


**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA**

FILED
July 15, 2010
CLERK, U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

0002780782

In re: RICKIE WALKER

Case No. 2010-21656

Debtors

**CHAPTER 11
MONTHLY OPERATING REPORT
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 06/30/10

PETITION DATE: 01/25/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).

Dollars reported in \$1


2. Asset and Liability Structure	<u>End of Current Month</u>	<u>End of Prior Month</u>	<u>As of Petition Filing</u>
a. Current Assets	\$1,450,000	\$1,450,000	
b. Total Assets	\$1,450,000	\$1,450,000	\$1,450,000
c. Current Liabilities	\$15,275	\$15,275	
d. Total Liabilities	\$15,275	\$15,275	\$63,825
			Cumulative (Case to Date)
3. Statement of Cash Receipts & Disbursements for Month	<u>Current Month</u>	<u>Prior Month</u>	<u>(Case to Date)</u>
a. Total Receipts	\$4,542	\$6,216	\$23,529
b. Total Disbursements	\$3,513	\$4,285	\$22,581
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	\$1,029	\$1,931	\$948
d. Cash Balance Beginning of Month	\$2,806	\$1,792	\$9,086
e. Cash Balance End of Month (c + d)	\$3,835	\$5,514	\$15,625
			Cumulative (Case to Date)
4. Profit/(Loss) from the Statement of Operations	<u>Current Month</u>	<u>Prior Month</u>	<u>(Case to Date)</u>
	N/A	N/A	N/A
5. Account Receivables (Pre and Post Petition)	\$0	\$0	
6. Post-Petition Liabilities	\$0	\$0	
7. Past Due Post-Petition Account Payables (over 30 days)	\$0	\$0	

At the end of this reporting month:

	<u>Yes</u>	<u>No</u>
8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee)	_____	X
9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee)	_____	X
10. If the answer is yes to 8 or 9, were all such payments approved by the court?	_____	_____
11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee)	_____	X
12. Is the estate insured for replacement cost of assets and for general liability?	X	_____
13. Are a plan and disclosure statement on file?	_____	X
14. Was there any post-petition borrowing during this reporting period?	_____	X
15. Check if paid: Post-petition taxes _____; U.S. Trustee Quarterly Fees <u>x</u> ; Check if filing is current for: Post-petition tax reporting and tax returns: _____. (Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)		

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 7/14/2010 0:00


Responsible Individual

BALANCE SHEET
 (Small Real Estate/Individual Case)
 For the Month Ended 6/30/2010

	Check if Exemption Claimed on Schedule C	Market Value
Assets		
Current Assets		
1 Cash and cash equivalents (including bank accts., CDs, etc.)	_____	\$5,884
2 Accounts receivable (net)	_____	\$0
3 Retainer(s) paid to professionals	_____	\$0
4 Other: _____	_____	_____
5 _____	_____	_____
6 Total Current Assets		\$5,884
Long Term Assets (Market Value)		
7 Real Property (residential)	_____	\$217,000
8 Real property (rental or commercial)	_____	\$0
9 Furniture, Fixtures, and Equipment	_____	\$8,765
10 Vehicles	_____	\$14,250
11 Partnership interests	_____	\$0
12 Interest in corporations	_____	\$0
13 Stocks and bonds	_____	\$0
14 Interests in IRA, Keogh, other retirement plans	_____	\$29,997
15 Other: _____	_____	_____
16 _____	_____	_____
17 Total Long Term Assets		\$270,012
18 Total Assets		\$275,896
Liabilities		
Post-Petition Liabilities		
Current Liabilities		
19 Post-petition not delinquent (under 30 days)	_____	\$0
20 Post-petition delinquent other than taxes (over 30 days)	_____	\$0
21 Post-petition delinquent taxes	_____	\$0
22 Accrued professional fees	_____	\$0
23 Other: _____	_____	_____
24 _____	_____	_____
25 Total Current Liabilities		\$0
26 Long-Term Post Petition Debt		\$0
27 Total Post-Petition Liabilities		\$0
Pre-Petition Liabilities (allowed amount)		
28 Secured claims (residence)	_____	\$0
29 Secured claims (other)	_____	\$0
30 Priority unsecured claims	_____	\$0
31 General unsecured claims	_____	_____
32 Total Pre-Petition Liabilities		\$63,825
33 Total Liabilities		\$63,825
Equity (Deficit)		
34 Total Equity (Deficit)		_____
35 Total Liabilities and Equity (Deficit)		\$63,825

NOTE:

Indicate the method used to estimate the market value of assets (e.g., appraisals, familiarity with comparable market prices, etc.) and the date the value was determined.

