B 10 (Official Form 10) (04/10)

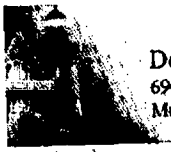
UNITED STATES BANKRUPTCY COURT Allegro Law Keith A Nelms — **PROOF OF CLAIM**

Name of Debtor: Allegro LAW Keith Nelms — Case Number: 10-30631

NOTE: *This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.*

Name of Creditor (the person or other entity to whom the debtor owes money or property): Dennis North

Name and address where notices should be sent:



Dennis North
6901 Evanston Ave.
Muskegon, MI 49442-9446

Telephone number: 231-215-0642

☐ Check this box to indicate that this claim amends a previously filed claim.
Court Claim Number: 10-30631 (*If known*)
Filed on: ?

Name and address where payment should be sent (if different from above):

Telephone number:

☐ Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

☐ Check this box if you are the debtor or trustee in this case.

1. Amount of Claim as of Date Case Filed: $ 3,886.00

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. Basis for Claim: Services Performed
(See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 3322

3a. Debtor may have scheduled account as: _____
(See instruction #3a on reverse side.)

4. Secured Claim (See instruction #4 on reverse side.)
Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.

Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other
Describe:

Value of Property: $_____ **Annual Interest Rate** _____%

Amount of arrearage and other charges as of time case filed included in secured claim, if any: $_____ **Basis for perfection:** _____

Amount of Secured Claim: $_____ **Amount Unsecured:** $_____

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5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

Specify the priority of the claim.

☐ Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

☐ Wages, salaries, or commissions (up to $11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507 (a)(4).

☐ Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5).

☐ Up to $2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7).

☐ Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8).

☐ Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(__).

Amount entitled to priority:

$_____

**Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (*See instruction 7 and definition of "redacted" on reverse side.*)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

Date: 5/6/10

Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

Dennis North

Penalty for presenting fraudulent claim: Fine of up to $500,000 o

Allegro Law
00000018

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U.S. BANKRUPTCY COURT
MONTGOMERY, ALABAMA

SERVICE 1 Federal Credit Union

P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (366), is likewise disclosed after the account number.

NCUA

From:	3/01/09	To:	3/31/09
		Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

Saving has never been more rewarding! Open a CD online between April 1 and May 31, 2009 and you will be entered to win a 32GB Apple iPod Touch. Visit www.servicelfcu.com for complete contest details.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 3/31/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	3/12/09	5.07
001	CHECKING	3/25/09	15.12
700	INDIRECT CL-END	3/25/09	5,079.99
786	ODP LOANS	0/00/00	.00

SHARE ACCOUNTS **********

000: REGULAR SHARES

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
3/01/09	* Beginning Balance *					355.00
3/06/09	OVERDRAFT TRANSFER		722111-001		50.00	305.00
3/09/09	OVERDRAFT TRANSFER		722111-001		50.00	255.00
3/09/09	OVERDRAFT TRANSFER		722111-001		100.00	155.00
3/12/09	PHONE TFR/DENNIS	59	722111-001		100.00	55.00
3/12/09	PHONE TRANS/DENNIS	17	722111-001		50.00	5.00
3/31/09	SHARE DIVIDEND			.07		5.07
	Your Annual Percentage Yield Earned (APYE) is .30%, based on an Average Balance of 94.11 for the 90 day period ending 3/31/09.					
3/31/09	** Ending Balance **					5.07

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	** Check Recon ** Chk #	Amount
3/01/09	* Beginning Balance *						156.47	1031	65.00
3/01/09	POS/WDR 906000007425					20.00	136.47	1037*	636.54
	3239 Hts Ravenna rd		Muskegon	MI				1038	71.23
3/01/09	POS/WDR 906000104576					48.83	87.64	1039	84.50
	5326 S. HARVEY ST		MUSKEGON	MI				1040	56.90
3/02/09	DBT/WDR 905900017760					6.00	81.64	1041	65.19
	VANS CAR WASH		MUSKEGON	MI				1042	4.10
3/02/09	CHECKING DEPOSIT	59			100.00		181.64	1043	52.80
3/02/09	DBT/WDR 906000012340					3.28	178.36	1044	15.05
	MCDONALD'S F24068	Q17	FRUITPORT	MI				1045	52.00
3/02/09	POS/WDR 906100829974					9.00	169.36	1047*	61.67
	GROVER PHARMACY INC		FRUITPORT	MI				1048	54.99
3/02/09	POS/WDR 906100110875					21.38	147.98	1049	24.25
	5326 S. HARVEY ST		MUSKEGON	MI				1050	15.05
3/02/09	CHECK 00420000130	1038				71.23	76.75	1051	26.95
3/03/09	ACH/US TREASURY 310				1,322.00		1,398.75	1052	6.73
	SOC SEC								
3/03/09	DBT/WDR 906100011108					8.50	1,390.25		
	GRAND HAVEN 9		GRAND HAVEN	MI					
3/03/09	POS/WDR 906200456023					7.16	1,383.09		
	1879 EAST SHERM		MUSKEGON	MI					
3/03/09	POS/WDR 906200000011					19.37	1,363.72		
	11260 MICHIGAN		NUNICA	MI					
3/03/09	POS/WDR 906200394864					80.36	1,283.36		

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	Chk #	Amount
	1879 EAST SHERM		MUSKEGON	MI					
3/03/09	ACH/MUSK CHRONICLE	1044				15.05	1,268.31		
	CHK# 1044	CHECK PYMT							
3/03/09	CHECK 00445800240	1031				65.00	1,203.31		
3/04/09	DBT/WDR 906200008739					2.96	1,200.35		
	MCDONALD'S F13977	Q17	MUSKEGON	MI					
3/04/09	ACH/USDA RD CSC USB	1037				636.54	563.81		
	CHK# 1037	PAYMENT							
3/04/09	CHECK 00412300110	1042				4.10	559.71		
3/05/09	POS/WDR 906400120814					24.84	534.87		
	5326 S. HARVEY ST		MUSKEGON	MI					
3/05/09	POS/WDR 906400622705					13.73	521.14		
	2035 EAST SHERMAN BLVD		MUSKEGON	MI					
3/05/09	ACH/PROG MICHIGAN					113.94	407.20		
	INS PREM								
3/05/09	CHECK 00103200770	1041				65.19	342.01		
3/06/09	ACH/ALLEGRO LAW FIRM					224.00	118.01		
	PAYMENT								
3/06/09	CHECK 00300900100	1043				52.80	65.21		
3/06/09	OVERDRAFT TRANSFER	1039	722111-000		50.00		115.21		
3/06/09	CHECK 00300300680	1039				84.50	30.71		
3/06/09	O/D TRANSFER CHARGE	1039				3.00	27.71		
3/07/09	POS/WDR 906600679986					18.98	8.73		
	2035 EAST SHERMAN BLVD		MUSKEGON	MI					
3/09/09	OVERDRAFT TRANSFER		722111-000		50.00		58.73		
3/09/09	O/D TRANSFER CHARGE					3.00	55.73		
3/09/09	POS/WDR 906700186199					24.36	31.37		
	15000 U.S.31		GRAND HAVEN	MI					
3/09/09	POS/WDR 906700005787					27.00	4.37		
	14750 Mercury Dr		Grand Haven	MI					
3/09/09	OVERDRAFT TRANSFER	1040	722111-000		100.00		104.37		
3/09/09	CHECK 00431900670	1040				56.90	47.47		
3/09/09	O/D TRANSFER CHARGE	1040				3.00	44.47		
3/10/09	POS/WDR 906900787797					10.57	33.90		
	2035 EAST SHERMAN BLVD		MUSKEGON	MI					
3/10/09	POS/WDR 906900145764					7.48	26.42		
	5326 S. HARVEY ST		MUSKEGON	MI					
3/10/09	CHECKING DEPOSIT	59			150.00		176.42		
3/11/09	CHECK 00301800280	1045				52.00	124.42		
3/12/09	PHONE TFR/DENNIS	59	722111-000		100.00		224.42		
3/12/09	PHONE TRANS/DENNIS	17	722111-000		50.00		274.42		
3/13/09	CHECKING DEPOSIT	17			70.00		344.42		
3/13/09	POS/WDR 907200160350					26.42	318.00		
	5326 S. HARVEY ST		MUSKEGON	MI					
3/14/09	CHECKING DEPOSIT	53			30.00		348.00		
3/16/09	CHECKING DEPOSIT	56			10.00		358.00		
3/17/09	CHECK 00302600040	1047				61.67	296.33		
3/18/09	ACH/DIRECTV	1048				54.99	241.34		
	CHK# 1048	CHECKPYMT							
3/20/09	CHECKING DEPOSIT	15			60.00		301.34		
3/24/09	ACH/MUSK CHRONICLE	1050				15.05	286.29		
	CHK# 1050	CHECK PYMT							
3/24/09	CHECK 00220600010	1052				6.73	279.56		
3/24/09	CHECK 00213600160	1049				24.25	255.31		
3/25/09	CHECK 00320300610	1051				26.95	228.36		
3/25/09	AUTO. FUNDS TRANSFER		722111-700			213.24	15.12		
3/31/09	** Ending Balance **						15.12		

NSF FEE summary this period: .00 Year-to-Date: .00
C.P./NON RETURN FEE summary this period: .00 Year-to-Date: .00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
3/01/09	* Beginning Balance *					5,274.19	
3/25/09	AUTO. FUNDS TRANSFER		722111-001		213.24	5,079.99	19.04
3/31/09	** Ending Balance **					5,079.99	

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786:*ODP LOANS

No Activity on Account, Last Trans Date: 0/00/00 Balance: .00

SERVICE Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

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Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

