



Contact Information

PO Box 1260 | Minneapolis, MN 55440-1260
TruStoneFinancial.org

QUINN ALLAN STEBERS
6045 LOGAN AVE S
MINNEAPOLIS MN 55419

MEMBER NUMBER: **XXXXXX65**

STATEMENT PERIOD: **02/01/2020** THRU **02/29/2020**

Phone: 763.544.1517 or 800.862.1998

Phone Banking: 763.544.8328 or 800.343.8328

| ACCOUNTS AT A GLANCE | BALANCE |
|------------------------------|------------|
| 0001: QUINN SHARE | \$1,241.68 |
| 1000: QUINN CHECKING | \$1,223.57 |
| 2500: 2012 FORD FOCUS-4 CYL. | \$2,996.15 |

MEMBER INFORMATION

In the market for a new home? Come to one of TruStone
Home Mortgage's free home buying seminars! Learn the ins
and outs of the process from industry professionals.
Learn more at TruStoneHomeMortgage.com/seminar.

QUINN SHARE - 0001

CAROL J STRAND - JOINT OWNER

ACCOUNT SUMMARY

| DATE | DESCRIPTION | AMOUNTS |
|-------|-------------------|------------|
| 02/01 | BEGINNING BALANCE | \$335.55 |
| | TOTAL WITHDRAWALS | -\$873.87 |
| | TOTAL DEPOSITS | \$1,780.00 |
| 02/29 | ENDING BALANCE | \$1,241.68 |

| DESCRIPTION | AMOUNTS |
|-------------|---------|
| APY EARNED* | 0% |

* Annual Percentage Yield Earned

| DATE | DESCRIPTION | CREDIT/DEBIT | BALANCE |
|-------|---|--------------|------------|
| 02/03 | Deposit Transfer From Share 1000 | 100.00 | 435.55 |
| 02/05 | Deposit ACH MN DEPT OF REVEN TYPE: MNSTTAXRFD ID: 3416007162 DATA: MN DEPT. OF REVENUE CO: MN DEPT OF REVEN Entry Class Code: PPD | 509.00 | \$944.55 |
| 02/05 | Deposit ACH IRS TREAS 310 TYPE: TAX REF ID: 9111036170 CO: IRS TREAS 310 Entry Class Code: PPD | 896.00 | 1,840.55 |
| 02/08 | Withdrawal Online Banking Transfer To Share 1000 | -350.00 | 1,490.55 |
| 02/13 | Withdrawal Online Banking Transfer To Loan 8001 | -248.87 | \$1,241.68 |
| 02/18 | Withdrawal Online Banking Transfer To STRAND,CAROL J XXXXXXXXXX Share 1000 | -200.00 | 1,041.68 |
| 02/19 | Withdrawal Online Banking Transfer To STRAND,CAROL J XXXXXXXXXX Share 1000 | -75.00 | 966.68 |
| 02/26 | Deposit Online Banking Transfer From STRAND,CAROL J XXXXXXXXXX Share 1000 | 275.00 | 1,241.68 |

QUINN CHECKING - 1000

CAROL J STRAND - JOINT OWNER

ACCOUNT SUMMARY

| DATE | DESCRIPTION | AMOUNTS |
|-------|-------------------|-------------|
| 02/01 | BEGINNING BALANCE | \$837.94 |
| | TOTAL WITHDRAWALS | -\$1,032.53 |
| | TOTAL DEPOSITS | \$1,418.16 |
| 02/29 | ENDING BALANCE | \$1,223.57 |

| DESCRIPTION | AMOUNTS |
|-------------|---------|
| APY EARNED* | 0% |

* Annual Percentage Yield Earned

| DATE | DESCRIPTION | CREDIT/DEBIT | BALANCE |
|-------|---|--------------|---------|
| 02/02 | Recurring Withdrawal Bill Payment #081570 ABC*Anytime Fitness 888-8279262 MN | -26.78 | 811.16 |
| 02/02 | Withdrawal Debit Card CONSUMER DEBIT 02/01/2020 FEDEX OFFIC61100006114 RICHFIELD MN 04164070000083341833410 | -.28 | 810.88 |
| 02/03 | Withdrawal Transfer To Share 0001 | -100.00 | 710.88 |