SCHEDULES TO THE BALANCE SHEET

Schedule A Rental Income Information

List the Rental Information Requested Below By Properties (For Rental Properties Only)

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property	1518 Michael Drive	_____	_____
2 Scheduled Gross Rents	\$1,196	_____	_____
Less:			
3 Vacancy Factor	_____	_____	_____
4 Free Rent Incentives	_____	_____	_____
5 Other Adjustments	<i>Non-payment</i> <i>By tenants</i> \$300	_____	_____
6 Total Deductions	\$300	\$0	\$0
7 Scheduled Net Rents	\$896	\$0	\$0
8 Less: Rents Receivable (2)	_____	_____	_____
9 Scheduled Net Rents Collected (2)	\$896	\$0	\$0

(2) To be completed by cash basis reporters only.

Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	_____	_____	_____
11 Account No.	_____	_____	_____
12 Account Purpose	_____	_____	_____
13 Balance, End of Month	_____	_____	_____
14 Total Funds on Hand for all Accounts	\$0	_____	_____

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 06/30/10

	<u>Actual</u> <u>Current Month</u>	<u>Cumulative</u> <u>(Case to Date)</u>
Cash Receipts		
1 Rent/Leases Collected	\$896	
2 Cash Received from Sales	\$3,646	
3 Interest Received		
4 Borrowings		
5 Funds from Shareholders, Partners, or Other Insiders		
6 Capital Contributions		
7 _____		
8 _____		
9 _____		
10 _____		
11 _____		
12 Total Cash Receipts	<u>\$4,542</u>	<u>\$0</u>
Cash Disbursements		
13 Selling		
14 Administrative		
15 Capital Expenditures		
16 Principal Payments on Debt		
17 Interest Paid		
Rent/Lease:		
18 Personal Property		
19 Real Property		
Amount Paid to Owner(s)/Officer(s)		
20 Salaries		
21 Draws		
22 Commissions/Royalties		
23 Expense Reimbursements		
24 Other		
25 Salaries/Commissions (less employee withholding)		
26 Management Fees		
Taxes:		
27 Employee Withholding		
28 Employer Payroll Taxes		
29 Real Property Taxes		
30 Other Taxes		
31 Other Cash Outflows:		
32 Business Expenses inc. Equipt & Supples	\$800	
33 Business Transportation	\$375	
34 Business Telephone	\$125	
35 Business Insurance	\$150	
36 Personal Exp. inc. Utilities, taxes, medical, transport, Ins. & food	\$2,063	
37 Total Cash Disbursements:	<u>\$3,513</u>	<u>\$0</u>
38 Net Increase (Decrease) in Cash	<u>\$1,029</u>	<u>\$0</u>
39 Cash Balance, Beginning of Period	<u>\$2,806</u>	
40 Cash Balance, End of Period	<u>\$3,835</u>	<u>\$0</u>



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

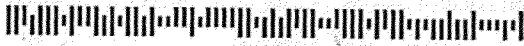
5281 TRN X ST01

Uni-Statement

Account Number: [REDACTED]

Statement Period:
May 15, 2010
through
Jun. 14, 2010

Page 1 of 4



000029667 1 AV 0.335 106481629390591 P
ESTATE OF RICKIE L WALKER
DEBTOR IN POSSESSION
BANKRUPTCY CASE #10-21656-E-11
3830 WHITNEY OAKS DR
ROCKLIN CA 95765-4633



To Contact U.S. Bank

By Phone: 1-800-US BANKS
(1-800-872-2657)

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Effective August 15, 2010, U.S. Bank will change the cost of Overdraft Items Paid and Overdraft Items Returned (NSF). The overdraft cost will be based upon the item amount of each Overdraft Item Paid and/or Overdraft Item Returned which results in insufficient funds to cover an item as defined in Your Deposit Account Agreement. We will charge a \$10 fee for each overdraft item we pay or return on your behalf that is less than or equal to \$20. We will charge a \$33 fee for each overdraft item we pay or return on your behalf that is greater than \$20. Previously overdraft fees were assessed based on the number of overdraft occasions in a 12 month period, beginning at \$19 per item for the first occasion with a maximum of \$37.50 per item.