From:	1/01/09	To:	1/31/09
		Member #:	722111

ATTENTION ATM/DEBIT CARD HOLDERS:
Did you receive your new Debit Card and PIN? New cards were sent out in January. If you have not received yours, please contact the credit union at 1-800-879-9697.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 1/31/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	3/31/08	5.00
001	CHECKING	1/31/09	106.37
700	INDIRECT CL-END	1/06/09	5,451.93
786	ODP LOANS	0/00/00	.00

SHARE ACCOUNTS **********

000: REGULAR SHARES

No Activity on Account, Last Trans Date: 3/31/08 Balance: 5.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance
1/01/09	* Beginning Balance *						545.49
1/02/09	DBT/WDR 00124364316 GROVER PHARMACY INC		FRUITPORT	MI		6.00	539.49
1/02/09	ACH/US TREASURY 310 SOC SEC				1,322.00		1,861.49
1/02/09	CHECKING DEPOSIT	17			420.00		2,281.49
1/02/09	POS/WDR 900284000015 11260 MICHIGAN AVE		NUNICA	MI		42.97	2,238.52
1/03/09	POS/WDR 007669 14750 Mercury Dr		Grand Haven	MI		17.34	2,221.18
1/03/09	POS/WDR 900300132834 5326 S. HARVEY ST		MUSKEGON	MI		44.83	2,176.35
1/05/09	POS/WDR 900400137580 5326 S. HARVEY ST		MUSKEGON	MI		21.36	2,154.99
1/05/09	DBT/WDR 47115247615 VANS CAR WASH		MUSKEGON	MI		10.00	2,144.99
1/05/09	POS/WDR 900509891180 2035 EAST SHERMAN BLVD		MUSKEGON	MI		10.55	2,134.44
1/05/09	POS/WDR 009983 2277 E Broadway		Muskegon	MI		13.00	2,121.44
1/05/09	ACH/HOME DEPOT/EXPO CHK# 1019	1019	CHECK PYMT			100.00	2,021.44
1/05/09	ACH/MUSK CHRONICLE CHK# 1016	1016	CHECK PYMT			15.05	2,006.39
1/05/09	ACH/USDA RD CSC USB CHK# 1013	1013	PAYMENT			636.57	1,369.82
1/06/09	CHECKING CASH W/D	59				213.24	1,156.58
1/06/09	ACH/ALLEGRO LAW FIRM PAYMENT					775.00	381.58
1/06/09	ACH/Sportsmans Guide CHK# 1017	1017	CHECKPAYMT			66.45	315.13
1/06/09	ACH/PROG MICHIGAN INS PREM					108.21	206.92
1/06/09	CHECK 00306000310	1014				21.95	184.97

** Check Recon **

Chk #	Amount
1013	636.57
1014	21.95
1015	23.00
1016	15.05
1017	66.45
1018	37.97
1019	100.00
1020	31.69
1022*	54.99
1023	80.00

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	Chk #	Amount
1/06/09	CHECK 00214300670	1015				23.00	161.97		
1/06/09	CHECK 00304000560	1020				31.69	130.28		
1/07/09	CHECK 00411300530	1018				37.97	92.31		
1/08/09	POS/WDR 900800155206					16.47	75.84		
	5326 S. HARVEY ST		MUSKEGON	MI					
1/09/09	POS/WDR 008422					13.00	62.84		
	3239 Hts Ravenna rd		Muskegon	MI					
1/15/09	CHECKING DEPOSIT	56			20.00		82.84		
1/17/09	POS/WDR 901716000013					13.02	69.82		
	11260 MICHIGAN AVE		NUNICA	MI					
1/17/09	POS/WDR 901700198805					15.71	54.11		
	5326 S. HARVEY ST		MUSKEGON	MI					
1/19/09	POS/WDR 901800104880					35.06	19.05		
	5326 S. HARVEY ST		MUSKEGON	MI					
1/19/09	POS/WDR 009003					14.89	4.16		
	3239 Hts Ravenna rd		Muskegon	MI					
1/23/09	CHECKING DEPOSIT	58			150.00		154.16		
1/23/09	POS/WDR 902300126321					11.10	143.06		
	5326 S. HARVEY ST		MUSKEGON	MI					
1/26/09	POS/WDR 902600008443					8.00	135.06		
	3239 Hts Ravenna rd		Muskegon	MI					
1/26/09	ACH/DIRECTV	1022				54.99	80.07		
	CHK# 1022	CHECKPYMT							
1/29/09	CHECK 00306000950	1023				80.00	.07		
1/30/09	ACH/SHEET METAL NATN				177.00		177.07		
	DEBITS								
1/30/09	POS/WDR 903000000020					22.69	154.38		
	11260 MICHIGAN AVE		NUNICA	MI					
1/31/09	POS/WDR 903100164189					48.01	106.37		
	5326 S. HARVEY ST		MUSKEGON	MI					
1/31/09	** Ending Balance **						106.37		

NSF FEE summary this period: .00 Year-to-Date: .00
C.P./NON RETURN FEE summary this period: .00 Year-to-Date: .00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
1/01/09	* Beginning Balance *					5,619.91	
1/06/09	CL END LN PAYMENT	59			213.24	5,451.93	45.26
1/31/09	** Ending Balance **					5,451.93	

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786:*ODP LOANS

No Activity on Account, Last Trans Date: 0/00/00 Balance: .00

SERVICE 1 Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (366), is likewise disclosed after the account number.

NCUA

From:	2/01/09	To:	2/28/09
		Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

Save for the future with an IRA from Service 1 FCU! There is still time to contribute to your 2008 IRA and your earnings may be tax-free. Visit www.service1fcu.com or call 1-800-879-9697 for complete details.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 2/28/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	2/26/09	355.00
001	CHECKING	2/27/09	156.47
700	INDIRECT CL-END	2/25/09	5,274.19
786	ODP LOANS	0/00/00	.00

SHARE ACCOUNTS **********

000: REGULAR SHARES

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
2/01/09	* Beginning Balance *					5.00
2/17/09	REG SHARES DEPOSIT	41		490.00		495.00
2/20/09	PHONE TRANS/DENNIS	17	722111-001		40.00	455.00
2/20/09	PHONE TRAN/DENNIS	47	722111-001		50.00	405.00
2/26/09	OVERDRAFT TRANSFER		722111-001		50.00	355.00
2/28/09	** Ending Balance **					355.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	** Check Recon ** Chk #	Amount
2/01/09	* Beginning Balance *						106.37	1024	636.57
2/01/09	POS/WDR 903200005496					12.23	94.14	1025	84.63
	3239 Hts Ravenna rd		Muskegon	MI				1026	40.65
2/02/09	POS/WDR 903300639138					13.88	80.26	1027	39.23
	2238 WAL-SAMS		MUSKEGON	MI				1028	24.00
2/02/09	POS/WDR 903300037010					40.00	40.26	1029	15.05
	11 NORTH MAPLE		GRANT	MI				1030	27.35
2/02/09	POS/WDR 903300388863					3.00	37.26	1033*	43.45
	GROVER PHARMACY INC		FRUITPORT	MI				1035*	9.00
2/03/09	ACH/US TREASURY 310				1,322.00		1,359.26	1036	24.25
	SOC SEC								
2/03/09	DBT/WDR 903300012619					10.00	1,349.26		
	FAMILY HEALTH CARE-MED		GRANT	MI					
2/03/09	DBT/WDR 903300011814					9.30	1,339.96		
	MCDONALD'S F13977	Q17	MUSKEGON	MI					
2/03/09	CHECK 00301700570	1025				84.63	1,255.33		
2/04/09	ACH/MUSK CHRONICLE	1029				15.05	1,240.28		
	CHK# 1029	CHECK PYMT							
2/05/09	POS/WDR 903600000006					33.99	1,206.29		
	11260 MICHIGAN AVE		NUNICA	MI					
2/05/09	POS/WDR 903600185062					12.02	1,194.27		
	5326 S. HARVEY ST		MUSKEGON	MI					
2/05/09	ACH/USDA RD CSC USB	1024				636.57	557.70		
	CHK# 1024	PAYMENT							
2/05/09	ACH/PROG MICHIGAN					113.96	443.74		
	INS PREM								
2/06/09	CHECKING DEPOSIT	56			190.00		633.74		
2/06/09	POS/WDR 903700265200					22.54	611.20		

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance	Chk #	Amount
	5586 APPLE DR.		MUSKEGON MI					
2/06/09	ACH/ALLEGRO LAW FIRM PAYMENT				224.00	387.20		
2/06/09	CHECK 00319800240	1028			24.00	363.20		
2/06/09	CHECK 00319000290	1030			27.35	335.85		
2/06/09	DBT/WDR 903600021538				10.00	325.85		
	VANS CAR WASH		MUSKEGON MI					
2/09/09	DBT/WDR 903800020783				64.41	261.44		
	SHP*SWANSON HLTH PROD		800-437-4148 ND					
2/09/09	DBT/WDR 903900019536				7.30	254.14		
	QUIZNOS #12283	QPS	GRAND HAVEN MI					
2/09/09	CHECK 00313500840	1027			39.23	214.91		
2/09/09	CHECK 00300300870	1026			40.65	174.26		
2/12/09	POS/WDR 904300119545				61.93	112.33		
	5326 S. HARVEY ST		MUSKEGON MI					
2/16/09	CHECKING DEPOSIT	17		70.00		182.33		
2/16/09	CHECKING DEPOSIT	17		35.00		217.33		
2/18/09	CHECK 00436300120	1033			43.45	173.88		
2/20/09	PHONE TRANS/DENNIS	17	722111-000	40.00		213.88		
2/20/09	PHONE TRAN/DENNIS	47	722111-000	50.00		263.88		
2/20/09	POS/WDR 905100600546				11.12	252.76		
	5586 APPLE DR.		MUSKEGON MI					
2/23/09	POS/WDR 905300173011				13.12	239.64		
	5326 S. HARVEY ST		MUSKEGON MI					
2/23/09	CHECK 00447200180	1035			9.00	230.64		
2/24/09	POS/WDR 905500180604				8.42	222.22		
	5326 S. HARVEY ST		MUSKEGON MI					
2/25/09	AUTO. FUNDS TRANSFER		722111-700		213.24	8.98		
2/26/09	OVERDRAFT TRANSFER	1036	722111-000	50.00		58.98		
2/26/09	CHECK 00201700370	1036			24.25	34.73		
2/26/09	O/D TRANSFER CHARGE	1036			3.00	31.73		
2/27/09	ACH/SHEET METAL NATN DEBITS			177.00		208.73		
2/27/09	POS/WDR 905800192287				52.26	156.47		
	5326 S. HARVEY ST		MUSKEGON MI					
2/28/09	** Ending Balance **					156.47		

NSF FEE summary this period: .00 Year-to-Date: .00
C.P./NON RETURN FEE summary this period: .00 Year-to-Date: .00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
2/01/09	* Beginning Balance *					5,451.93	
2/25/09	AUTO. FUNDS TRANSFER		722111-001		213.24	5,274.19	35.50
2/28/09	** Ending Balance **					5,274.19	

****

786:*ODP LOANS

No Activity on Account, Last Trans Date: 0/00/00 Balance: .00

STATEMENT OF ACCOUNT

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (365), is likewise disclosed after the account number.

