



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

#### Account Statement

**Member ID:** 3556453

**Statement Period:** Nov 01, 2012 to  
Nov 30, 2012

#### Account Balances at a Glance

Total Savings	\$305.03
Total Checking	\$1,452.67
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>
11/01		\$305.02	<b>Beginning Balance</b>
11/30	\$0.01	\$305.03	Credit Interest/Dividend
11/30		\$305.03	<b>Ending Balance</b>

The average daily balance during this period was \$305.02.  
The Annual Percentage Yield Earned for this account is 0.04%.  
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>
11/01		\$3,479.35	<b>Beginning Balance</b>
11/01	-\$119.68	\$3,359.67	Electronic Check 3823 CONSUMERS ENERGY (CHECKPAYMT)
11/01	-\$12.50	\$3,347.17	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/01	-\$12.50	\$3,334.67	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/02	-\$300.00	\$3,034.67	POS MOUNT HOPE CHURCH 517-319-5770 MIUS
11/05	\$940.00	\$3,974.67	ATM Deposit LAKE TRUST CU 7007 W SAGINAW HWY LANSING MIUS
11/05	-\$39.09	\$3,935.58	POS Wal-Mart Super Cen LANSING (W) MIUS
11/05	-\$68.58	\$3,867.00	POS CNS FOREVER 21 3017 PREYDE BLVD LANSING MIUS
11/05	-\$33.92	\$3,833.08	POS SOU AEROPOSTAL 3011 PREYDE BLV LANSING MIUS
11/05	-\$32.44	\$3,800.64	POS CNS FOREVER 21 3017 PREYDE BLVD LANSING MIUS

11/05	-\$50.89	\$3,749.75	POS SPEEDWAY 02325 635 TECUMSEH DUNDEE MIUS
11/05	-\$76.63	\$3,673.12	POS KROGER 6430 W. SAGINAW LANSING MIUS
11/05	-\$26.49	\$3,646.63	POS KROGER 6450 W. SAGINAW HW LANSING MIUS
11/05	-\$20.01	\$3,626.62	POS SPEEDWAY 09247 LEW LEWIS CENTER OHUS
11/05	-\$18.72	\$3,607.90	POS SPEEDWAY 02325 TEC DUNDEE MIUS
11/05	-\$18.18	\$3,589.72	POS CULVER'S OF LANSIN LANSING MIUS
11/05	-\$987.57	\$2,602.15	External Withdrawal US BANK HOME MTG 000000000000000000 - MTG PYMT NTE*SPH*ACCT 9999013161 EFFECTIVE 11/05
11/05	-\$431.00	\$2,171.15	External Withdrawal BANKCARD - PAYMENT
11/05	-\$100.00	\$2,071.15	External Withdrawal FRANKLIN MUTUAL - MUTUAL SHA
11/05	-\$82.25	\$1,988.90	External Withdrawal AMERICAN GENERAL - PREMIUM
11/05	-\$22.75	\$1,966.15	External Withdrawal AMERICAN GENERAL - PREMIUM
11/05	-\$15.50	\$1,950.65	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/05	-\$5.51	\$1,945.14	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/05	-\$33.24	\$1,911.90	POS TACO BELL #21470 LANSING MIUS
11/05	-\$100.00	\$1,811.90	POS New York Dream Cen 509-499-8910 NYUS
11/05	-\$47.54	\$1,764.36	POS PF CHANGS #9918 LANSING MIUS
11/06	-\$141.06	\$1,623.30	POS MID-MICHIGAN DERMA LANSING MIUS
11/06	-\$350.00	\$1,273.30	External Withdrawal CHASE - EPAY
11/06	-\$280.00	\$993.30	External Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT
11/06	-\$228.12	\$765.18	External Withdrawal Sams Club DC - SAMS EPAY
11/06	-\$16.64	\$748.54	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/06	-\$8.04	\$740.50	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/06	-\$23.74	\$716.76	POS CUGINO'S INC GRAND LEDGE MIUS
11/06	\$1,809.25	\$2,526.01	Deposit
11/07	-\$210.00	\$2,316.01	External Withdrawal CHASE - EPAY
11/07	-\$256.19	\$2,059.82	POS ATT*BILL PAYMENT 08002882020 TXUS
11/08	-\$300.00	\$1,759.82	POS Mount Hope Church 517-321-2780 MIUS
11/08	-\$10.00	\$1,749.82	POS bliss salon & spa lansing MIUS
11/08	-\$81.95	\$1,667.87	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/08	-\$70.08	\$1,597.79	External Withdrawal FRANKENMUTH MUTU - FI INS PYT
11/08	-\$12.95	\$1,584.84	POS WALGREENS 6421 W SAGINAW HWY LANSING MIUS
11/09	-\$88.92	\$1,495.92	POS VISITING NURSE SER DAVISON MIUS
11/09	-\$13.36	\$1,482.56	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/13	-\$104.94	\$1,377.62	POS NNT GANDER MOU 430 N MARKETPLACE LANSING MIUS
11/13	-\$48.76	\$1,328.86	POS YOUNKERS #0445 5220 West Saginaw Lansing MIUS
11/13	-\$47.69	\$1,281.17	POS SOU BEST BUY # 5216 W SAGINAW HWY LANSING MIUS
11/13	-\$74.32	\$1,206.85	POS KROGER 6430 W. SAGINAW LANSING MIUS
11/13	-\$6.23	\$1,200.62	POS CULVER'S OF LANSIN LANSING MIUS
11/13	-\$1.99	\$1,198.63	POS Amazon Video On De 866-216-1072 WAUS

