

[REDACTED] Bank
Billings MT 59105-0850

000 00043 01
ACCOUNT:

PAGE: 1
[REDACTED] 1 02/21/2007

TELEPHONE: 406 [REDACTED]

EXHIBIT 7 BUH
DATE 2-9-09
NB 396

*****AUTO**ALL FOR AADC 590
2473 0.6930 AB 0.317 12 2 50
MARGARET [REDACTED]

45
2
25

=====
Put cash in your piggy bank. Sign up for a VISA Credit Card today!
Low rate, rewards for purchases, great savings on balance transfers.
=====
Free Checking ACCOUNT 4 [REDACTED] 1
=====

LAST STATEMENT 01/19/07 335.64-
2 CREDITS 2,677.00
40 DEBITS 2,614.64
THIS STATEMENT 02/21/07 273.28-

----- DEPOSITS -----
REF #.....DATE.....AMOUNT REF #.....DATE.....AMOUNT REF #.....DATE.....AMOUNT
01/24 524.00 02/09 2,153.00

----- CHECKS -----
CHECK #..DATE.....AMOUNT CHECK #..DATE.....AMOUNT CHECK #..DATE.....AMOUNT
1599*01/29 40.00 1660 02/12 200.00 1672 02/12 50.00
1651 01/31 51.00 1661 02/12 200.00 1673 02/12 50.00
1652 01/24 100.00 1662 02/12 200.00 1674 02/12 50.00
1653*01/25 6.66 1663*02/09 52.69 1675*02/12 100.00
1655 01/25 33.47 1667 02/12 25.00 1684 02/21 100.00
1656 01/31 40.00 1668 02/12 25.00 1685*02/21 25.00
1657 01/31 10.00 1669 02/12 25.00 1687 02/21 25.00
1658 01/31 37.03 1670 02/12 50.00
1659 02/12 200.00 1671 02/12 50.00

25 Checks

(*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

----- OTHER DEBITS -----
DESCRIPTION DATE AMOUNT
ATM TRANSACTION FEE 01/25 1.00
2945-1432 MAIN ST BILLINGS MT 01/25 82.00
Overdraft Charge 01/26 52.00
Kum and Go #0828 CHECKPAYMT 01654 BILLMT 01/26 68.30
Overdraft Charge 01/29 26.00

*** CONTINUED ***

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Billings MT 59105-0850

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PAGE: 2
02/21/2007

TELEPHONE: 406-[REDACTED]

MARGARET [REDACTED]

Free Checking ACCOUNT 4 [REDACTED] 1

OTHER DEBITS

DESCRIPTION	DATE	AMOUNT
Overdraft Charge	01/30	26.00
Continuous Overdraft Charge	01/31	24.00
Overdraft Charge	02/01	104.00
Continuous Overdraft Charge	02/07	24.00
NSF Return Charge	02/07	156.00
SUPERVALU (ALB) REDEPCHECK 1664	02/13	47.49
NSF Return Charge	02/14	156.00
NSF Return Charge	02/15	26.00
Continuous Overdraft Charge	02/20	24.00
NSF Return Charge	02/21	52.00

671.00 overdraft fees

DAILY BALANCE

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01/24	88.36	01/31	409.10-	02/13	134.72
01/25	34.77-	02/01	513.10-	02/14	21.28-
01/26	155.07-	02/07	693.10-	02/15	47.28-
01/29	221.07-	02/09	1,407.21	02/20	71.28-
01/30	247.07-	02/12	182.21	02/21	273.28-



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Account Features

Checking Accounts > Account Features > Checking Account Advance

- Overdraft Protection
- Direct Deposit
- AutoPay
- Auto Transfer
- Checking Account Advance
- Uni-Statement

Related Links

- Account Access
- Achieve Your Goals
- Email from U.S. Bank
- Products & Services
- Resources

Checking Account Advance

Get cash fast when you need it most.

When an unexpected expense occurs, you can get cash fast from U.S. Bank. With Checking Account Advance, eligible¹ checking account customers with direct deposit can advance funds from their next deposit. If you are eligible, **no application or approval process** is necessary!