NCUA

SERVICE 1 Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

From:	4/01/09	To:	4/30/09
		Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

Do we have your most recent email address? Make sure you are informed of the latest S1FCU happenings. Visit www.service1fcu.com and log into It's Me 247 Online Banking or call 1-800-879-9697 to update your information.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 4/30/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	3/12/09	5.07
001	CHECKING	4/28/09	11.25
700	INDIRECT CL-END	4/25/09	4,887.21
786	ODP LOANS	0/00/00	.00

SHARE ACCOUNTS **********

000: REGULAR SHARES

No Activity on Account, Last Trans Date: 3/12/09 Balance: 5.07

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	** Check Recon ** Chk #	Amount
4/01/09	* Beginning Balance *						15.12	1053	636.54
4/01/09	ACH/SHEET METAL NATN DEBITS				177.00		192.12	1054	90.80
								1055	25.99
4/01/09	POS/WDR 909100149294 5326 S. HARVEY ST		MUSKEGON	MI		57.83	134.29	1056	47.21
								1057	44.00
4/01/09	POS/WDR 909100000018 11260 MICHIGAN		NUNICA	MI		41.82	92.47	1058	15.05
								1059	17.95
4/01/09	POS/WDR 909100000019 11260 MICHIGAN		NUNICA	MI		7.37	85.10	1060	10.00
								1061	24.25
4/01/09	POS/WDR 909100571114 GROVER PHARMACY INC		FRUITPORT	MI		9.00	76.10	1062	54.99
4/01/09	POS/WDR 909100537788 5586 APPLE DR.		MUSKEGON	MI		39.24	36.86		
4/03/09	ACH/US TREASURY 310 SOC SEC				1,322.00		1,358.86		
4/03/09	POS/WDR 909300963401 2699 HENRY STREET		ROOSEVELT PK	MI		15.38	1,343.48		
4/03/09	POS/WDR 909300963501 2699 HENRY STREET		ROOSEVELT PK	MI		16.77	1,326.71		
4/03/09	POS/WDR 909300533701 2699 HENRY STREET		ROOSEVELT PK	MI		7.92	1,318.79		
4/03/09	POS/WDR 909300161535 5326 S. HARVEY ST		MUSKEGON	MI		25.14	1,293.65		
4/06/09	POS/WDR 909500786801 900 JACKSON STREET		GRAND HAVEN	MI		14.81	1,278.84		
4/06/09	DBT/WDR 909500031274 QUIZNOS #12283	QPS	GRAND HAVEN	MI		15.67	1,263.17		
4/06/09	CHECKING DEPOSIT	41			180.00		1,443.17		
4/06/09	ACH/HOME DEPOT/EXPO CHK# 1056	1056	CHECK PYMT			47.21	1,395.96		
4/06/09	ACH/MUSK CHRONICLE CHK# 1058	1058	CHECK PYMT			15.05	1,380.91		
4/06/09	ACH/USDA RD CSC PAYMENT					18.56	1,362.35		

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance	Chk #	Amount
4/06/09	CHECK 004002008l0	1055			25.99	1,336.36		
4/07/09	ACH/USDA RD CSC USB	1053			636.54	699.82		
	CHK# 1053	PAYMENT						
4/07/09	ACH/ALLEGRO LAW FIRM				224.00	475.82		
	PAYMENT							
4/07/09	ACH/PROG MICHIGAN				113.94	361.88		
	INS PREM							
4/08/09	CHECK 00309100770	1057			44.00	317.88		
4/09/09	CHECK 00203900260	1060			10.00	307.88		
4/09/09	CHECK 00303600330	1059			17.95	289.93		
4/10/09	CHECK 00303900600	1054			90.80	199.13		
4/13/09	ACH/DIRECTV	1062			54.99	144.14		
	CHK# 1062	CHECKPYMT						
4/14/09	CHECKING DEPOSIT	15		93.00		237.14		
4/14/09	CHECK COPY FEE	15			5.00	232.14		
4/17/09	CHECKING DEPOSIT	15		40.00		272.14		
4/20/09	POS/WDR 911000783011				9.00	263.14		
	GROVER PHARMACY INC		FRUITPORT MI					
4/21/09	CHECK 00206100290	1061			24.25	238.89		
4/24/09	POS/WDR 911400296748				5.00	233.89		
	5586 APPLE DR.		MUSKEGON MI					
4/25/09	POS/WDR 911500167797				4.40	229.49		
	5326 S. HARVEY ST		MUSKEGON MI					
4/25/09	AUTO. FUNDS TRANSFER		722111-700		213.24	16.25		
4/28/09	POS/WDR 911800087193				5.00	11.25		
	5586 APPLE DR.		MUSKEGON MI					
4/30/09	** Ending Balance **					11.25		

NSF FEE summary this period: .00 Year-to-Date: .00
C.P./NON RETURN FEE summary this period: .00 Year-to-Date: .00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
4/01/09	* Beginning Balance *					5,079.99	
4/25/09	AUTO. FUNDS TRANSFER		722111-001		213.24	4,887.21	20.46
4/30/09	** Ending Balance **					4,887.21	

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786:*ODP LOANS

No Activity on Account, Last Trans Date: 0/00/00 Balance: .00

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

STATEMENT OF ACCOUNT

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (366), is likewise disclosed after the account number.

NCUA

SERVICE 1 Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

From:	5/01/09	To:	5/31/09
		Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

WIN a GPS System! Give us your email address between June 1 and July 31, 2009 and you will be automatically entered to WIN a NEW Garmin GPS Navigation System. For complete contest details visit www.servicelfcu.com.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 5/31/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	3/12/09	5.07
001	CHECKING	5/29/09	65.11
700	INDIRECT CL-END	5/26/09	4,693.50
786	ODP LOANS	0/00/00	.00

SHARE ACCOUNTS **********

000: REGULAR SHARES

No Activity on Account, Last Trans Date: 3/12/09 Balance: 5.07

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance
5/01/09	* Beginning Balance *						11.25
5/01/09	ACH/SHEET METAL NATN DEBITS				177.00		188.25
5/01/09	ACH/US TREASURY 310 SOC SEC				1,322.00		1,510.25
5/01/09	CHECKING DEPOSIT	56			100.00		1,610.25
5/01/09	POS/WDR 912100194897 5326 S. HARVEY ST		MUSKEGON	MI		80.76	1,529.49
5/01/09	POS/WDR 912100203857 5586 APPLE DR.		MUSKEGON	MI		17.69	1,511.80
5/01/09	POS/WDR 912100157854 5586 APPLE DR.		MUSKEGON	MI		5.00	1,506.80
5/01/09	POS/WDR 912100910581 1236 E APPLE AV		MUSKEGON	MI		98.52	1,408.28
5/01/09	POS/WDR 912100955371 GROVER PHARMACY INC		FRUITPORT	MI		9.00	1,399.28
5/01/09	POS/WDR 912100971130 2035 EAST SHERMAN BLVD		MUSKEGON	MI		9.03	1,390.25
5/01/09	POS/WDR 912100992689 2035 EAST SHERMAN BLVD		MUSKEGON	MI		6.33	1,383.92
5/01/09	POS/WDR 912100000065 11260 MICHIGAN		NUNICA	MI		19.86	1,364.06
5/04/09	DBT/WDR 912100018034 HACKLEY PHARMACY WQPS		MUSKEGON	MI		5.68	1,358.38
5/04/09	DBT/WDR 912200030829 AIRLINE PET CLINIC		MUSKEGON	MI		40.55	1,317.83
5/04/09	DBT/WDR 912100030830 TIMOTHY I DILLIVAN DDS		MUSKEGON	MI		50.00	1,267.83
5/04/09	CHECKING DEPOSIT	15			90.00		1,357.83
5/04/09	ACH/MUSK CHRONICLE CHK# 1068	1068	CHECK PYMT			15.05	1,342.78
5/04/09	CHECK 00419000020	1065				62.58	1,280.20
5/05/09	DBT/WDR 912400027702 SHP*SWANSON HLTH PROD		800-437-4148	ND		81.81	1,198.39

** Check Recon **

Chk #	Amount
1064	636.57
1065	62.58
1066	43.45
1067	11.98
1068	15.05
1069	100.00
1070	57.99
1071	24.25

