

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



Ready for a home loan?

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


EQUAL OPPORTUNITY
LENDER
Heritage Bank NA
Member FDIC

NMLS ID# 446490

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	Account Number	Ending Balance
CAREFREE CHECKING	[REDACTED]	\$1,338.87

BEFORE YOU START-

[illegible]

1. Automatic loan payments.
2. Automatic savings transfers.
3. Service charges.
4. Debit memos.
5. Other automatic deductions and payments.

**SHOULD AGREE WITH YOUR REGISTER
BALANCE AFTER DEDUCTING SERVICE CHARGE
(IF ANY) SHOWN ON THIS STATEMENT.**

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	Description	Debits	Credits	Balance
05/01/2019	Beginning Balance			\$1,109.66
05/01/2019	CARRINGTON MTG MTG PYMT XXXXX	\$852.14		\$257.52
05/02/2019	VENMO CASHOUT XXXXX2210		\$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	POS WITHDRAWAL. 05/04 20:11 MNRD-MAPL 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 NTRWK XXXXX SPA	\$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 ON 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	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	POS WITHDRAWAL. 05/18 22:19 LOWE'S #2313 WEST ST PAUL MN 001 913800676636	\$4.25		\$734.55
05/20/2019	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- [REDACTED] (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
05/30/2019	VENMO CASHOUT XXXX [REDACTED]		\$457.78	\$873.08
05/31/2019	VENMO CASHOUT XXXX [REDACTED]		\$465.79	\$1,338.87
05/31/2019	Ending Balance			\$1,338.87



Saint Paul Regional Water Services
1900 Rice St.
Saint Paul, MN 55113-6810

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: 0348558
Customer Number: 080801
Billing Date: 01/28/2019
Due Date: 02/12/2019

THOMAS GILBERTSON
254 MARIA AVE
SAINT PAUL MN 55106-6208



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
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METER READINGS

(Your Meter Size: 5/8")

Previous Date	Previous Reading	Current Date	Current Reading	Usage	Days
10/15/18	354	1/15/19	372	18	92
Total				18	92

Last Year	1/17/2018	23	97
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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.org/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 waterinquiries@stpaul.gov 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.

Saint Paul, MN 55113-6810

Account Number: 0348558
Customer Number: 080801
Route Number: 300-510

Make Checks Payable to 'SPRWS'

Service Address
254 MARIA AVE
ST. PAUL

THOMAS GILBERTSON
254 MARIA AVE
SAINT PAUL MN 55106-6208

FOR YOUR RECORDS

DO NOT PAY

080801034855800000166110

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 the metering problem.

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 meters:

* 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

Meter Size	Service Base Fee	R-O-W Fee	Bill Cycle
< 1"	\$18.00	\$4.50	per quarter
1"(Single Family)	\$18.00	\$4.50	per quarter
1"(other)	\$45.00	\$11.25	per quarter
1 1/2"	\$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	\$324.85	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
Sewer Division 651-266-6234

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. The 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.

Meter Size	Min Vol Charge	Base Charge	Bill Cycle
< 1"	\$7.20	\$9.00	per quarter
1" (Single Family)	\$7.20	\$9.00	per quarter
1" (other)	\$12.60	\$24.93	per quarter
1 1/2"	\$8.60	\$11.73	per month
2"	\$20.00	\$14.85	per month
3"	\$42.00	\$21.00	per month
4"	\$104.00	\$26.25	per month
6"	\$200.00	\$37.11	per month
8"	\$344.00	\$48.95	per month
10"	\$492.00	\$58.31	per month
12"	\$680.00	\$67.44	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 651-266-6350. 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 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 651-266-6299
Call: 7:30 a.m. - 4:30 p.m. Mon - Fri
EMERGENCY SERVICE 651-266-6868