

Statement Ending 05/31/2019

ADDRESS SERVICE REQUESTED

THOMAS G GILBERTSON 254 MARIA AVE SAINT PAUL MN 55106-6208

Managing Your Accounts

Phone Number

(320) 235-5720 or (800) 344-7048



Mailing Address

310 1st Street SW PO Box 1124 Willmar, MN 56201



Online Access

www.HeritageBankNA.com



Download our new Mortgage App by visiting www.heritagebankna.com/mortgage-app/

With MyLoan by Heritage Bank you can:

- · Apply for a home loan
- · Calculate your loan payments
- Upload your docs



Summary of Accounts



Life is busy, and at Heritage Bank we are committed to providing convenient services!

Have a question? You can now TEXT us at 320-235-5720 for fast answers and solutions. Our team is available Monday-Friday 7 am to 7 pm CST and Saturday 8 am to 12 pm CST. Try it today and see how we can help make your life easier! Messaging and data rates may apply.

Account Type

CAREFREE CHECKING

Account Number

Ending Balance

\$1,338.87



THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT **BEFORE YOU START-**

WITHDRAWALS OUTSTANDING -NOT CHARGED TO ACCOUNT

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PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL

NO.	*	STATEMENT.	TONS SHOWN ON THE FRONT OF TO
		YOU SHOULD HAVE ADDE IF ANY OCCURRED: 1. Loan advances. 2. Credit memos. 3. Other automatic deposits.	TRACTED IF ANY OCCURRED: 1. Automatic loan payments. 2. Automatic savings transfers.
		BALANCE SHOWN ON THIS STATEMENT ADD DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY)	s
		TOTAL	s
		SUBTRACT WITHDRAWALS OUTSTANDING	s
		BALANCE	s
TOT	AL \$	SHOULD AGREE WITH YOUR BALANCE AFTER DEDUCTING (IF ANY) SHOWN ON THIS ST.	G SERVICE CHARGE

Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

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

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must here from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

Tell us your name and account number (if any).
 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.
 you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 buisness days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.



There is a \$4.00 per month service fee to receive paper statements for your Carefree Checking Account via the U.S. Postal Service.

This fee can be waived if you sign up for FREE paperless eStatements through online banking at www.heritagebankna.com.

If applicable, sales tax will be applied to service charges for accounts opened in Iowa.

If this account is used for business purposes, please be advised that per Federal Banking Regulation E, the bank holds no liability for unauthorized electronic transactions. However, Heritage Bank will make its best effort to help resolve any disputes on your account.

CAREFREE CHECKING

Account Summary

Date Description Amount 05/01/2019 Beginning Balance \$1,109.66

6 Credit(s) This Period \$4,004.52 20 Debit(s) This Period \$3,775.31

05/31/2019 Ending Balance \$1,338.87

Account	Activity
Post Date	Desc

Post Date	Description	Debits	Credits	Balance
05/01/2019	Beginning Balance			\$1,109.66
05/01/2019	CARRINGTON MTG MTG PYMT XXXXXX	\$852.14		\$257.52
05/02/2019	VENMO CASHOUT XXXXXX2210		\$535.09	\$792.61
05/02/2019	CENTURYLINK AUTO PAY 14318063301	\$35.84		\$756.77
05/02/2019	Nationstar dba Mr Cooper XXXXX	\$163.41		\$593.36
05/06/2019	POS PURCHASE AT 05/03 06:16 KENDALL'S ACE HA SAINT PAUL MN 95956435 31623	\$32.11		\$561.25
05/06/2019	2280 M MAPLEWOOD MN 35305910 119277	\$36.49		\$524.76
05/06/2019	POS WITHDRAWAL. 05/04 12:01 SHERWIN WILLIAMS ST PAUL MN 08039516 010546	\$47.12		\$477.64
05/06/2019	POS PURCHASE AT 05/03 03:04 BECKLER HARDWARE BIRD ISLAND MN 31703078 8177	\$82.01		\$395.63
05/06/2019	DISH NETWORK DISH NTWRK XXXXXX	\$30.09		\$365.54
05/07/2019	DEPOSIT		\$500.00	\$865.54
05/09/2019	POS PURCHASE AT 05/08 04:50 TSCHIDA BROTHERS 612-5010625 MN 96740211 0345	\$400.00		\$465.54
05/10/2019	ST PAUL WATER ACH ITEM 0348558	\$166.11		\$299.43
05/13/2019	059776 ONLINE TRANSFER FROM CAREFREE CHECKING DN 5/13 AT 10:07		\$2,000.00	\$2,299.43
05/14/2019	XCEL ENERGY-MN XCELENERGY 5171879000	\$178.30		\$2,121.13
05/16/2019	XX2000 POS WITHDRAWAL. 05/15 19:14 MNRD-WILL 3330 F WILLMAR MN 35319307 011330	\$28.19		\$2.092.94
05/16/2019	Ramsey County ServiceFee RC1RR4000389262	\$1.00		\$2,091.94
05/16/2019	Ramsey County RAM CTY TX RC1RR4000389261	\$1,399.00		\$692.94
05/20/2019	POS RETURN 05/18 19:51 MNRD-W ST 1445 R WEST ST PAUL MN 35301722 026		\$45.86	\$738.80
05/20/2019	XX POS WITHDRAWAL. 05/18 22:19 LOWE'S #2313 WEST ST PAUL MN 001 913800676636	\$4.25		\$734.55
05/20/2019	XX3 POS WITHDRAWAL 05/18 21:23 LOWE'S #2313 WEST ST PAUL MN 001 913800559790	\$43.36		\$691.19
05/20/2019	POS WITHDRAWAL, 05/18 16:12 MNRD-W ST 1445 R WEST ST PAUL MN 35301711 126	\$112.61		\$578.58
05/21/2019	POS PURCHASE AT 05/20 21:21 PARKING METER ST SAINT PAUL MN 05239222 78883	\$4.50		\$574.08
05/21/2019	POS PURCHASE AT 05/19 23:48 DARK HORSE BAR A SAINT PAUL MN 58773432 65092	\$58.78		\$515.30
05/28/2019	ATM WITHDRAWAL. 05/25 12:47 310 1ST STREET SW WILLMAR MN MN000284 006750	\$100.00		\$415.30