11/13	-\$24.38	\$1,174.25	POS JCPENNEY 2065 LANSING MIUS
11/13	-\$25.90	\$1,148.35	POS FORTUNE HOUSE LANSING MIUS
11/13	-\$15.87	\$1,132.48	POS CULVER'S OF LANSIN LANSING MIUS
11/13	-\$79.50	\$1,052.98	POS GROUPON INC 877-788-7858 ILUS
11/13	-\$25.89	\$1,027.09	POS BOB EVANS REST #04 LANSING MIUS
11/13	-\$150.00	\$877.09	External Withdrawal HSBC RS - Online Pmt
11/13	-\$14.60	\$862.49	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/13	-\$27.73	\$834.76	POS MAX&ERMA-AUBURNHIL AUBURN HILLS MIUS
11/13	\$1,813.82	\$2,648.58	Deposit
11/14	-\$1.05	\$2,647.53	POS APL*APPLE ITUNES S 866-712-7753 CAUS
11/14	-\$220.00	\$2,427.53	External Withdrawal BARCLAYCARD US - CREDITCARD
11/14	-\$36.49	\$2,391.04	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/15	-\$38.44	\$2,352.60	POS MENARDS - LANSING Lansing, MI 4MIUS
11/15	-\$37.93	\$2,314.67	External Withdrawal DELTA TOWNSHIP - ONLINE PMT
11/15	-\$4.70	\$2,309.97	POS SPEEDWAY 02213 6329 W SAGINAW LANSING MIUS
11/15	-\$100.00	\$2,209.97	Check 3824
11/16	-\$30.70	\$2,179.27	POS KROGER 6430 W. SAGINAW LANSING MIUS
11/16	-\$300.00	\$1,879.27	POS MOUNT HOPE CHURCH 517-319-5770 MIUS
11/16	-\$32.92	\$1,846.35	POS KROGER #888 LANSING MIUS
11/16	-\$4.29	\$1,842.06	POS JETS PIZZA AT WEST LANSING MIUS
11/16	-\$101.47	\$1,740.59	POS SPEEDWAY 02213 6329 W SAGINAW LANSING MIUS
11/19	-\$21.06	\$1,719.53	POS RED ROBIN DELTA DELTA TWP MIUS
11/19	-\$21.47	\$1,698.06	POS SUBWAY 0000 LANSING MIUS
11/19	-\$92.99	\$1,605.07	POS WAL-MART #2869 409 N. MARKETPLACE LANSING(W) MIUS
11/19	-\$45.02	\$1,560.05	POS BENSONS VINAIGRETT LANSING MIUS
11/19	-\$150.00	\$1,410.05	External Withdrawal HSBC RS - Online Pmt
11/19	-\$9.10	\$1,400.95	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/19	-\$0.49	\$1,400.46	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/19	-\$59.23	\$1,341.23	POS ALDI 67017 5625 W. SAGINAW HW LANSING MIUS
11/20	-\$41.72	\$1,299.51	POS CHEDDAR'S #350 LANSING MIUS
11/20	-\$14.42	\$1,285.09	POS KROGER #888 LANSING MIUS
11/20	-\$103.98	\$1,181.11	External Withdrawal COMCAST - ONLINE PMT
11/20	-\$44.83	\$1,136.28	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/20	-\$24.00	\$1,112.28	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/20	-\$13.00	\$1,099.28	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/20	\$1,930.91	\$3,030.19	Deposit
11/21	-\$82.71	\$2,947.48	POS DTV*DIRECTV SERVIC 800-347-3288 CAUS
11/21	-\$11.99	\$2,935.49	POS EMUSIC.COM MUSIC EMUSIC.COM/CSNYUS
11/21	-\$250.00	\$2,685.49	External Withdrawal GE Capital - CC PYMT
11/21	-\$150.00	\$2,535.49	External Withdrawal DISCOVER DC PYMNTS DCIINTNET - E-PAYMENT