FREE CHECKING

U.S. Bank National Association

Member FDIC

Account Summary

Account Number [REDACTED]

Beginning Balance on May 15	\$	2,919.68	Number of Days in Statement Period	31
Deposits / Credits		6,216.00		
Card Withdrawals		5,392.17-		
Other Withdrawals		40.00-		
Ending Balance on Jun. 14, 2010	\$	3,703.51		

Reward Program Summary

All Rewards shown are as of Jun. 14, 2010

FlexPerks Cash Rewards Visa® Check Card

Check Card Number: *0452



Reward Enrollment Date	Rewards Earned Program to Date	Rewards Redeemed Program to Date	Current Rewards Balance	Rewards Available to Redeem
04/14/2010	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
May 17	Deposit	5731952292	\$ 220.00
May 17	Deposit	5731952398	1,600.00
May 24	Deposit	5832890703	2,500.00
Jun. 14	Deposit	5835022420	1,896.00
Total Deposits / Credits			\$ 6,216.00



ESTATE OF RICKIE L WALKER
 DEBTOR IN POSSESSION
 BANKRUPTCY CASE #10-21656-E-11
 3830 WHITNEY OAKS DR
 ROCKLIN CA 95765-4633

Uni-Statement

Account Number: [REDACTED]

Statement Period:
 May 15, 2010
 through
 Jun. 14, 2010



FREE CHECKING

U.S. Bank National Association

(CONTINUED)
 Account Number [REDACTED]

Card Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Jun. 10	ATM Withdrawal	US BANK STANFORD ROCKLIN CA Serial No. 004479123833SUS4P837	100.00-
Jun. 14	Visa Purchase (Non-PIN)	On 061110 ROCKLIN CA	17.38-
	FEDEX/KINKO'S #1	REF # 24445000163302949385 US2	
Jun. 14	Purchase Made With PIN	ARCO PAYPOINT ROCKLIN	30.45-
	981525	On 061110 ILNKILNK REF 016222981525	
Jun. 14	Purchase Made With PIN	SAFEWAY STORE ROCKLIN	59.90-
	109319	On 061310 ILNKILNK REF 016417109319	
Jun. 14	ATM Withdrawal	GCA* THUNDER VAL.LINCOLN CA Serial No. 275958230703PLUSTERM	503.50-
Card 0452 Withdrawals Subtotal			\$ 5,380.17-
Total Card Withdrawals			\$ 5,392.17-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 20	Customer Withdrawal	5832612361	\$ 40.00-
Total Other Withdrawals			\$ 40.00-

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 0.00
Total Overdraft Fees	\$ 0.00	\$ 223.50
Less: Waives	\$ 0.00	\$ 140.00-
TOTAL	\$ 0.00	\$ 83.50

A "waive" occurs when an assessed fee is credited back automatically.

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
May 17	3,914.30	May 25	3,103.55	Jun. 4	2,666.46
May 18	3,500.19	May 26	2,957.12	Jun. 7	2,660.48
May 19	2,931.68	May 27	2,869.07	Jun. 9	2,630.57
May 20	2,864.20	May 28	2,805.83	Jun. 10	2,420.74
May 21	2,212.75	Jun. 1	2,677.93	Jun. 14	3,703.51
May 24	3,609.05	Jun. 2	2,667.93		

Balances only appear for days reflecting change.



ESTATE OF RICKIE L WALKER
 DEBTOR IN POSSESSION
 BANKRUPTCY CASE #10-21656-E-11
 3830 WHITNEY OAKS DR
 ROCKLIN CA 95765-4633

Uni-Statement

Account Number: [REDACTED]

Statement Period:
 May 15, 2010
 through
 Jun. 14, 2010



FREE CHECKING

U.S. Bank National Association

(CONTINUED)

Account Number [REDACTED]

