

RETURN SERVICE REQUESTED

RICHARD & TRACY GAALSWYK FARMS
RICHARD GAALSWYK
TRACY GAALSWYK
43041 COUNTY ROAD 15
SAINT PETER MN 56082-5108

Managing Your Accounts

	Branch Name	St. Peter
	Phone	507.931.4000
	Address	226 Nassau St. St. Peter, MN 56082
	Website	www.fnbnm.com



Summary of Accounts

Account Type	Account Number	Ending Balance
BUSINESS FREE	XXXXX7542	\$41,777.40

BUSINESS FREE-XXXXX7542

Account Summary

Date	Description	Amount
06/01/2019	Beginning Balance	\$880.27
	23 Credit(s) This Period	\$365,401.03
	74 Debit(s) This Period	\$324,503.90
06/28/2019	Ending Balance	\$41,777.40

Deposits

Date	Description	Amount
06/04/2019	DEPOSIT	\$137,200.03
06/10/2019	DEPOSIT	\$11,500.00

HOW TO BALANCE YOUR ACCOUNT

1. Mark () your register after each deposit listed on the front of the statement to show that it was processed.
2. Mark () your register after each check listed on the front of the statement to show that it had cleared.
3. Mark () your register after each ATM/Debit Card transactions that were listed on the front of your statement to show that it was processed.
4. Record any deposits, checks, or ATM/Debit Card transactions that were listed on the front of your statement that were not written in your register if you are sure that they are valid items.
5. Subtract from your check register any service, miscellaneous, or automatic charge(s).
6. Complete the form to the right. The final balance should agree with your check register balance.

Statement Ending Balance		\$
Add: Deposits Not Listed on the Statement		\$
		\$
		\$
		\$
Subtotal:		\$
Subtract: Withdrawals Listed in Register That Have Not Been Marked () as cleared including ATM and Debit card transactions.		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
Total in Register		

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at the address listed on the front of this statement. In your letter, give us the following information:

- Account information: Your name and account number
 - Dollar amount: The dollar amount of the suspected error
 - Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

HOW YOUR INTEREST CHARGE IS CALCULATED

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/fees), and subtract (any unpaid interest or other finance charges and) any payments or credits. This gives us the daily balance.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON CONSUMER ACCOUNTS

Telephone us or write us at the location listed on the front of this statement 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. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error 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 us to complete our investigation.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.fnbmn.com or we will mail you a free copy upon request if you call us at 1-800-658-2353.

BUSINESS FREE-XXXXX7542 (continued)

Electronic Credits

Date	Description	Amount
06/27/2019	BIZ FUND Funding 302-883-8304	\$89,001.00

Other Credits

Date	Description	Amount
06/03/2019	00011868 FIRST ONLINE TRANSFER FROM XXXXXXXX978 ON 6/03/19 AT 7:14	\$1,000.00
06/03/2019	00011808 FIRST ONLINE TRANSFER FROM XXXXXXXX981 ON 6/03/19 AT 7:15	\$1,800.00
06/03/2019	00094220 FIRST ONLINE TRANSFER FROM XXXXXXXX981 ON 6/03/19 AT 16:09	\$1,800.00
06/03/2019	00011803 FIRST ONLINE TRANSFER FROM XXXXXXXX978 ON 6/03/19 AT 7:13	\$2,000.00
06/04/2019	00156430 FIRST ONLINE TRANSFER FROM XXXXXXXX942 ON 6/04/19 AT 7:42	\$10,000.00
06/07/2019	00581505 FIRST ONLINE TRANSFER FROM XXXXXXXX942 ON 6/07/19 AT 13:23	\$21,000.00
06/10/2019	00090147 FIRST ONLINE TRANSFER FROM XXXXXXXX942 ON 6/10/19 AT 16:58	\$1,500.00
06/10/2019	00089235 FIRST ONLINE TRANSFER FROM XXXXXXXX981 ON 6/10/19 AT 16:58	\$7,500.00
06/11/2019	00017384 FIRST ONLINE TRANSFER FROM XXXXXXXX942 ON 6/11/19 AT 7:31	\$5,000.00
06/13/2019	00252166 FIRST ONLINE TRANSFER FROM XXXXXXXX942 ON 6/13/19 AT 6:27	\$2,000.00
06/14/2019	00384909 FIRST ONLINE TRANSFER FROM XXXXXXXX978 ON 6/14/19 AT 7:41	\$3,000.00
06/17/2019	00016806 FIRST ONLINE TRANSFER FROM XXXXXXXX978 ON 6/17/19 AT 7:49	\$12,000.00
06/18/2019	00186984 FIRST ONLINE TRANSFER FROM XXXXXXXX978 ON 6/18/19 AT 12:12	\$1,500.00
06/18/2019	00143947 FIRST ONLINE TRANSFER FROM XXXXXXXX978 ON 6/18/19 AT 7:22	\$3,000.00
06/19/2019	00270503 FIRST ONLINE TRANSFER FROM XXXXXXXX978 ON 6/19/19 AT 7:47	\$2,000.00
06/20/2019	00389760 FIRST ONLINE TRANSFER FROM XXXXXXXX978 ON 6/20/19 AT 7:35	\$2,100.00
06/21/2019	ADVANCE FROM AGRICULTURAL LINE LOAN 271501027	\$3,000.00
06/24/2019	ADVANCE FROM AGRICULTURAL LINE LOAN 271501027	\$4,000.00
06/25/2019	ADVANCE FROM AGRICULTURAL LINE LOAN 271501027	\$16,000.00
06/26/2019	ADVANCE FROM AGRICULTURAL LINE LOAN 271501027	\$27,500.00