11/23	-\$5.17	\$2,530.32	POS SPEEDWAY 02213 6329 W SAGINAW LANSING MIUS
11/23	-\$57.90	\$2,472.42	POS Wal-Mart Super Cen LANSING (W) MIUS
11/23	-\$300.00	\$2,172.42	POS Mount Hope Church 517-321-2780 MIUS
11/26	-\$8.50	\$2,163.92	POS NCG CINEMAS - LANS LANSING MIUS
11/26	-\$275.78	\$1,888.14	POS KROGER #888 LANSING MIUS
11/26	-\$15.86	\$1,872.28	POS JETS PIZZA AT WEST LANSING MIUS
11/26	-\$62.54	\$1,809.74	POS Wal-Mart Super Cen LANSING (W) MIUS
11/26	-\$113.43	\$1,696.31	POS Wal-Mart Super Cen LANSING (W) MIUS
11/26	-\$22.94	\$1,673.37	POS CRACKER BARREL 608 COMMERCIAL DR LANSING MIUS
11/26	-\$220.00	\$1,453.37	POS SQ *DAVE MARTIN IN Lansing MIUS
11/26	-\$251.49	\$1,201.88	External Withdrawal FRANKENMUTH MUTU - FI INS PYT
11/26	-\$150.00	\$1,051.88	External Withdrawal HSBC RS - Online Pmt
11/26	-\$2.26	\$1,049.62	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/26	-\$17.56	\$1,032.06	POS CULVER'S OF LANSIN LANSING MIUS
11/27	-\$12.71	\$1,019.35	POS MEIJER INC #023 LANSING MIUS
11/27	-\$5.19	\$1,014.16	POS MOUNT HOPE CHURCH LANSING MIUS
11/27	-\$20.00	\$994.16	POS KROGER FUEL #9888 LANSING MIUS
11/27	-\$30.75	\$963.41	POS KROGER FUEL #9888 LANSING MIUS
11/27	-\$156.09	\$807.32	External Withdrawal CONSUMERS ENERGY - ONLINE PMT
11/27	-\$148.40	\$658.92	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/27	\$1,822.38	\$2,481.30	Deposit
11/27	-\$2.95	\$2,478.35	POS AMAZON.COM SEATTLE WAUS
11/27	-\$161.34	\$2,317.01	Withdrawal Internet Transfer to 10002442400 CNS
11/27	-\$151.99	\$2,165.02	Withdrawal Internet Transfer to 10002442400 CNS
11/27	-\$243.85	\$1,921.17	Withdrawal Internet Transfer to 10002442280 CNS
11/27	-\$90.80	\$1,830.37	Withdrawal Internet Transfer to 10002442280 CNS
11/28	-\$7.99	\$1,822.38	POS NETFLIX.COM NETFLIX.COM CAUS
11/28	-\$76.50	\$1,745.88	POS KROGER #888 LANSING MIUS
11/28	-\$32.41	\$1,713.47	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/28	-\$16.00	\$1,697.47	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/29	-\$40.94	\$1,656.53	POS DERAILED COM 307-7758050 WYUS
11/30	-\$84.85	\$1,571.68	POS KROGER 6430 W. SAGINAW LANSING MIUS
11/30	-\$74.98	\$1,496.70	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/30	-\$9.45	\$1,487.25	External Withdrawal PAYPAL INSTANT TRANSFER - INST XFER
11/30	-\$37.99	\$1,449.26	POS CNS TOYS R US 5900 W SAGINAW BLV LANSING MIUS
11/30	\$3.41	\$1,452.67	Credit Interest/Dividend
11/30		\$1,452.67	<b>Ending Balance</b>