Card Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 17	Fee	ATM Withdrawal At Other Network	2.00
May 19	Fee	ATM Withdrawal At Other Network	2.00
May 21	Fee	ATM Withdrawal At Other Network	2.00
May 24	Fee	ATM Withdrawal At Other Network	2.00
May 25	Fee	ATM Withdrawal At Other Network	2.00
Jun. 14	Fee	ATM Withdrawal At Other Network	2.00
Card Number xxxx-xxxx-xxxx- 0452			
May 17	Visa Purchase (Non-PIN) CHEVRON 00210283	On 051310 ROSEVILLE CA REF # 24625120134401281177 US2	3.32
May 17	Visa Purchase (Non-PIN) FEDEX KINKO'S #0	On 051410 SACRAMENTO CA REF # 24445000135264240607 US2	7.66
May 17	Visa Purchase (Non-PIN) TERIYAKI GRILL	On 051410 SACRAMENTO CA REF # 24761970135274324010 US2	7.72
May 17	Visa Purchase (Non-PIN) FEDEX KINKO'S #0	On 051410 SACRAMENTO CA REF # 24445000135264240607 US2	10.00
May 17	Visa Purchase (Non-PIN) FEDEX KINKO'S #0	On 051410 SACRAMENTO CA REF # 24445000134263515532 US2	15.72
May 17	Visa Purchase (Non-PIN) TERIYAKI GRILL	On 051310 SACRAMENTO CA REF # 24761970134274323010 US2	23.93
May 17	Purchase Made With PIN 680330	ARCO PAYPOINT ROCKLIN On 051610 ILNKILNK REF 013700680330	45.45
May 17	Purchase Made With PIN 177009	SAFEWAY STORE ROCKLIN On 051410 ILNKILNK REF 013417177009	48.61
May 17	Visa Purchase (Non-PIN) CHEVRON 00354113	On 051310 ROCKLIN CA REF # 24625120134401285358 US2	57.47
May 17	ATM Withdrawal	US BANK STANFORD ROCKLIN CA Serial No. 003045193013SUS4P837	100.00
May 17	ATM Withdrawal	GCA* THUNDER VAL LINCOLN CA Serial No. 964346212100PLUSTERM	503.50
May 18	Purchase Made With PIN 752129	SAFEWAY STORE ROCKLIN On 051710 ILNKILNK REF 013714752129	87.47
May 18	Purchase Made With PIN 063773	USPS 0565820677/ ROCKLIN On 051710 ILNKILNK REF 013722063773	326.64
May 19	Visa Purchase (Non-PIN) TERIYAKI GRILL	On 051710 SACRAMENTO CA REF # 24761970138274327010 US2	10.88
May 19	Visa Purchase (Non-PIN) FEDEX/KINKO'S #1	On 051810 ROCKLIN CA REF # 24445000139269693640 US2	52.13
May 19	ATM Withdrawal	GCA* THUNDER VAL LINCOLN CA Serial No. 658686034346PLUSTERM	503.50
May 20	Visa Purchase (Non-PIN) FEDEX KINKO'S #3	On 051910 SACRAMENTO CA REF # 24445000140271033610 US2	0.80
May 20	Visa Purchase (Non-PIN) FEDEX KINKO'S #3	On 051910 SACRAMENTO CA REF # 24445000140271033610 US2	26.68
May 21	Visa Purchase (Non-PIN) STEAK ESCAPE	On 051910 SACRAMENTO CA REF # 24498130140980008048 US2	7.06
May 21	Visa Purchase (Non-PIN) FEDEX KINKO'S #3	On 052010 SACRAMENTO CA REF # 24445000141272389567 US2	18.20
May 21	Visa Purchase (Non-PIN) SHELL OIL 574434	On 051910 SACRAMENTO CA REF # 24316050140548545014 US2	45.84
May 21	Visa Purchase (Non-PIN) FEDEX KINKO'S #3	On 052010 ROSEVILLE CA REF # 24445000140271729422 US2	74.85
May 21	ATM Withdrawal	GCA* THUNDER VAL LINCOLN CA Serial No. 259043002304PLUSTERM	203.50
May 21	ATM Withdrawal	US BANK STANFORD ROCKLIN CA Serial No. 003297183947SUS4P837	300.00
May 24	Visa Purchase (Non-PIN) FEDEX/KINKO'S #1	On 052110 ROCKLIN CA REF # 24445000142273801735 US2	13.37



ESTATE OF RICKIE L WALKER
 DEBTOR IN POSSESSION
 BANKRUPTCY CASE #10-21656-E-11
 3830 WHITNEY OAKS DR
 ROCKLIN CA 95765-4633

Uni-Statement

Account Number

Statement Period

May 15, 2010

through

Jun. 14, 2010

FREE CHECKING

U.S. Bank National Association

(CONTINUED)

Account Number

Card Withdrawals (continued)