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	Chk #	Amount
5/05/09	DBT/WDR 912100031532					27.90	1,170.49		
	GARDENS ALIVE		5133541483	IN	--	---			
5/05/09	ACH/USDA RD CSC USB	1064				636.57	533.92		
	CHK# 1064	PAYMENT							
5/05/09	ACH/PROG MICHIGAN					113.94	419.98		
	INS PREM								
5/06/09	ACH/ALLEGRO LAW FIRM					224.00	195.98		
	PAYMENT								
5/06/09	CHECK 00400700440	1067				11.98	184.00		
5/06/09	CHECK 00435201000	1066				43.45	140.55		
5/07/09	ACH/US TREASURY 310				250.00		390.55		
	SSA ERP								
5/07/09	DBT/WDR 912600021536					71.20	319.35		
	BREAKAWAY BICYCLES		GRAND HAVEN	MI					
5/09/09	POS/WDR 912900007013					1.40	317.95		
	5483 APPLE AVENUE		MUSKEGON	MI					
5/11/09	CHECK 00318800270	1069				100.00	217.95		
5/15/09	CHECKING DEPOSIT	56			160.00		377.95		
5/15/09	POS/WDR 913500007428					32.53	345.42		
	3239 Hts Ravenna rd		Muskegon	MI					
5/15/09	POS/WDR 913500169792					9.84	335.58		
	5326 S. HARVEY ST		MUSKEGON	MI					
5/16/09	POS/WDR 913600575050					6.00	329.58		
	GROVER PHARMACY INC		FRUITPORT	MI					
5/16/09	POS/WDR 913600955835					8.99	320.59		
	2035 EAST SHERMAN BLVD		MUSKEGON	MI					
5/19/09	POS/WDR 913900845242					3.00	317.59		
	GROVER PHARMACY INC		FRUITPORT	MI					
5/19/09	CHECKING DEPOSIT	51			50.00		367.59		
5/19/09	POS/WDR 913900191403					5.89	361.70		
	5326 S. HARVEY ST		MUSKEGON	MI					
5/19/09	POS/WDR 913900002849					20.00	341.70		
	3239 Hts Ravenna rd		Muskegon	MI					
5/19/09	ACH/DIRECTV	1070				57.99	283.71		
	CHK# 1070	CHECKPYMT							
5/20/09	DBT/WDR 913900030569					7.00	276.71		
	NOCH PARK ST FAMILY		GRAND HAVEN	MI					
5/20/09	DBT/WDR 913900028218					3.70	273.01		
	MCDONALD'S F24068	Q17	FRUITPORT	MI					
5/20/09	CHECK 00104300020	1071				24.25	248.76		
5/21/09	POS/WDR 914100198325					24.46	224.30		
	5326 S. HARVEY ST		MUSKEGON	MI					
5/22/09	CHECKING DEPOSIT	53			156.00		380.30		
5/23/09	CHECKING DEPOSIT	54			25.00		405.30		
5/26/09	AUTO. FUNDS TRANSFER		722111-700			213.24	192.06		
5/26/09	POS/WDR 914600127021					16.97	175.09		
	5326 S. HARVEY ST		MUSKEGON	MI					
5/26/09	POS/WDR 914600127541					10.78	164.31		
	5326 S. HARVEY ST		MUSKEGON	MI					
5/27/09	DBT/WDR 914600016186					31.79	132.52		
	CELLULAR CONN 701		MUSKEGON	MI					
5/27/09	POS/WDR 914700922129					15.05	117.47		
	5586 APPLE DR.		MUSKEGON	MI					
5/28/09	POS/WDR 914800137239					17.88	99.59		
	5326 S. HARVEY ST		MUSKEGON	MI					
5/29/09	CHECKING DEPOSIT	06			60.00		159.59		
5/29/09	POS/WDR 914900900104					33.87	125.72		
	2035 EAST SHERMAN BLVD		MUSKEGON	MI					
5/29/09	POS/WDR 914900005638					38.00	87.72		
	2277 E Broadway		Muskegon	MI					
5/29/09	POS/WDR 914900074760					22.61	65.11		
	1879 EAST SHERM		MUSKEGON	MI					
5/31/09	** Ending Balance **						65.11		

NSF FEE summary this period: .00 Year-to-Date: .00
C.P./NON RETURN FEE summary this period: .00 Year-to-Date: .00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
5/01/09	* Beginning Balance *					4,887.21	
5/26/09	AUTO. FUNDS TRANSFER		722111-001		213.24	4,693.50	19.53
5/31/09	** Ending Balance **					4,693.50	

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

STATEMENT OF ACCOUNT

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (365), is likewise disclosed after the account number.

NCUA

SERVICE 1 Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

Quarterly Statement-Service 1 PAGE 1

From:	6/01/09	To:	6/30/09
		Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

Is your car payment too high? We can help! If your car payment is taking up more than its fair share of your budget ask us about refinancing. For more information on your loan options and rates visit www.servicelfcu.com.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 6/30/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	6/29/09	5.00
001	CHECKING	6/29/09	28.73
700	INDIRECT CL-END	6/25/09	4,498.56
786	ODF LOANS	6/29/09	50.00

SHARE ACCOUNTS **********

000: REGULAR SHARES

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
6/01/09	* Beginning Balance *					5.07
6/29/09	OVERDRAFT TRANSFER		722111-001		.07	5.00
6/30/09	** Ending Balance **					5.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance
6/01/09	* Beginning Balance *						65.11
6/01/09	ACH/SHEET METAL NATN DEBITS				177.00		242.11
6/01/09	POS/WDR 915200156812 5326 S. HARVEY ST		MUSKEGON	MI		83.96	158.15
6/01/09	POS/WDR 915200936797 2035 EAST SHERMAN BLVD		MUSKEGON	MI		27.46	130.69
6/01/09	POS/WDR 915200667439 10 S THIRD AVE		FRUITPORT	MI		6.00	124.69
6/02/09	CHECK 00431000600	1073				60.00	64.69
6/03/09	ACH/US TREASURY 310 SOC SEC				1,322.00		1,386.69
6/03/09	POS/WDR 915400001191 5483 APPLE AVENUE		MUSKEGON	MI		12.38	1,374.31
6/03/09	CHECK 00336100540	1077				115.00	1,259.31
6/03/09	DBT/WDR 915300025458 AIRLINE PET CLINIC		MUSKEGON	MI		40.55	1,218.76
6/04/09	POS/WDR 915500889785 5586 APPLE DR.		MUSKEGON	MI		23.60	1,195.16
6/04/09	ACH/USDA RD CSC USB CHK# 1074	1074 PAYMENT				636.57	558.59
6/04/09	CHECK 00101200410	1076				37.50	521.09
6/04/09	CHECK 00301700200	1075				62.18	458.91
6/05/09	DBT/WDR 915500029734 NOCH PARK ST FAMILY		GRAND HAVEN	MI		7.00	451.91
6/05/09	DBT/WDR 915500014188 MCDONALD'S F19088	Q17	MUSKEGON	MI		6.46	445.45
6/05/09	CHECKING DEPOSIT	15			100.00		545.45
6/05/09	ACH/PROG MICHIGAN INS PREM					113.94	431.51
6/08/09	POS/WDR 915800004129					15.50	416.01

** Check Recon **

Chk #	Amount
1073	60.00
1074	636.57
1075	62.18
1076	37.50
1077	115.00
1078	24.25
1080*	20.21

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	Chk #	Amount
	5483 APPLE AVENUE		MUSKEGON	MI					
6/08/09	DBT/WDR 915700010570					8.50	407.51		
	GRAND HAVEN 9		GRAND HAVEN	MI					
6/08/09	DBT/WDR 915700010814					6.76	400.75		
	QUIZNOS #12283	QPS	GRAND HAVEN	MI					
6/08/09	ACH/ALLEGRO LAW FIRM PAYMENT					224.00	176.75		
6/12/09	CHECKING DEPOSIT	53			90.00		266.75		
6/12/09	POS/WDR 916300552591					19.65	247.10		
	5586 APPLE DR.		MUSKEGON	MI					
6/15/09	POS/WDR 916600000025					8.03	239.07		
	11260 MICHIGAN		NUNICA	MI					
6/16/09	POS/WDR 916700060860					6.00	233.07		
	10 S THIRD AVE		FRUITPORT	MI					
6/16/09	CHECKING DEPOSIT	56			40.00		273.07		
6/16/09	POS/WDR 916700001529					8.78	264.29		
	1879 EAST SHERMAN BLVD		MUSKEGON	MI					
6/17/09	POS/WDR 916800142074					11.65	252.64		
	5326 S. HARVEY ST		MUSKEGON	MI					
6/17/09	DBT/WDR 916700015704					19.25	233.39		
	E & A GROCERY #1		MUSKEGON	MI					
6/18/09	DBT/WDR 916800014974					10.55	222.84		
	GALL SEWING &VACMUSKEG		MUSKEGON	MI					
6/19/09	CHECKING DEPOSIT	54			140.00		362.84		
6/19/09	DBT/WDR 916900019575					35.00	327.84		
	AIRLINE PET CLINIC		MUSKEGON	MI					
6/20/09	POS/WDR 917100158897					25.93	301.91		
	5326 S. HARVEY ST		MUSKEGON	MI					
6/20/09	CHECKING DEPOSIT	53			50.00		351.91		
6/22/09	POS/WDR 917200169593					17.32	334.59		
	5326 S. HARVEY ST		MUSKEGON	MI					
6/22/09	POS/WDR 917200412480					3.50	331.09		
	1879 EAST SHERM		MUSKEGON	MI					
6/22/09	DBT/WDR 917100017475					20.00	311.09		
	WESCO #0026	Q11	MUSKEGON	MI					
6/24/09	DBT/WDR 917400024883					4.55	306.54		
	MCDONALD'S F19088	Q17	MUSKEGON	MI					
6/24/09	POS/WDR 917500183572					55.75	250.79		
	5326 S. HARVEY ST		MUSKEGON	MI					
6/24/09	CHECK 00116301000	1080				20.21	230.58		
6/25/09	POS/WDR 917600187975					8.43	222.15		
	5326 S. HARVEY ST		MUSKEGON	MI					
6/25/09	AUTO. FUNDS TRANSFER		722111-700			213.24	8.91		
6/29/09	OVERDRAFT TRANSFER	1078	722111-000		.07		8.98		
6/29/09	OVERDRAFT TRANSFER	1078	722111-786		50.00		58.98		
6/29/09	CHECK 00400500610	1078				24.25	34.73		
6/29/09	O/D TRANSFER CHARGE	1078				6.00	28.73		
6/30/09	** Ending Balance **						28.73		