| | | | |
|-------|---|---------|------------|
| 02/04 | Withdrawal Debit Card CONSUMER DEBIT 02/03/2020 BP#9274614CROSSTOWN QUIC MINNEAPOLIS MN 04122540000092818928180 | -25.91 | \$684.97 |
| 02/04 | Withdrawal Debit Card CONSUMER DEBIT 02/03/2020 STARBUCKS STORE 00288 MINNEAPOLIS MN 04692160000086800868000 | -5.56 | \$679.41 |
| 02/04 | Withdrawal Debit Card CONSUMER DEBIT 02/03/2020 STARBUCKS STORE 03484 RICHFIELD MN 04692160000030255302550 | -4.78 | \$674.63 |
| 02/05 | Withdrawal Debit Card CONSUMER DEBIT 02/04/2020 TARGET 00023135 EDINA MN 04164070000031859318590 | -2.47 | \$672.16 |
| 02/05 | Withdrawal Debit Card CONSUMER DEBIT 02/05/2020 TST* LOCAL ROOTS - RICHFI RICHFIELD MN 04137460000094967949670 | -6.65 | \$665.51 |
| 02/05 | Withdrawal Debit Card CONSUMER DEBIT 02/05/2020 Audible*L91A397G3 Amzn.com/bill NJ 04692160000007143071430 | -16.15 | \$649.36 |
| 02/07 | Withdrawal ACH VENMO TYPE: PAYMENT ID: 3264681992 CO: VENMO Entry Class Code: WEB | -150.00 | \$499.36 |
| 02/07 | Withdrawal Debit Card CONSUMER DEBIT 02/06/2020 DUNN BROS COFFEE MINNEAPOLIS MN 04426290000062677626770 | -5.61 | 493.75 |
| 02/08 | Deposit Online Banking Transfer From Share 0001 | 350.00 | 843.75 |
| 02/08 | Withdrawal POS #019686 AMAZON.COM*0J5 SEATTLE WA | -47.79 | \$795.96 |
| 02/08 | Withdrawal POS #021406 AMAZON.COM*8T2 SEATTLE WA | -71.70 | \$724.26 |
| 02/08 | Withdrawal POS #061450 AMAZON.COM*M61 SEATTLE WA | -97.19 | \$627.07 |
| 02/08 | Withdrawal Debit Card CONSUMER DEBIT 02/07/2020 CURRANS FAMILY RESTAURANT MINNEAPOLIS MN 04013390000088043880430 | -10.48 | \$616.59 |
| 02/09 | Withdrawal Debit Card CONSUMER DEBIT 02/08/2020 SETTERGREN HARDWARE MINNEAPOLIS MN 04801970000000063000630 | -8.63 | \$607.96 |
| 02/10 | Withdrawal Debit Card CONSUMER DEBIT 02/10/2020 SQ *SPARROW CAFE Minneapolis MN 04692160000034657346570 | -7.50 | \$600.46 |
| 02/12 | Withdrawal Debit Card CONSUMER DEBIT 02/11/2020 LUNDS&BYERLYS RICHFIELD RICHFIELD MN 04427330000025288252880 | -9.52 | \$590.94 |
| 02/12 | Withdrawal Debit Card CONSUMER DEBIT 02/11/2020 GOODWILL BLOOMINGTON MN 04055230000000019000190 | -4.00 | \$586.94 |
| 02/12 | Withdrawal Debit Card CONSUMER DEBIT 02/12/2020 APPLE.COM/BILL 866-712-7753 CA 04692160000009228092280 | -5.39 | \$581.55 |
| 02/13 | Withdrawal Debit Card CONSUMER DEBIT 02/12/2020 DOUBLETREE STARBUCKS MINNEAPOLIS MN 04906040000001749017490 | -6.05 | \$575.50 |
| 02/13 | Withdrawal Online Banking Transfer To Loan 2500 | -420.00 | \$155.50 |
| 02/13 | Withdrawal Adjustment Debit Card Credit Voucher 02/13/2020 VENMO*Siebers Quinn New York City NY 04248180000127378273780 | 79.20 | 234.70 |
| 02/14 | Deposit ACH TAP SOCIETY TYPE: DIRECT DEP ID: 94444444404 DATA: 4100075050 K6 CO: TAP SOCIETY Entry Class Code: PPD | 511.07 | 745.77 |
| 02/14 | Recurring Withdrawal Bill Payment #386997 8667127753 APPLE COM BILL CUPERTINO CA | -.99 | \$744.78 |
| 02/14 | Withdrawal Debit Card CONSUMER DEBIT 02/13/2020 Tiffin Man MINNEAPOLIS MN 04426290000091134911340 | -3.87 | \$740.91 |
| 02/15 | Withdrawal Bill Payment #024911 ABC*Anytime Fitness 888-8279262 MN | -26.78 | \$714.13 |
| 02/16 | Withdrawal Bill Payment #030585 Spotify USA 877-7781161 NY | -10.79 | \$703.34 |
| 02/19 | Withdrawal Debit Card CONSUMER DEBIT 02/19/2020 Prime Video*UM6009X23 888-802-3080 WA 04692160000071312713120 | -8.63 | \$694.71 |
| 02/20 | Withdrawal Bill Payment #095311 Amazon Prime*RX07Y1W63 Amzn.com/bill WA | -7.01 | \$687.70 |
| 02/20 | Withdrawal Debit Card CONSUMER DEBIT 02/19/2020 MCTC CAMPUS CARD 612-6596854 MN 04717050000064019640190 | -10.00 | \$677.70 |
| 02/24 | Withdrawal Debit Card CONSUMER DEBIT 02/23/2020 CROSSTOWN BP MINNEAPOLIS MN 0476501000000035000350 | -3.23 | \$674.47 |
| 02/28 | Deposit ACH TAP SOCIETY TYPE: DIRECT DEP ID: 94444444404 DATA: 4100075050 K6 CO: TAP SOCIETY Entry Class Code: PPD | 557.09 | \$1,231.56 |
| 02/29 | Withdrawal Bill Payment #048305 SPLICE.COM SPLICE.COM NY | -7.99 | 1,223.57 |