CAREFREE CHECKING-		ntinued)		
Account Ac Post Date	ctivity (continued) Description	Debits	Credits	Balance
05/30/2019	VENMO CASHOUT XXXX		\$457.78	\$873.08
05/31/2019	VENMO CASHOUT XXXX.		\$465,79	\$1,338.87
05/31/2019	Ending Balance			\$1,338.87



Retain this portion of the bill for your records 5% Late Charge will be added 30 days after the billing date.

Service Address:

254 MARIA AVE

Account Number: Customer Number: 0348558 080801 01/28/2019

Billing Date: Due Date:

01/28/2019 02/12/2019

THOMAS GILBERTSON 254 MARIA AVE

SAINT PAUL MN 55106-6208

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BILLING INFORMATION

Previous Balance \$185.34 **Payments** \$185.34CR BALANCE FORWARDED \$0.00 CURRENT CHARGES R-O-W Recovery Fee \$4.50 Safe Drinking Water Fee \$1,59 Water Service Base Fee \$18.00 Water Main Replacement Surcharge 18 @ \$0.20 \$3.60 Water Usage Charge 18 @ \$2.86 \$51.48

Sanitary Sewer Base Charge \$9.00 Sanitary Sewer Volume Charge 18 @ \$4.33 \$77.94 TOTAL CURRENT CHARGES \$166.11

TOTAL AMOUNT DUE \$166.11

METER READINGS

(Your Meter Size: 5/8")

Previous Date	Previous Reading	Current	Current Reading	Usage	Days
10/15/18	354	1/15/19	372	18	92
Total				18	92
Last Yea	r	1/17/2	018	23	97

You are on our AutoDraw Payment Plan. \$166.11 will be drawn from your bank account within 11 days after the due date of 02/12/2019.

Saint Paul Public Library is now FINE FREE.
Library users will no longer be charged overdue fines on late materials.
Visit your local library and/or sppl.ord/fine-free to learn more!

Moving? Please call Customer Service at 651-266-6350; TDD hearing impaired at 651-266-6299
E-mail us at <u>waterinquiries@stpaul.gov</u> To pay your bill online go to https://billpay.saintpaulwater.com

Detach here and mail bottom portion with your payment. Saint Paul Regional Water Services 1900 Rice St.

Account Number:

0348558

Saint Paul, MN 55113-6810

Customer Number: Route Number: 080801

Service Address

300-510

Make Checks Payable to 'SPRWS'

254 MARIA AVE ST. PAUL

THOMAS GILBERTSON

254 MARIA AVE SAINT PAUL MN 55106-6208 FOR YOUR RECORDS

DO NOT PAY

Water Usage

Water usage is based on the meter reading for the current period. ESTIMATE indicates we were unable to read the meter. If your current bill is estimated, call the Meter Office at 651-266-6850 to schedule an appointment as we need to get inside and troubleshoot Note: One billing unit equals 100 cu. ft. or 748

gallons of water. Billing Periods

Accounts are billed quarterly for residential and monthly for commercial.

Water Rate Settings

Water rates consist of water usage charges, a water service base fee, and a water main replacement surcharge. Water rates are changed periodically to cover increased costs for water treatment, chemicals, electric power, fuel, maintenance of the supply and distribution systems, and other general expenses. Changes in water rates are proposed by resolution of the Board of Water Commissioners and put into effect upon confirmation by the Saint Paul City Council.

Water Usage Charges

Winter* \$2.86 per 100cu.ft. Summer** \$2.96 per 100cu.ft.
For accounts with 1-inch and smaller melers:

- Winter rates apply to bills sent during January through May, and December.
 - ** Summer rates apply to bills sent during June through November.

For accounts with 1 1/2 -inch and larger meters:

- Winter rates apply to bills sent during January through April, November and December.
- ** Summer rates apply to bills sent during May through October.