NSF FEE summary this period: .00 Year-to-Date: .00
C.P./NON RETURN FEE summary this period: .00 Year-to-Date: .00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
6/01/09	* Beginning Balance *					4,693.50	
6/25/09	AUTO. FUNDS TRANSFER		722111-001		213.24	4,498.56	18.30
6/30/09	** Ending Balance **					4,498.56	

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786:*ODP LOANS

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
6/01/09	* Beginning Balance *					.00	
6/29/09	OVERDRAFT TRANSFER	1078	722111-001	50.00		50.00	
6/30/09	** Ending Balance **					50.00	

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

STATEMENT OF ACCOUNT

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (365), is likewise disclosed after the account number.

NCUA

SERVICE Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

From:	7/01/09	To:	7/31/09

Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

Use your Visa Card for summer fun and back to school shopping! With a low rate, no annual or cash advance fee, and secure online account access you can't go wrong! For more information on a S1FCU Visa Card visit www.servicelfcu.com.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 7/31/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	6/29/09	5.00
001	CHECKING	7/31/09	1.13
700	INDIRECT CL-END	7/25/09	4,302.72
786	ODP LOANS	7/31/09	60.97

SHARE ACCOUNTS **********

000: REGULAR SHARES

No Activity on Account, Last Trans Date: 6/29/09 Balance: 5.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance
7/01/09	* Beginning Balance *						28.73
7/01/09	ACH/SHEET METAL NATN DEBITS				177.00		205.73
7/01/09	POS/WDR 918200118392 5326 S. HARVEY ST		MUSKEGON	MI		88.97	116.76
7/01/09	POS/WDR 918200007695 3239 Hts Ravenna rd		Muskegon	MI		23.99	92.77
7/01/09	POS/WDR 918200000015 11260 MICHIGAN		NUNICA	MI		8.03	84.74
7/01/09	POS/WDR 918200152888 10 S THIRD AVE		FRUITPORT	MI		6.00	78.74
7/02/09	ATM/WDR 918300195315 9601 S MERIDIAN		800-333-3474	CO		39.43	39.31
7/02/09	ACH/US TREASURY 310 SOC SEC				1,322.00		1,361.31
7/03/09	CHECK 00303400470	1081				60.66	1,300.65
7/03/09	DBT/WDR 918300027712 E & A GROCERY #1		MUSKEGON	MI		12.53	1,288.12
7/03/09	DBT/WDR 918300027713 EXCEL PROPANE COMPANY		FRUITPORT	MI		115.00	1,173.12
7/06/09	DBT/WDR 918400016709 SHP*SWANSON HLTH PROD		800-437-4148	ND		64.32	1,108.80
7/06/09	ACH/MUSK CHRONICLE CHK# 1085	1085	CHECK PYMT			15.05	1,093.75
7/06/09	ACH/DIRECTV CHK# 1088	1088	CHECKPYMT			25.00	1,068.75
7/06/09	CHECK 00421200780	1090				10.00	1,058.75
7/06/09	CHECK 00414800240	1083				37.50	1,021.25
7/07/09	CHECKING DEPOSIT	53			40.00		1,061.25
7/07/09	POS/WDR 918600503200 10 S THIRD AVE		FRUITPORT	MI		22.89	1,038.36
7/07/09	ACH/USDA RD CSC USB CHK# 1082	1082	PAYMENT			636.57	401.79
7/07/09	ACH/PROG MICHIGAN					113.86	287.93

** Check Recon **

Chk #	Amount
1081	60.66
1082	636.57
1083	37.50
1084	38.00
1085	15.05
1086	11.98
1087	10.95
1088	25.00
1089	44.00
1090	10.00
1091	100.00
1092	20.00
1093	43.45
1094	10.00
1095	24.25

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	Chk #	Amount
4/06/09	CHECK 00400200810	1055				25.99	1,336.36		
4/07/09	ACH/USDA RD CSC USB CHK# 1053	1053 PAYMENT				636.54	699.82		
4/07/09	ACH/ALLEGRO LAW FIRM PAYMENT					224.00	475.82		
4/07/09	ACH/PROG MICHIGAN INS PREM					113.94	361.88		
4/08/09	CHECK 00309100770	1057				44.00	317.88		
4/09/09	CHECK 00203900260	1060				10.00	307.88		
4/09/09	CHECK 00303600330	1059				17.95	289.93		
4/10/09	CHECK 00303900600	1054				90.80	199.13		
4/13/09	ACH/DIRECTV CHK# 1062	1062 CHECKPYMT				54.99	144.14		
4/14/09	CHECKING DEPOSIT	15			93.00		237.14		
4/14/09	CHECK COPY FEE	15				5.00	232.14		
4/17/09	CHECKING DEPOSIT	15			40.00		272.14		
4/20/09	POS/WDR 911000783011 GROVER PHARMACY INC		FRUITPORT	MI		9.00	263.14		
4/21/09	CHECK 00206100290	1061				24.25	238.89		
4/24/09	POS/WDR 911400296748 5586 APPLE DR.		MUSKEGON	MI		5.00	233.89		
4/25/09	POS/WDR 911500167797 5326 S. HARVEY ST		MUSKEGON	MI		4.40	229.49		
4/25/09	AUTO. FUNDS TRANSFER		722111-700			213.24	16.25		
4/28/09	POS/WDR 911800087193 5586 APPLE DR.		MUSKEGON	MI		5.00	11.25		
4/30/09	** Ending Balance **						11.25		

NSF FEE summary this period: .00 Year-to-Date: .00
C.P./NON RETURN FEE summary this period: .00 Year-to-Date: .00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
4/01/09	* Beginning Balance *					5,079.99	
4/25/09	AUTO. FUNDS TRANSFER		722111-001		213.24	4,887.21	20.46
4/30/09	** Ending Balance **					4,887.21	

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786:*ODP LOANS

No Activity on Account, Last Trans Date: 0/00/00 Balance: .00

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

STATEMENT OF ACCOUNT

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (366), is likewise disclosed after the account number.

NCUA

SERVICE 1 Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

From:	8/01/09	To:	8/31/09

Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

Attention Members with an open line of credit at Service 1 FCU: please note you have a new payment due date that has been extended to better meet your needs. Contact the nearest Service 1 FCU location for more details.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 8/31/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	8/03/09	5.00
001	CHECKING	8/17/09	65.59-
700	INDIRECT CL-END	8/24/09	4,106.28
786	ODP LOANS	8/08/09	500.00

SHARE ACCOUNTS **********

000: REGULAR SHARES

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
8/01/09	* Beginning Balance *					5.00
8/03/09	ACH DEP TRANSFER		722111-001	100.00		105.00
8/03/09	PHONE TRANSFER	16	722111-001		100.00	5.00
8/31/09	** Ending Balance **					5.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance
8/01/09	* Beginning Balance *						1.13
8/03/09	ACH/US TREASURY 310 SOC SEC				1,322.00		1,323.13
8/03/09	ACH WDR TRANSFER		722111-000			100.00	1,223.13
8/03/09	POS/WDR 921500130170 15000 U.S.31		GRAND HAVEN	MI		2.11	1,221.02
8/03/09	PHONE TRANSFER	16	722111-000		100.00		1,321.02
8/03/09	POS/WDR 921500019011 11 NORTH MAPLE		GRANT	MI		79.96	1,241.06
8/03/09	POS/WDR 921500103488 5326 S. HARVEY ST		MUSKEGON	MI		20.01	1,221.05
8/03/09	CHECK 00313902950	1096				75.84	1,145.21
8/04/09	DBT/WDR 921500027217 COUNTY OF OTTAWA CLERK		GRAND HAVEN	MI		100.00	1,045.21
8/04/09	ACH/USDA RD CSC USB CHK# 1098	1098 PAYMENT				636.57	408.64
8/04/09	CHECK 00312402120	1100				115.00	293.64
8/05/09	ACH/PROG MICHIGAN INS PREM					100.51	193.13
8/06/09	OVERDRAFT TRANSFER		722111-786		50.00		243.13
8/06/09	O/D TRANSFER FEE					3.00	240.13
8/06/09	ACH/ALLEGRO LAW FIRM PAYMENT					224.00	16.13
8/06/09	OVERDRAFT TRANSFER	1099	722111-786		100.00		116.13
8/06/09	CHECK 00300302740	1099				88.00	28.13
8/06/09	O/D TRANSFER CHARGE	1099				3.00	25.13
8/07/09	ACH/MUSK CHRONICLE CHK# 1103	1103 CHECK PYMT				15.05	10.08
8/07/09	OVERDRAFT TRANSFER	1102	722111-786		50.00		60.08
8/07/09	CHECK 00305200060	1102				37.50	22.58

** Check Recon **

Chk #	Amount
1096	75.84
1098*	636.57
1099	88.00
1100	115.00
1101	50.00
1102	37.50
1103	15.05
1104	10.95
1105	11.98

