>

**INTEREST CHARGED SUMMARY**

<u>Date</u>	<u>Description</u>	<u>Amount</u>
01/30	**Interest Charge**	-\$24.01
	<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$24.01</b>

**YEAR TO DATE TOTALS**

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