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
May 24	Visa Purchase (Non-PIN) FEDEX/KINKO'S #1	On 052110 ROCKLIN CA REF # 24445000142273801735 US2	2273801735 60.34
May 24	Purchase Made With PIN 057351	SAFEWAY STORE ROCKLIN On 052210 ILNKILNK REF 014212057351	5105220721 78.73
May 24	Visa Purchase (Non-PIN) PSC*PREMATIC	On 052110 FARMERS.COM CA REF # 24692160141000427121 US2	1000427121 164.70
May 24	ATM Withdrawal	GCA* THUNDER VAL LINCOLN CA Serial No. 168843220216PLUSTERM	203.50
May 24	Visa Purchase (Non-PIN) SPRINT STORE #58	On 052110 ROCKLIN CA REF # 24692160142000508565 US2	2000508565 281.06
May 24	ATM Withdrawal	US BANK STANFORD ROCKLIN CA Serial No. 003447192954SUS4P837	300.00
May 25	ATM Withdrawal	GCA* THUNDER VAL LINCOLN CA Serial No. 103765130947PLUSTERM	503.50
May 26	Visa Purchase (Non-PIN) SHELL OIL 574436	On 052410 SACRAMENTO CA REF # 24316050145548548007 US2	5548548007 30.00
May 26	Visa Purchase (Non-PIN) MELS RUSEVILLE	On 052510 ROSEVILLE CA REF # 24761970145274199010 US2	5274199010 32.43
May 26	Visa Purchase (Non-PIN) WEST SAC TRUCK S	On 052410 WEST SACRAME CA REF # 24427330145120003386 US2	5120003386 40.11
May 26	Purchase Made With PIN 648081	SAFEWAY STORE ROCKLIN On 052510 ILNKILNK REF 014513648081	8105250815 43.89
May 27	Visa Purchase (Non-PIN) FEDEX/KINKO'S #1	On 052610 ROCKLIN CA REF # 24445000147280676355 US2	7280676355 36.15
May 27	Purchase Made With PIN 550196	WALGREEN COMPANY ROCKLIN On 052610 ILNKILNK REF 014700550196 You Requested \$40 In Cash Back	9605261900 51.90
May 28	Visa Purchase (Non-PIN) FEDEX KINKO'S #0	On 052710 SACRAMENTO CA REF # 24445000148282098714 US2	8282098714 31.25
May 28	Purchase Made With PIN 784973	ARCO PAYPOINT ROCKLIN On 052810 ILNKILNK REF 014815784973	7305281442 31.99
Jun. 1	Purchase Made With PIN 424430	76 / CIRCLE K #5 SACRAMENTO On 052810 ILNKILNK REF 014857424430	3005280859 1.89
Jun. 1	Visa Purchase (Non-PIN) FEDEX/KINKO'S #1	On 052810 ROCKLIN CA REF # 24445000149283622067 US2	9283622067 5.44
Jun. 1	Visa Purchase (Non-PIN) TERIYAKI GRILL	On 052710 SACRAMENTO CA REF # 24761970148274337010 US2	8274337010 7.72
Jun. 1	Visa Purchase (Non-PIN) FEDEX/KINKO'S #1	On 052910 ROCKLIN CA REF # 24445000150285164090 US2	0285164090 9.08
Jun. 1	Purchase Made With PIN 391911	ARCO PAYPOINT ROCKLIN On 053010 ILNKILNK REF 015021391911	1105302037 22.62
Jun. 1	Purchase Made With PIN 697823	SAFEWAY STORE ROCKLIN On 052910 ILNKILNK REF 014910697823 You Requested \$20 In Cash Back	2305290513 81.15
Jun. 2	Purchase Made With PIN 105105	SAFEWAY STORE ROCKLIN On 060110 ILNKILNK REF 015214105105	0506010922 10.00
Jun. 4	Visa Purchase (Non-PIN) FEDEX KINKO'S #0	On 060310 SACRAMENTO CA REF # 24445000155291841180 US2	5291841180 1.47
Jun. 7	Visa Purchase (Non-PIN) TERIYAKI GRILL	On 060310 SACRAMENTO CA REF # 24761970155274344010 US2	5274344010 5.98
Jun. 9	Visa Purchase (Non-PIN) CHEVYS 2027	On 060810 GOLD RIVER CA REF # 24323010159573288011 US2	9573288011 29.91
Jun. 10	Purchase Made With PIN 176889	ARCO PAYPOINT ROCKLIN On 060910 ILNKILNK REF 016022176889	8906092201 21.74
Jun. 10	Purchase Made With PIN 055503	SAFEWAY STORE ROCKLIN On 060910 ILNKILNK REF 016011055503	0306090637 33.87
Jun. 10	Visa Purchase (Non-PIN) FEDEX/KINKO'S #1	On 060910 ROCKLIN CA REF # 24445000161300123956 US2	1300123956 54.22

This page intentionally left blank.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Check Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Check Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank P.O. Box 64991 St. Paul, MN 55164-9505.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will tell you all the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally 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. For transfers initiated outside the United States or transfers resulting from point of sale debit card transactions, the time period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

CONSUMER BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Credit Card or Line of Credit Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at the address shown on your credit card or line of credit statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, provide us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Date the transaction occurred.
- Describe the error and explain, if you can, why you believe there is an error. 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 statement 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.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of the goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

RESERVE LINE

Reserve Line Balance Computation Method: To calculate the Balance Subject to Interest Rate (sometimes referred to as the "average daily balance"), we take the beginning balance of your account each day, add any new advances, and subtract any payments, credits and unpaid interest charges. This gives us a daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This is your Balance Subject to Interest Rate. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