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	Chk #	Amount
	5483 APPLE AVENUE		MUSKEGON	MI					
6/08/09	DBT/WDR 915700010570					8.50	407.51		
	GRAND HAVEN 9		GRAND HAVEN	MI					
6/08/09	DBT/WDR 915700010814					6.76	400.75		
	QUIZNOS #12283	QPS	GRAND HAVEN	MI					
6/08/09	ACH/ALLEGRO LAW FIRM PAYMENT					224.00	176.75		
6/12/09	CHECKING DEPOSIT	53			90.00		266.75		
6/12/09	POS/WDR 916300552591					19.65	247.10		
	5586 APPLE DR.		MUSKEGON	MI					
6/15/09	POS/WDR 916600000025					8.03	239.07		
	11260 MICHIGAN		NUNICA	MI					
6/16/09	POS/WDR 916700060860					6.00	233.07		
	10 S THIRD AVE		FRUITPORT	MI					
6/16/09	CHECKING DEPOSIT	56			40.00		273.07		
6/16/09	POS/WDR 916700001529					8.78	264.29		
	1879 EAST SHERMAN BLVD		MUSKEGON	MI					
6/17/09	POS/WDR 916800142074					11.65	252.64		
	5326 S. HARVEY ST		MUSKEGON	MI					
6/17/09	DBT/WDR 916700015704					19.25	233.39		
	E & A GROCERY #1		MUSKEGON	MI					
6/18/09	DBT/WDR 916800014974					10.55	222.84		
	GALL SEWING &VACMUSKEG		MUSKEGON	MI					
6/19/09	CHECKING DEPOSIT	54			140.00		362.84		
6/19/09	DBT/WDR 916900019575					35.00	327.84		
	AIRLINE PET CLINIC		MUSKEGON	MI					
6/20/09	POS/WDR 917100158897					25.93	301.91		
	5326 S. HARVEY ST		MUSKEGON	MI					
6/20/09	CHECKING DEPOSIT	53			50.00		351.91		
6/22/09	POS/WDR 917200169593					17.32	334.59		
	5326 S. HARVEY ST		MUSKEGON	MI					
6/22/09	POS/WDR 917200412480					3.50	331.09		
	1879 EAST SHERM		MUSKEGON	MI					
6/22/09	DBT/WDR 917100017475					20.00	311.09		
	WESCO #0026	Q11	MUSKEGON	MI					
6/24/09	DBT/WDR 917400024883					4.55	306.54		
	MCDONALD'S F19088	Q17	MUSKEGON	MI					
6/24/09	POS/WDR 917500183572					55.75	250.79		
	5326 S. HARVEY ST		MUSKEGON	MI					
6/24/09	CHECK 00116301000	1080				20.21	230.58		
6/25/09	POS/WDR 917600187975					8.43	222.15		
	5326 S. HARVEY ST		MUSKEGON	MI					
6/25/09	AUTO. FUNDS TRANSFER		722111-700			213.24	8.91		
6/29/09	OVERDRAFT TRANSFER	1078	722111-000		.07		8.98		
6/29/09	OVERDRAFT TRANSFER	1078	722111-786		50.00		58.98		
6/29/09	CHECK 00400500610	1078				24.25	34.73		
6/29/09	O/D TRANSFER CHARGE	1078				6.00	28.73		
6/30/09	** Ending Balance **						28.73		

NSF FEE summary this period: .00 Year-to-Date: .00
C.P./NON RETURN FEE summary this period: .00 Year-to-Date: .00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
6/01/09	* Beginning Balance *					4,693.50	
6/25/09	AUTO. FUNDS TRANSFER		722111-001		213.24	4,498.56	18.30
6/30/09	** Ending Balance **					4,498.56	

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786:*ODP LOANS

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
6/01/09	* Beginning Balance *					.00	
6/29/09	OVERDRAFT TRANSFER	1078	722111-001	50.00		50.00	
6/30/09	** Ending Balance **					50.00	

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STATEMENT OF ACCOUNT

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NCUA

SERVICE 1 Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

From:	10/01/09	To:	10/31/09
		Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

Are you tired of writing checks and mailing your bills every month? GREAT NEWS! Service 1 FCU has FREE online bill pay. Visit www.servicelfcu.com, sign in to It's Me 247 Online Banking, and click on "Pay My Bills" to get started today!

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 10/31/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	10/05/09	5.00
001	CHECKING	10/30/09	124.52
700	INDIRECT CL-END	10/23/09	3,496.29
786	ODP LOANS	10/21/09	500.00

SHARE ACCOUNTS **********

000: REGULAR SHARES

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
10/01/09	* Beginning Balance *					5.00
10/02/09	ACH DEP TRANSFER		722111-001	100.00		105.00
10/05/09	REG SHARES CASH W/D	59			100.00	5.00
10/31/09	** Ending Balance **					5.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance
10/01/09	* Beginning Balance *						48.81
10/01/09	ACH/SHEET METAL NATN DEBITS				177.00		225.81
10/02/09	ACH/US TREASURY 310 SOC SEC				1,322.00		1,547.81
10/02/09	ACH WDR TRANSFER		722111-000			100.00	1,447.81
10/02/09	POS/WDR 927500117643 5326 S. HARVEY ST		MUSKEGON	MI		50.26	1,397.55
10/05/09	CHECKING DEPOSIT	59			350.00		1,747.55
10/05/09	CHECKING CASH W/D	59				20.00	1,727.55
10/05/09	POS/WDR 927800000709 2277 E Broadway		Muskegon	MI		10.00	1,717.55
10/05/09	ACH/MUSK CHRONICLE CHK# 1120	1120	CHECK PYMT			19.46	1,698.09
10/05/09	ACH/MUSKEGON LUBRICA CHK# 1126	1126	MUSKMI PURCHASE			26.47	1,671.62
10/05/09	CHECK 00407602330	1128				6.00	1,665.62
10/05/09	CHECK 00402602550	1125				9.19	1,656.43
10/05/09	CHECK 00407602340	1127				27.01	1,629.42
10/05/09	CHECK 00401100620	1118				85.99	1,543.43
10/06/09	ACH/USDA RD CSC USB CHK# 1119	1119	PAYMENT			643.42	900.01
10/06/09	ACH/ALLEGRO LAW FIRM PAYMENT					224.00	676.01
10/06/09	ACH/PROG MICHIGAN INS PREM					100.48	575.53
10/06/09	CHECK 00301101860	1111				37.50	538.03
10/06/09	CHECK 00205000170	1130				200.00	338.03
10/07/09	ACH/DirecTV CHK# 1122	1122	CHECK PYMT			50.00	288.03

** Check Recon **

Chk #	Amount
1111	37.50
1113*	97.75
1118*	85.99
1119	643.42
1120	19.46
1121	5.40
1122	50.00
1123	10.94
1125*	9.19
1126	26.47
1127	27.01
1128	6.00
1129	71.65
1130	200.00
1132*	80.00
1133	46.00
1134	10.00

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Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	Chk #	Amount
10/07/09	ACH/PUBLISHERS CLEAR	1123				10.94	277.09		
	CHK# 1123	BILL PYMNT							
10/07/09	ACH/APPLE AVENUE TIR	1129				71.65	205.44		
	CHK# 1129 MUSKMIPURCHASE								
10/07/09	CHECK 00303601770	1113				97.75	107.69		
10/09/09	CHECKING DEPOSIT	54			80.00		187.69		
10/10/09	POS/WDR 928300155963					13.18	174.51		
	5326 S. HARVEY ST		MUSKEGON	MI					
10/13/09	CHECK 00416002670	1121				5.40	169.11		
10/15/09	POS/WDR 928800556310					14.80	154.31		
	5586 APPLE DR.		MUSKEGON	MI					
10/16/09	CHECKING DEPOSIT	15			40.00		194.31		
10/16/09	POS/WDR 928900185804					17.25	177.06		
	5326 S. HARVEY ST		MUSKEGON	MI					
10/16/09	DBT/WDR 928900185872					20.00	157.06		
	5326 S. HARVEY ST		MUSKEGON	MI					
10/16/09	POS/WDR 928900560539					5.00	152.06		
	5586 APPLE DR.		MUSKEGON	MI					
10/16/09	CHECK 00201601840	1132				80.00	72.06		
10/17/09	EDB/WDR 929000342200					20.71	51.35		
	5601 S MERIDIAN		800-333-3474	CO					
10/19/09	POS/WDR 929100100640					36.68	14.67		
	5326 S. HARVEY ST		MUSKEGON	MI					
10/21/09	CHECK 00305501600	1134				10.00	4.67		
10/21/09	OVERDRAFT TRANSFER	1133	722111-786		5.09		9.76		
10/21/09	CHECK 00305501600	1133				46.00	36.24-		
10/21/09	C.P./NON RETURN FEE	1133				20.00	56.24-		
10/21/09	O/D TRANSFER CHARGE	1133				3.00	59.24-		
10/23/09	CHECKING DEPOSIT	15			6.76		52.48-		
10/30/09	ACH/SHEET METAL NATN				177.00		124.52		
	CEBITS								
10/31/09	** Ending Balance **						124.52		

NSF FEE summary this period: .00 Year-to-Date: 20.00
C.P./NON RETURN FEE summary this period: 20.00 Year-to-Date: 100.00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Due Date: 12/25/09

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
10/01/09	* Beginning Balance *					3,692.73	
10/23/09	CL END LN PAYMENT	15			213.24	3,496.29	16.80
10/31/09	** Ending Balance **					3,496.29	

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786:*ODP LOANS

Due Date: 10/28/09

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
10/01/09	* Beginning Balance *					500.00	
10/05/09	ODP LOAN PAYMENT	59			20.00	494.91	14.91
10/21/09	OVERDRAFT TRANSFER	1133	722111-001	5.09		500.00	
10/31/09	** Ending Balance **					500.00	

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

STATEMENT OF ACCOUNT

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (368), is likewise disclosed after the account number.