Water Service Base Fee
A water service base fee shall be charged to all active domestic and commercial water service accounts in the SPRWS service area. The amount of the fee shall be determined by water meter size and shall be applied during established billing cycles, as shown below

	Service Base	R-O-W	
Meter Size	Fee	Fee	Bill Cycle
< 1"	\$18.00	\$4.50	per quarter
1"(Single Family)	\$18.00	\$4.50	per quarter
1"(other)	\$45.00	\$1125	per quarter
1 72"	\$30.00	\$7.58	per month
2"	\$48.00	\$12.08	per month
3"	\$96.00	\$24.17	per month
4"	\$150.00	\$37.75	per month
6"	\$300.00	\$75.50	per month
8"	\$480.00	\$120.83	per month
10"	\$690.00	\$173.85	per month
12"	\$1,290.00	\$324.65	per month

1-inch single family dwelling is an account supplied by a dedicated 1-inch or smaller street service connection and for which the property structure is described in County Property Tax Records as either Single Family Dwelling or Townhome.

Water Main Replacement Surcharge

A charge of 20 cents per billing unit is added to pay for the replacement of water main.

Sewer Rate Settings

Sanitary sewer service charges are established annually by the Saint Paul City Council. If you have any questions regarding your sanitary sewer charges, please call

Saint Paul Public Works 651-268-6234 **Sewer Division**

Sanitary Sewer Charges consist of a volume charge and a base charge.

Sanitary Sewer Volume Charge: The volume of metered water in billing units multiplied by \$4.33.

For single and two-family homes, the volume charge for the first quarterly billing of the year is based on the measured water consumption prorated to a 91-day standard. This will serve as the maximum charge for all other billing periods throughout the year. but the actual amount billed may be lower depending on water usage.

For all other properties, the sewer volume charge is based on metered water for each billing period.

Minimum Volume Charge:

For properties with low or no metered water, minimum volume charges are applied based on the size of the water meter as shown in the table below. minimum sewer bill is the base charge plus the minimum volume charge.

Sanitary Sewer Base Charge

A sanitary sewer base fee shall be levied and assessed to every property based upon water meter size and shall be applied during every billing cycle, as shown below.

10" \$492.00 \$58.31 per month	Meter Size < 1" 1" (Single Family) 1" (other) 1 1 1/2" 2" 3" 4" 6" 6"	Charge \$7.20 \$7.20 \$12.60 \$8.60 \$20.00 \$42.00 \$104.00 \$200.00 \$344.00	Sase Sase Sase Sase Sase Sase Sase Sase	Bill Cycle per quarter per quarter per quarter per month per month per month per month per month
10" \$492.00 \$58.31 per month	6*	\$200.00	\$37.11	per month
12" \$880.00 \$67.44 per mont	10° 12°	\$492.00	\$58.31	per month per month

Sales Tax

A 6.875% state sales tax is applied to non-residential accounts plus a 0.5% local sales tax is applied to non-residential accounts in the City of Saint Paul.

Transit Tax

A 0.50% transit tax is applied to non-residential accounts.

Minnesota Safe Drinking Water Act The Minnesota Department of Health via the Federal Safe Drinking Water Act (Statute 144.3831) requires we charge 53 cents per month or \$1.59 per quarter for testing public water supplies.

R-O-W Recovery Fee
The Right of Way Recovery Fee is collected to reimburse the city of Saint Paul for costs it incurs due to the water utility infrastructure being in the city right-of-way. The R-O-W recovery fee is based on your meter size.

Meter Reading Fee: Per reading fee for the properties that have an exterior-mounted, non-radio metering system (Touchpad)

Bill Problems

If you dispute this bill, please call 651-268-6350. You are entitled to a hearing before an impartial hearing officer who will make a recommendation regarding resolution of your concerns.

Payment Responsibility
Property owners are responsible for all water bills issued against their property. If a property owner desires to have the bills sent to a tenant, SPRWS desires to have the bills sent to a tenant, SPRWS will agree to do so; however, all charges for water and sewer services are a continuing statutory lien against the property until they are paid. Unpaid charges that are delinquent as of November 15th of each year may be certified to the County Auditor, at SPRWS' discretion, to be collected with the real estate taxes for the property.

NOTE: "Due Date" means date to be received by the SPRWS. SPRWS is not responsible for late payments caused by a delay in the mail service.

Late Charge

Water bills are considered delinquent if not paid within 30 days, at which time a 5% late charge will be added to your bill.

Returned Checks

A \$30.00 fee will be charged for all returned check and "Automatic Withdrawal" returns.

Saint Paul Regional Water Services

SPRWS is a publicly owned corporation operating as a self-supporting non-profit entity. It is financed solely by the sales of water and fees for other services. It receives no other outside financial support or tax subsidy.

WATER SERVICES PHONE NUMBERS

Customer Service 651-266-6350 TDD Hearing Impaired Calt 7:30 a.m. - 4:30 p.m. EMERGENCY SERVICE 651-266-6299 Mon - Fri 651-266-6868