Electronic Debits

Date	Description	Amount
06/03/2019	SBFS LLC VENDOR PAY 8504279	\$806.67
06/03/2019	Funding Metrics Lendini T-0010706259	\$1,511.37
06/03/2019	Fairmont Farmers INSURANCE SF 0210519	\$3,263.24
06/04/2019	MEDICA HEALTH PL MEDICA 091000014786009	\$422.02
06/04/2019	SBFS LLC VENDOR PAY 8507145	\$806.67
06/04/2019	Periodic P Amur Equip Finan CO# 01 CUST# 111427 LEASE# 942622 TRAN# 00	\$1,395.00
06/04/2019	Funding Metrics Lendini T-0010706262	\$1,511.37
06/05/2019	SBFS LLC VENDOR PAY 8509553	\$806.67
06/05/2019	Funding Metrics Lendini T-0010706265	\$1,511.37
06/06/2019	WASTE MANAGEMENT INTERNET 043000097648984	\$152.01
06/06/2019	SBFS LLC VENDOR PAY 8511663	\$806.67
06/06/2019	Funding Metrics Lendini T-0010706268	\$1,511.37
06/07/2019	PROD PLUS ACCT PAYMENT 202981195537205	\$545.00
06/07/2019	SBFS LLC VENDOR PAY 8513738	\$806.67
06/07/2019	Funding Metrics Lendini T-0010706271	\$1,511.37
06/10/2019	SBFS LLC VENDOR PAY 8515862	\$806.67
06/10/2019	Funding Metrics Lendini T-0010706274	\$1,511.37
06/11/2019	SBFS LLC VENDOR PAY 8518736	\$806.67
06/11/2019	Funding Metrics Lendini T-0010706277	\$1,511.37
06/12/2019	SBFS LLC VENDOR PAY 8521089	\$806.67
06/12/2019	Funding Metrics Lendini T-0010706280	\$1,511.37
06/13/2019	SBFS LLC VENDOR PAY 8523171	\$806.67
06/13/2019	Funding Metrics Lendini T-0010706283	\$1,511.37
06/14/2019	SBFS LLC VENDOR PAY 8525217	\$806.67
06/14/2019	Funding Metrics Lendini T-0010706286	\$1,511.37
06/17/2019	SBFS LLC VENDOR PAY 8527327	\$806.67
06/17/2019	Funding Metrics Lendini T-0010706289	\$1,511.37
06/17/2019	IRS USATAXPYMT 270956813813701	\$2,273.70
06/17/2019	BALBOA PMT BALBOA CAPITAL C CO# CUST# 169945 LEASE# 245637-000 TRAN# 00	\$7,522.68
06/18/2019	MN DEPT OF REVEN MN Rev pay 000000083157614	\$449.00
06/18/2019	SBFS LLC VENDOR PAY 8530176	\$806.67
06/18/2019	Funding Metrics Lendini T-0010706292	\$1,511.37
06/19/2019	SBFS LLC VENDOR PAY 8532539	\$806.67
06/19/2019	Funding Metrics Lendini T-0010706295	\$1,511.37