NCUA

SERVICE 1 Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

Quarterly Statement-Service 1 PAGE 1

From:	9/01/09	To:	9/30/09
		Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

Do you or someone you know need money for college? Great news! Service 1 FCU has a scholarship program to help your dreams come true. Visit www.service1fcu.com for complete details and to download an application today!

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 9/30/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	9/09/09	5.00
001	CHECKING	9/25/09	48.81
700	INDIRECT CL-END	9/18/09	3,692.73
786	ODP LOANS	8/08/09	500.00

SHARE ACCOUNTS **********

000: REGULAR SHARES

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
9/01/09	* Beginning Balance *					5.00
9/03/09	ACH DEP TRANSFER		722111-001	100.00		105.00
9/09/09	OVERDRAFT TRANSFER		722111-001		100.00	5.00
9/30/09	** Ending Balance **					5.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
9/01/09	* Beginning Balance *					65.59-
9/01/09	ACH/SHEET METAL NATN DEBITS			177.00		111.41
9/01/09	CHECK 00307102400	1107			15.97	95.44
9/01/09	AUTO. FUNDS TRANSFER		722111-700		95.44	.00
9/02/09	CHECK 00201901550	1106			79.30	79.30-
9/02/09	C.P./NON RETURN FEE	1106			20.00	99.30-
9/03/09	ACH/US TREASURY 310 SOC SEC			1,322.00		1,222.70
9/03/09	ACH WDR TRANSFER		722111-000		100.00	1,122.70
9/03/09	CHECK 00202601290	1108			8.85	1,113.85
9/03/09	AUTO. FUNDS TRANSFER		722111-700		117.80	996.05
9/08/09	CHECKING DEPOSIT	63		20.00		1,016.05
9/08/09	ACH/APPLE AVENUE TIR CHK# 1117 MUSKMIPURCHASE	1117			50.00	966.05
9/08/09	ACH/PROG MICHIGAN INS PREM				100.48	865.57
9/08/09	CHECK 00202600860	1115			29.40	836.17
9/08/09	CHECK 00214100610	1116			115.00	721.17
9/09/09	ACH/ALLEGRO LAW FIRM PAYMENT				224.00	497.17
9/09/09	OVERDRAFT TRANSFER	1109	722111-000	100.00		597.17
9/09/09	CHECK 00207702200	1109			643.42	46.25-
9/09/09	C.P./NON RETURN FEE	1109			20.00	66.25-
9/09/09	O/D TRANSFER CHARGE	1109			3.00	69.25-
9/16/09	EDB/WDR 925900004710 9601 S MERIDIAN		800-333-3474 CO		18.70	87.95-
9/16/09	NSF FEE 9601 S MERIDIAN		800-333-3474 CO		20.00	107.95-
9/18/09	CHECKING DEPOSIT	41		40.00		67.95-

** Check Recon **

Chk #	Amount
1106	79.30
1107	15.97
1108	8.85
1109	643.42
1115*	29.40
1116	115.00
1117	50.00

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance	Chk #	Amount
9/16/09	CHECKING DEPOSIT	41		46.76		21.19-		
9/25/09	CHECKING DEPOSIT	41		70.00		48.81		
9/30/09	** Ending Balance **					48.81		

NSF FEE summary this period: .00 Year-to-Date: 20.00
C.P./NON RETURN FEE summary this period: 60.00 Year-to-Date: 80.00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Due Date: 11/25/09

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
9/01/09	* Beginning Balance *					4,106.28	
9/01/09	AUTO. FUNDS TRANSFER		722111-001		95.44	4,015.08	4.24
9/03/09	AUTO. FUNDS TRANSFER		722111-001		117.80	3,898.32	1.04
9/18/09	CL END LN PAYMENT	41			213.24	3,692.73	7.65
9/30/09	** Ending Balance **					3,692.73	

****

786:*ODP LOANS

Due Date: 9/28/09

No Activity on Account, Last Trans Date: 8/08/09 Balance: 500.00

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

STATEMENT OF ACCOUNT

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (364), is likewise disclosed after the account number.

NCUA

SERVICE Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

From:	11/01/09	To:	11/30/09

Member #: 722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

The Perfect Gift for that hard-to-shop-for person- a SIFCU Visa Gift Card! You choose the amount and they choose what to buy! Visa Gift Cards are welcomed anywhere Visa DebitCards are accepted. Visit www.servicelfcu.com for more details.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 11/30/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	11/05/09	5.00
001	CHECKING	11/30/09	4.70
700	INDIRECT CL-END	11/27/09	3,298.78
786	ODP LOANS	11/03/09	487.09

SHARE ACCOUNTS **********

000: REGULAR SHARES

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
11/01/09	* Beginning Balance *					5.00
11/03/09	ACH DEP TRANSFER		722111-001	100.00		105.00
11/05/09	TRANSFER WITHDRAWAL	56			100.00	5.00
11/30/09	** Ending Balance **					5.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
11/01/09	* Beginning Balance *					124.52
11/02/09	PHONE TRANS/DENNIS	13	722111-786		20.00	104.52
11/02/09	REV. PHONE TRANS/DEN	41		20.00		124.52
11/02/09	POS/WDR 930600047861 MENARDS - MUSKEGON		Muskegon, MI MI		11.43	113.09
11/02/09	POS/WDR 930600000035 11260 MICHIGAN		NUNICA MI		30.45	82.64
11/02/09	CHECK 00300102630	1135			24.25	58.39
11/02/09	CHECK 00302600810	1137			78.96	20.57-
11/02/09	C.P./NON RETURN FEE	1137			20.00	40.57-
11/03/09	ACH/US TREASURY 310 SOC SEC			1,322.00		1,281.43
11/03/09	ACH WDR TRANSFER		722111-000		100.00	1,181.43
11/03/09	POS/WDR 930700181787 5326 S. HARVEY ST		MUSKEGON MI		49.27	1,132.16
11/03/09	PHONE TRANS/DENNIS	13	722111-786		20.00	1,112.16
11/03/09	MONTHLY TRANSFER ASHLEY D FOJTIK	62	XXXXXXX64-000	150.00		1,262.16
11/03/09	POS/WDR 930700126741 10 S THIRD AVE		FRUITPORT MI		36.95	1,225.21
11/04/09	DBT/WDR 930700032125 NOCH PARK ST FAMILY		GRAND HAVEN MI		26.00	1,199.21
11/05/09	TRANSFER DEPOSIT	56		100.00		1,299.21
11/05/09	CHECKING CASH W/D	56			20.00	1,279.21
11/05/09	CHECKING DEPOSIT	56		20.00		1,299.21
11/05/09	CHECKING DEPOSIT	56		20.00		1,319.21
11/05/09	ACH/USDA RD CSC USB CHK# 1138	1138	PAYMENT		643.42	675.79
11/05/09	ACH/PROG MICHIGAN INS PREM				100.48	575.31

** Check Recon **

Chk #	Amount
1135	24.25
1137*	78.96
1138	643.42
1139	12.19
1140	37.50
1141	80.00
1142	34.71
9998*	7.95

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	Chk #	Amount
11/06/09	ACH/ALLEGRO LAW FIRM PAYMENT					224.00	351.31		
11/06/09	CHECK 00300301010	1139				12.19	339.12		
11/10/09	CHECK 00612100550	1140				37.50	301.62		
11/14/09	CHECKING DEPOSIT	13			110.00		411.62		
11/16/09	EDB/WDR 932000694571					20.71	390.91		
	9601 S MERIDIAN		800-333-3474	CO					
11/16/09	POS/WDR 932000156303					3.38	387.53		
	5326 S. HARVEY ST		MUSKEGON	MI					
11/16/09	POS/WDR 932000782395					15.11	372.42		
	5586 APPLE DR.		MUSKEGON	MI					
11/17/09	POS/WDR 932100936193					3.82	368.60		
	5586 APPLE DR.		MUSKEGON	MI					
11/18/09	DBT/WDR 932200853267					3.00	365.60		
	10 S THIRD AVE		FRUITPORT	MI					
11/18/09	POS/WDR 932200999673					6.72	358.88		
	5586 APPLE DR.		MUSKEGON	MI					
11/18/09	POS/WDR 932200167343					27.82	331.06		
	5326 S. HARVEY ST		MUSKEGON	MI					
11/19/09	CHECK 00307102200	9998				7.95	323.11		
11/19/09	ACH/DIRECTV DIRECTV					50.00	273.11		
11/23/09	CHECK 00316901230	1142				34.71	238.40		
11/23/09	CHECK 00301102300	1141				80.00	158.40		
11/25/09	AUTO. FUNDS TRANSFER		722111-700			158.40	.00		
11/27/09	CHECKING DEPOSIT	13			310.00		310.00		
11/27/09	CHECKING CASH W/D	13				25.00	285.00		
11/27/09	POS/WDR 933100000028					25.61	259.39		
	11260 MICHIGAN		NUNICA	MI					
11/27/09	POS/WDR 933100130717					56.55	202.84		
	5326 S. HARVEY ST		MUSKEGON	MI					
11/27/09	AUTO. FUNDS TRANSFER		722111-700			54.84	148.00		
11/28/09	POS/WDR 933200475469					17.95	130.05		
	10 S THIRD AVE		FRUITPORT	MI					
11/30/09	POS/WDR 933300743661					2.00	128.05		
	5586 APPLE DR.		MUSKEGON	MI					
11/30/09	DBT/WDR 933100017270					12.72	115.33		
	SUBWAY 00156QPS		FRUITPORT	MI					
11/30/09	DBT/WDR 933300017271					52.83	62.50		
	SHP*SWANSON HLTH PROD		800-437-4148	ND					
11/30/09	POS/WDR 933400532046					22.80	39.70		
	5586 APPLE DR.		MUSKEGON	MI					
11/30/09	POS/WDR 933400811988					35.00	4.70		
	10 S THIRD AVE		FRUITPORT	MI					
11/30/09	** Ending Balance **						4.70		