The average daily balance during this period was \$2,080.02.  
The Annual Percentage Yield Earned for this account is 2.01%.  
The Amount of interest / dividend earned year to date is \$28.39.

Summary of Overdraft and Returned Item Fees		
	Total for This Period	Total Year-to-date
Total Overdraft Fees	\$0.00	\$232.00
Total Returned Item Fees	\$0.00	\$29.00

**Cleared Checks Summary**

Check #	Date	Amount
3823	11/01	-\$119.68
3824	11/15	-\$100.00

**Used Auto - 10002442280****ACCOUNT INFORMATION:**

**Previous Balance:** \$10,100.00      **Current Amount Due:** \$153.05  
**New Balance:** \$9,800.00      **Payment Due Date:** 12-25-2012  
**Annual Percentage Rate:** 2.790%      **Credit Limit:**

<u>Eff</u> <u>Date</u>	<u>Trans</u> <u>Date</u>	<u>Description</u>	<u>Payment</u>	<u>Principal</u>	<u>Interest</u> <u>Charge</u>	<u>Late</u> <u>Fee</u>	<u>Balance Subject</u> <u>to Interest Rate**</u>
11/01		<b>Beginning Balance</b>					\$10,100.00
11/27	11/27	Regular Payment	-\$243.85	-\$209.20	-\$34.65	\$0.00	\$9,890.80
11/27	11/27	Regular Payment	-\$90.80	-\$90.80	\$0.00	\$0.00	\$9,800.00
11/27	11/27	**Interest Charge**	\$34.65	\$0.00	\$0.00	\$0.00	\$9,800.00
11/30		<b>Ending Balance</b>					\$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**

<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>
11/27	**Interest Charge**	-\$34.65
<b>TOTAL INTEREST FOR THIS PERIOD</b>		<b>\$34.65</b>

**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:** \$5,300.00      **Current Amount Due:** \$0.00  
**New Balance:** \$5,000.00      **Payment Due Date:** 03-25-2013  
**Annual Percentage Rate:** 2.790%      **Credit Limit:**

<u>Eff</u> <u>Date</u>	<u>Trans</u> <u>Date</u>	<u>Description</u>	<u>Payment</u>	<u>Principal</u>	<u>Interest</u> <u>Charge</u>	<u>Late</u> <u>Fee</u>	<u>Balance Subject</u> <u>to Interest Rate**</u>
11/01		<b>Beginning Balance</b>					\$5,300.00
11/27	11/27	Regular Payment	-\$161.34	-\$148.01	-\$13.33	\$0.00	\$5,151.99
11/27	11/27	Regular Payment	-\$151.99	-\$151.99	\$0.00	\$0.00	\$5,000.00
11/27	11/27	**Interest Charge**	\$13.33	\$0.00	\$0.00	\$0.00	\$5,000.00
11/30		<b>Ending Balance</b>					\$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.

<b>FEES SUMMARY</b>
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<u>Date</u>	<u>Description</u>	<u>Amount</u>
<b>TOTAL FEES FOR THIS PERIOD</b>		<b>\$0.00</b>

<b>INTEREST CHARGED SUMMARY</b>
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<u>Date</u>	<u>Description</u>	<u>Amount</u>
11/27	**Interest Charge**	-\$13.33
<b>TOTAL INTEREST FOR THIS PERIOD</b>		<b>\$13.33</b>

<b>YEAR TO DATE TOTALS</b>
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Total Fees Charged this Year	\$0.00
Total Interest Charged this Year	\$171.33