BUSINESS FREE-XXXXX7542 (continued)**Electronic Debits (continued)**

Date	Description	Amount
06/20/2019	SBFS LLC VENDOR PAY 8534623	\$806.67
06/20/2019	Funding Metrics Lendini T-0010706298	\$1,511.37
06/21/2019	PROD PLUS ACCT PAYMENT 202993442288775	\$521.00
06/21/2019	SBFS LLC VENDOR PAY 8536671	\$806.67
06/21/2019	Funding Metrics Lendini T-0010706301	\$1,511.37
06/24/2019	SBFS LLC VENDOR PAY 8538773	\$806.67
06/24/2019	Funding Metrics Lendini T-0010706304	\$1,511.37
06/25/2019	SBFS LLC VENDOR PAY 8541648	\$806.67
06/25/2019	Funding Metrics Lendini T-0010706307	\$1,511.37
06/26/2019	SBFS LLC VENDOR PAY 8544022	\$806.67
06/26/2019	Funding Metrics Lendini T-0010706310	\$1,511.37
06/27/2019	SBFS LLC VENDOR PAY 8546134	\$806.67
06/27/2019	BIZ FUND Daily ACH 302-883-8304	\$1,150.00
06/27/2019	Funding Metrics Lendini T-0010706313	\$1,511.37
06/28/2019	SBFS LLC VENDOR PAY 8548184	\$806.67
06/28/2019	BIZ FUND Daily ACH 302-883-8304	\$1,150.00
06/28/2019	Funding Metrics Lendini T-0010706316	\$1,511.37

Other Debits

Date	Description	Amount
06/27/2019	WIRE TRANSFER FEE-KL	\$25.00
06/27/2019	OUTGOING WIRE TRANSFER-ARCHER DANIELS MIDLAD-KL	\$11,500.00
06/27/2019	00378596 FIRST ONLINE TRANSFER TO XXXXXXXX978 ON 6/27/19 AT 7:29	\$5,500.00
06/28/2019	WIRE TRANSFER FEE-dh	\$25.00
06/28/2019	OUTGOING WIRE TRANSFER Archer Midland-dh	\$5,500.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
7001	06/25/2019	\$10,000.00	9964	06/07/2019	\$107,069.50	9971	06/24/2019	\$1,437.54
7002	06/25/2019	\$350.00	9966*	06/06/2019	\$452.24	9972	06/18/2019	\$712.38
9943*	06/06/2019	\$168.08	9967	06/06/2019	\$1,456.62	9973	06/25/2019	\$3,631.50
9961*	06/04/2019	\$3,631.50	9968	06/06/2019	\$3,000.00	9975*	06/18/2019	\$1,214.94
9962	06/05/2019	\$40,000.00	9969	06/07/2019	\$713.51	9978*	06/27/2019	\$18,095.27
9963	06/04/2019	\$742.50	9970	06/10/2019	\$19,073.87	9979	06/26/2019	\$25,000.00

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/03/2019	\$1,898.99	06/12/2019	\$550.89	06/21/2019	\$230.91
06/04/2019	\$140,589.96	06/13/2019	\$232.85	06/24/2019	\$475.33
06/05/2019	\$98,271.92	06/14/2019	\$914.81	06/25/2019	\$175.79
06/06/2019	\$90,724.93	06/17/2019	\$800.39	06/26/2019	\$357.75
06/07/2019	\$1,078.88	06/18/2019	\$606.03	06/27/2019	\$50,770.44
06/10/2019	\$186.97	06/19/2019	\$287.99	06/28/2019	\$41,777.40
06/11/2019	\$2,868.93	06/20/2019	\$69.95		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$32.00
Total Returned Item Fees	\$0.00	\$0.00

St. Peter
226 Nassau St
507-931-4000

Mankato
500 Long St
507-625-1121

Gaylord
209 Main St
507-237-5521

Statement Ending 06/28/2019

RICHARD & TRACY GAALSWYK
Customer Number: XXXXX7542

Page 5 of 6

First National Bank CHECKING DEPOSIT

DATE: 6/4/19

NAME: Richard & Tracy Gaalswyk

ACCOUNT: 2177542

DEPOSIT: \$137,200.03

ACCOUNT NUMBER: 2177542

NET DEPOSIT: \$137,200.03

#0000 06/04/2019 \$137,200.03

First National Bank CHECKING DEPOSIT

DATE: 6/10/19

NAME: Richard & Tracy Gaalswyk

ACCOUNT: 2177542

DEPOSIT: \$11,500.00

ACCOUNT NUMBER: 2177542

NET DEPOSIT: \$11,500.00

#0000 06/10/2019 \$11,500.00

Richard & Tracy Gaalswyk Farms
43041 County Road 15
St. Peter, MN 56082

Date: 6/25/19

Pay to the Order of: Cash

\$10,000

First National Bank Minnesota
226 West Nassau Street
St. Peter, MN 56082

For: [Signature]