Here are the key features of Checking Account Advance:

- Advance amount is deposited directly into your checking account and available for your immediate use
- You pay just \$1.00 for every \$10.00 advanced (minimum advance amount is \$20.00²)
- Advance limit is equal to \$500³ or 1/2 your total monthly direct deposit amount, whichever is less
- Outstanding advances are automatically paid with your next direct deposit of \$100 or more

How do I start using Checking Account Advance?

It's easy! You can access your funds seven days a week, 24-hours a day by:

- **Online** - Login to U.S. Bank Internet Banking and choose the **Cash Advance** link in the left menu. If you don't currently use Internet Banking, enroll now.
- **ATM⁴** - select 'Cash Withdrawals or Advances', then 'Advance to Checking Account'
- **Phone** - call 1.800.USBANKS (1.800.872.2657)
- **Branch** - visit a teller or personal banker

Locate a U.S. Bank Branch or ATM

Terms and Conditions

¹ You are eligible if you have been a customer for at least 6 months, have regular monthly direct deposits of \$100 or more and your checking account is in good standing.

² If your checking account is overdrawn, your minimum advance amount must bring your account to a \$0 balance.

³ The following states have different maximum advance amounts: AR --\$400, MN--\$360, CA and MT--\$300.

⁴ Available at most U.S. Bank ATMs.

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How does the cost of a deferred deposit loan compare to the common alternatives?

CREDIT ALTERNATIVE	\$100 DEFERRED DEPOSIT LOAN	\$100 OVERDRAFT BANK FEE	CREDIT CARD LATE FEE ON \$100 BILL	LATE/DISCONNECT FEE ON \$100 UTILITY BILL	\$100 BOUNCED CHECK NSF/MERCHANT
Fee	\$15.00	\$27.40	\$37.00	\$46.16	\$54.04
APR	391%	701%	965%	1204%	1409%

Sources: Avg. NSF fee \$27.40 (Bankrate.com, Fall 2006); Avg. merchant returned check fee \$26.64 (2006 CFSA fee survey); Avg. utility late and reconnect fee (2006 CFSA fee survey); Avg. credit card late fee (Credit Cards: Increased Complexity in Rates and Fees, Government Accountability Office, 2006); Avg. overdraft protection fee (Bankrate.com 2005); Typical payday advance fee (CFSA).

Customers have alternatives to deferred deposit loans but choose a deferred deposit loan because it is more economical than the alternatives.

How would House Bill 396 affect consumers and the Montana economy if it were to pass?

- Hundreds of jobs would be eliminated across the state due to business closures. Many of the jobs eliminated provide health benefits, dental benefits and retirement plans.
- Thousands of consumers would lose the option of obtaining a deferred deposit loan to help in a time of need and consequently would be driven to use more costly alternatives such as overdraft protection, bounced check fees, late fees and possibly unregulated out-of-state or off-shore internet lenders. Ultimately consumers are hurt rather than protected.
- House Bill 396 eliminates less expensive deferred deposit loans as an alternative to responsible consumers, because of the abuse of this credit product by a small number of borrowers.

What laws and rules are currently in place for regulating lenders in the State of Montana?

- The maximum loan amount is \$300
- Loans cannot be refinanced or rolled over
- If a check is returned, there is not on going interest calculation
- The maximum fee allowed is 25 percent of the loan amount
- Consumers have the right to rescind (cancel) the loan at no charge to them, by 5 PM the business day following the loan
- A criminal background check must be performed on every employee working at a lenders office
- Complete disclosures on terms, fees and APR's must be disclosed clearly and completely in accordance with Federal regulation Z
- Every office is examined by the Division of Banking on an annual basis to ensure complete compliance with all laws and regulations
- A brochure is given to every customer with cautions and recommendations regarding obtaining a loan. Also included is a phone number for the Montana Division of Banking and Financial Institutions.

House Bill 396 would hurt Montana consumers, small business, and the economy.

Please Vote No on House Bill 396.

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