| FEE SUMMARY | THIS PERIOD | YEAR-TO-DATE |
|--------------------------|-------------|--------------|
| TOTAL OVERDRAFT FEES | \$0.00 | \$0.00 |
| TOTAL RETURNED ITEM FEES | \$0.00 | \$0.00 |

2012 FORD FOCUS-4 CYL. - 2500

ACCOUNT SUMMARY

| DESCRIPTION | AMOUNTS | DESCRIPTION | AMOUNTS |
|-------------------------------|------------|-------------------|------------|
| BEGINNING BALANCE AS OF 02/01 | \$3,405.33 | TOTAL PAYMENT DUE | \$117.10 |
| AMOUNT PAST DUE | \$0.00 | PAYMENT DUE DATE | 04/14/2020 |
| ANNUAL PERCENTAGE RATE | | 3.740% | |
| ENDING BALANCE AS OF 02/29 | | \$2,996.15 | |

TRANSACTION HISTORY

| DATE | DESCRIPTION | AMOUNT | Balance Sub to Int Rate** |
|-------|--|-----------|------------------------------|
| 02/13 | Payments Online Banking Transfer From Share 1000 | -\$420.00 | \$2,996.15 |
| | Interest \$10.82 | | |
| | Principal \$409.18 | | |
| | Late Charge \$0.00 | | |

YTD SUMMARIES

| MEMBER YEAR TO DATE SUMMARY | |
|-----------------------------------|---------|
| TOTAL YEAR TO DATE DIVIDENDS PAID | \$.00 |
| TOTAL YEAR TO DATE INTEREST PAID | \$22.87 |

ERROR RESOLUTION NOTICE FOR ELECTRONIC TRANSFERS

In case of errors or questions about your Electronic Funds Transfer telephone us at 763-544-1517 or write us at TruStone Financial Federal Credit Union, PO Box 1260, Minneapolis, MN 55440-8570 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. This applies to consumer accounts only. Tell us the following information:

- Name and account number.
 - 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.
 - 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.

DETERMINATION OF BALANCE SUBJECT TO INTEREST RATE

Daily Balance Method:

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.

MORTGAGE: ERROR RESOLUTION or INFORMATION REQUEST

You must use the address below to notify us in writing if you believe an error has been made to your mortgage loan account, or if you are requesting written information about your mortgage loan account. Please provide your name and enough information to enable us to identify your mortgage loan account and the error that you believe has occurred or the specific information that you are seeking.

Write to us at:

TruStone Financial Federal Credit Union
Attn: Mortgage Error Resolution (or Mortgage Information Request)
14601-27th Ave N, Suite 104
Plymouth, MN 55447

BILLING ERROR RIGHTS FOR HOME EQUITY PLANS

In case of errors or questions about your bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at:

TruStone Financial Federal Credit Union
PO Box 1260

Minneapolis, MN 55440-8570

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- Dollar amount of the suspected error
- Describe what you believe is wrong and why you believe it is a mistake. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

BILLING ERROR RIGHTS FOR PLANS OTHER THAN HOME EQUITY

If you think there is an error on your statement, write to us at:

TruStone Financial Federal Credit Union
PO Box 1260

Minneapolis, MN 55440-8570

In your letter, give us the following information:

- Your name and account number
- Dollar amount of the suspected error
- 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 have 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.