#7001 06/25/2019 \$10,000.00

Richard & Tracy Gaalswyk Farms
43041 County Road 15
St. Peter, MN 56082

Date: 6-27-19

Pay to the Order of: Jan Hinder

\$350

First National Bank Minnesota
226 West Nassau Street
St. Peter, MN 56082

For: [Signature]

#7002 06/25/2019 \$350.00

RICHARD & TRACY GAALSWYK FARMS
43041 COUNTY ROAD 15
SAINT PETER, MN 56082-5108

DATE: 6/30/2019

PAY TO THE ORDER OF: Anderson Crane

\$168.08

One Hundred Sixty-Eight and 08/100

Anderson Crane
1243 Harmon Place
Minneapolis, MN 55403

Memo: [Signature]

#9943 06/06/2019 \$168.08

RICHARD & TRACY GAALSWYK FARMS
43041 COUNTY ROAD 15
SAINT PETER, MN 56082-5108

DATE: 5/15/2019

PAY TO THE ORDER OF: Travis L. Domela

\$3,631.50

Three Thousand Six Hundred Thirty-One and 50/100

Travis L. Domela
83320 330th Street
Globe, MN 55335

Memo: Pay Period: 04/13/2019 - 05/12/2019

#9961 06/04/2019 \$3,631.50

RICHARD & TRACY GAALSWYK FARMS
43041 COUNTY ROAD 15
SAINT PETER, MN 56082-5108

DATE: 6/1/2019

PAY TO THE ORDER OF: Ag Partners

\$40,000.00

Forty Thousand and 00/100

Ag Partners
901 N. 4th Street
LeSueur, MN 56068

Memo: [Signature]

#9962 06/05/2019 \$40,000.00

RICHARD & TRACY GAALSWYK FARMS
43041 COUNTY ROAD 15
SAINT PETER, MN 56082-5108

DATE: 5/31/2019

PAY TO THE ORDER OF: Grinnell Mutual Insurance

\$742.50

Seven Hundred Forty-Two and 50/100

Grinnell Mutual Insurance
PO Box 80909
Kansas City, MO 64180-9009

Memo: [Signature]

#9963 06/04/2019 \$742.50

RICHARD & TRACY GAALSWYK FARMS
43041 COUNTY ROAD 15
SAINT PETER, MN 56082-5108

DATE: 6/1/2019

PAY TO THE ORDER OF: Shirley Payne

\$107,069.50

One Hundred Seven Thousand Sixty-Nine and 50/100

Shirley Payne
42768 Port Road
St. Peter, MN 56082

Memo: [Signature]

#9964 06/07/2019 \$107,069.50

RICHARD & TRACY GAALSWYK FARMS
43041 COUNTY ROAD 15
SAINT PETER, MN 56082-5108

DATE: 6/1/2019

PAY TO THE ORDER OF: Landon D. Gran

\$452.24

Four Hundred Fifty-Two and 24/100

Landon D. Gran
37135 425th Avenue
St. Peter, MN 56082

Memo: Pay Period: 05/13/2019 - 05/26/2019

#9966 06/06/2019 \$452.24

RICHARD & TRACY GAALSWYK FARMS
43041 COUNTY ROAD 15
SAINT PETER, MN 56082-5108

DATE: 6/1/2019

PAY TO THE ORDER OF: Dylan M. Davis

\$1,456.62

One Thousand Four Hundred Fifty-Six and 62/100

Dylan M. Davis
34997 425th Avenue
LeSueur, MN 55038

Memo: Pay Period: 05/13/2019 - 05/26/2019

#9967 06/06/2019 \$1,456.62

RICHARD & TRACY GAALSWYK FARMS
43041 COUNTY ROAD 15
SAINT PETER, MN 56082-5108

DATE: 4/25/2019

PAY TO THE ORDER OF: Krohn Seeds

\$3,000.00

Three Thousand and 00/100

Krohn Seeds
43527 County Road 4
Nicollet, MN 55074

Memo: [Signature]

#9968 06/06/2019 \$3,000.00

RICHARD & TRACY GAALSWYK FARMS
4304 COUNTY ROAD 18
SAINT PETER, MN 56002-0108

FIRST NATIONAL BANK MINNESOTA
75-10019

009969

5/21/2019

PAY TO THE ORDER OF Huntington National Bank \$ **713.51

Seven Hundred Thirteen and 51/100 DOLLARS

Huntington National Bank
PO Box 182619
Columbus, OH 43218-2619

Memo

#9969 06/07/2019 \$713.51

RICHARD & TRACY GAALSWYK FARMS
4304 COUNTY ROAD 18
SAINT PETER, MN 56002-0108

FIRST NATIONAL BANK MINNESOTA
75-10019

009970

6/6/2019

PAY TO THE ORDER OF Crystal Valley Coop \$ **19,073.87

Nineteen Thousand Seventy-Three and 87/100 DOLLARS

Crystal Valley Coop
P.O. BOX 210
LAKE CRYSTAL, MN 56005-0210

Memo

#9970 06/10/2019 \$19,073.87

RICHARD & TRACY GAALSWYK FARMS
4304 COUNTY ROAD 18
SAINT PETER, MN 56002-0108

FIRST NATIONAL BANK MINNESOTA
75-10019

009971

6/17/2019

PAY TO THE ORDER OF Dylan M Davis \$ **1,437.54

One Thousand Four Hundred Thirty-Seven and 54/100 DOLLARS

Dylan M Davis
34397 424th Avenue
LeSueur, MN 56058

Memo Pay Period: 05/27/2019 - 06/09/2019

#9971 06/24/2019 \$1,437.54

RICHARD & TRACY GAALSWYK FARMS
4304 COUNTY ROAD 18
SAINT PETER, MN 56002-0108

FIRST NATIONAL BANK MINNESOTA
75-10019

009972

6/17/2019

PAY TO THE ORDER OF Landon D Gran \$ **712.38

Seven Hundred Twelve and 38/100 DOLLARS

Landon D Gran
37135 425th Avenue
St. Peter, MN 56082

Memo Pay Period: 05/27/2019 - 06/09/2019

#9972 06/18/2019 \$712.38

RICHARD & TRACY GAALSWYK FARMS
4304 COUNTY ROAD 18
SAINT PETER, MN 56002-0108

FIRST NATIONAL BANK MINNESOTA
75-10019

009973

6/17/2019

PAY TO THE ORDER OF Travis L Domeier \$ **3,631.50

Three Thousand Six Hundred Thirty-One and 50/100 DOLLARS

Travis L Domeier
83320 330th Street
Gibson, MN 56325

Memo Pay Period: 05/10/2019 - 06/09/2019

#9973 06/25/2019 \$3,631.50

RICHARD & TRACY GAALSWYK FARMS
4304 COUNTY ROAD 18
SAINT PETER, MN 56002-0108

FIRST NATIONAL BANK MINNESOTA
75-10019

009975

6/13/2019

PAY TO THE ORDER OF Banco \$ **1,214.94

One Thousand Two Hundred Fourteen and 94/100 DOLLARS

Banco
P.O. Box 8
Mannato, MN 56002-0008

Memo

#9975 06/18/2019 \$1,214.94

RICHARD & TRACY GAALSWYK FARMS
4304 COUNTY ROAD 18
SAINT PETER, MN 56002-0108

FIRST NATIONAL BANK MINNESOTA
75-10019

009978

6/23/2019

PAY TO THE ORDER OF Ag Partners \$ **18,095.27

Eighteen Thousand Nine Hundred Fifty and 27/100 DOLLARS

Ag Partners
901 N. 4th Street
LeSueur, MN 56058

Memo

#9978 06/27/2019 \$18,095.27

RICHARD & TRACY GAALSWYK FARMS
4304 COUNTY ROAD 18
SAINT PETER, MN 56002-0108

FIRST NATIONAL BANK MINNESOTA
75-10019

009979

6/23/2019

PAY TO THE ORDER OF Ag Partners \$ **25,000.00

Twenty-Five Thousand and 00/100 DOLLARS

Ag Partners
901 N. 4th Street
LeSueur, MN 56058

Memo

#9979 06/26/2019 \$25,000.00