NSF FEE summary this period: .00 Year-to-Date: 20.00
C.P./NON RETURN FEE summary this period: 20.00 Year-to-Date: 120.00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Due Date: 2/25/10

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
11/01/09	* Beginning Balance *					3,496.29	
11/25/09	AUTO. FUNDS TRANSFER		722111-001		158.40	3,352.74	14.85
11/27/09	AUTO. FUNDS TRANSFER		722111-001		54.84	3,298.78	.88
11/30/09	December Skip A Pay	03			.00	3,298.78	
11/30/09	** Ending Balance **					3,298.78	

****

786:*CDP LOANS

Due Date: 11/28/09

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
11/01/09	* Beginning Balance *					500.00	
11/02/09	PHONE TRANS/DENNIS	13	722111-001		20.00	486.84	6.84
11/02/09	REV. PHONE TRANS/DEN	41		20.00		500.00	6.84
11/03/09	PHONE TRANS/DENNIS	13	722111-001		20.00	487.09	7.09
11/30/09	** Ending Balance **					487.09	

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

STATEMENT OF ACCOUNT

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (364), is likewise disclosed after the account number.

NCUA

SERVICE Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

From:	12/01/09	To:	12/31/09

Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

Please keep this December year-end statement for your tax records. Remember that your 1099-INT information is on this statement & no separate mailing will be sent. Also, all tax information is being provided to the IRS.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 12/31/09

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	12/31/09	5.00
001	CHECKING	12/31/09	1,241.11
700	INDIRECT CL-END	11/27/09	3,298.78
786	ODP LOANS	12/01/09	473.81

SHARE ACCOUNTS **********

000: REGULAR SHARES

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
12/01/09	* Beginning Balance *					5.00
12/03/09	ACH DEP TRANSFER		722111-001	100.00		105.00
12/07/09	REG SHARES CASH W/D	17			100.00	5.00
12/31/09	ACH DEP TRANSFER		722111-001	100.00		105.00
12/31/09	REG SHARES CASH W/D	15			100.00	5.00
12/31/09	** Ending Balance **					5.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance
12/01/09	* Beginning Balance *						4.70
12/01/09	ACH/SHEET METAL NATN DEBITS				177.00		181.70
12/01/09	PHONE TRANS/DENNIS	13	722111-786			20.00	161.70
12/01/09	POS/WDR 933500845295 5586 APPLE DR.		MUSKEGON	MI		39.60	122.10
12/02/09	DBT/WDR 933500019555 AUTOZONE #2106		MUSKEGON	MI		24.77	97.33
12/02/09	POS/WDR 933600152806 1236 E APPLE AV		MUSKEGON	MI		20.13	77.20
12/02/09	POS/WDR 933600159385 5326 S. HARVEY ST		MUSKEGON	MI		12.51	64.69
12/03/09	ACH/US TREASURY 310 SOC SEC				1,322.00		1,386.69
12/03/09	ACH WDR TRANSFER		722111-000			100.00	1,286.69
12/03/09	POS/WDR 933700704623 5586 APPLE DR.		MUSKEGON	MI		14.95	1,271.74
12/03/09	CHECK 00309600580	1143				145.00	1,126.74
12/07/09	CHECKING DEPOSIT	17			100.00		1,226.74
12/07/09	PHONE TRANS/DENNIS ASHLEY D FOJTIK	54	XXXXXXX64-001		150.00		1,376.74
12/07/09	ACH/DIRECTV DIRECTV					55.33	1,321.41
12/07/09	ACH/USDA RD CSC USB CHK# 1145	1145	PAYMENT			643.42	677.99
12/07/09	ACH/PROG MICHIGAN INS PREM					100.48	577.51
12/08/09	CHECK 00709702740	9996				7.95	569.56

** Check Recon **	
Chk #	Amount
1143	145.00
1144	373.60
1145	643.42
9996*	7.95

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	Chk #	Amount
12/08/09	ACH/ALLEGRO LAW FIRM PAYMENT					224.00	345.56		
12/08/09	CHECK 00612100500	1144				373.60	28.04-		
12/08/09	C.P./NON RETURN FEE	1144				20.00	48.04-		
12/19/09	EDB/WDR 935300080559					55.71	103.75-		
	5601 S MERIDIAN		800-333-3474	CO					
12/19/09	NSF FEE					20.00	123.75-		
	9601 S MERIDIAN		800-333-3474	CO					
12/22/09	CHECKING DEPOSIT	13			130.00		6.25		
12/31/09	ACH/SHEET METAL NATN DEBITS				177.00		183.25		
12/31/09	ACH/US TREASURY 310 SOC SEC				1,251.00		1,434.25		
12/31/09	ACH WDR TRANSFER		722111-000			100.00	1,334.25		
12/31/09	CHECKING DEPOSIT	15			100.00		1,434.25		
12/31/09	POS/WDR 936500003134					35.00	1,399.25		
	2277 E Broadway		Muskegon	MI					
12/31/09	POS/WDR 936500822744					48.55	1,350.70		
	10 S THIRD AVE		FRUITPORT	MI					
12/31/09	DBT/WDR 936500014120					109.59	1,241.11		
	MEIJER #232	Q01	MUSKEGON	MI					
12/31/09	** Ending Balance **						1,241.11		

NSF FEE summary this period: .00 Year-to-Date: 20.00
C.P./NON RETURN FEE summary this period: 40.00 Year-to-Date: 160.00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Due Date: 2/25/10

No Activity on Account, Last Trans Date: 11/27/09 Balance: 3,298.78

****

786:*ODP LOANS

Due Date: 12/28/09

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
12/01/09	* Beginning Balance *					487.09	
12/01/09	PHONE TRANS/DENNIS	13	722111-001		20.00	473.81	6.72
12/31/09	** Ending Balance **					473.81	

********** LOAN INTEREST PAID IN 2009 **********

ACCOUNT #	722111-700	CLOSED END CONS	237.75
ACCOUNT #	722111-786	OVERDRAFT PROT	29.69
* TOTAL LOAN INTEREST PAID			267.44

********** DIVIDENDS EARNED IN 2009 **********

ACCOUNT #	722111-000	REGULAR SHARES	.07
ACCOUNT #	722111-001	CHECKING	.00
* TOTAL DIVIDENDS EARNED			.07

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

****
* THIS IS YOUR FORM 1099-INT. YOU WILL NOT RECEIVE A SEPARATE FORM 1099-INT IN THE MAIL. *
* ALL IRA ACTIVITY AND LOAN INTEREST WILL BE REPORTED ON *
* STANDARD IRS FORMS AND WILL BE SENT IN A SEPARATE MAILING. *
****

FORM 1099-INT

INTEREST INCOME FOR 2009
OMB # 1545-0112

THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS INCOME IS TAXABLE AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

PLEASE RETAIN THIS FORM FOR YOUR RECORDS.

SEE 1099-INT INSTRUCTIONS FOR RECIPIENT ON AN ENCLOSED FORM.

SERVICE 1 CREDIT UNION
P.O. BOX 810
MUSKEGON, MI 49443-0810

(231) 739-5068

PAYERS FEDERAL ID NUMBER 38-1371681

RECIPIENTS ID NUMBER 385-46-3695

INTEREST INCOME NOT INCLUDED IN BOX 3	BOX 1	.07
EARLY WITHDRAWAL PENALTY	BOX 2	.00
INTEREST ON U.S. SAVING BONDS	BOX 3	.00
FEDERAL INCOME TAX WITHHELD	BOX 4	.00

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

STATEMENT OF ACCOUNT

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (365), is likewise disclosed after the account number.

NCUA

SERVICE 1 Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

From:	1/01/10	To:	1/31/10
		Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

No matter what stage of life you're in, NOW is the time to start planning for your retirement. We offer a variety of IRAs to help secure your financial future. Visit www.servicelfcu.com for complete details on your IRA options.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 1/31/10

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	12/31/09	5.00
001	CHECKING	1/28/10	.00
700	INDIRECT CL-END	1/25/10	3,089.21
786	ODP LOANS	1/28/10	496.71

SHARE ACCOUNTS **********

000: REGULAR SHARES

No Activity on Account, Last Trans Date: 12/31/09 Balance: 5.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance
1/01/10	* Beginning Balance *						1,241.11
1/01/10	DBT/WDR 936500019775 GROENINKS ELEVATOR	HDW	NUNICA	MI		26.75	1,214.36
1/04/10	CHECKING DEPOSIT	15			200.00		1,414.36
1/04/10	CHECKING DEPOSIT	15			10.00		1,424.36
1/04/10	CHECK 006130001590	1147				77.68	1,346.68
1/04/10	CHECK 006083000970	1148				139.15	1,207.53
1/05/10	PHONE TRANSFER	13	722111-786			20.00	1,187.53
1/05/10	ACH/USDA RD CSC USB CHK# 1146	1146	PAYMENT			680.72	506.81
1/05/10	ACH/PROG MICHIGAN INS PREM					100.45	406.36
1/06/10	ACH/ALLEGRO LAW FIRM PAYMENT					224.00	182.36
1/08/10	ACH/HarlandClarke-Li CHK ORDER					9.74	172.62
1/12/10	DBT/WDR 001200015733 SHP*SWANSON HLTH PROD		800-437-4148	ND		19.96	152.66
1/16/10	EDB/WDR 001600429756 9601 S MERIDIAN BLVD		800-333-3474	CO		55.71	96.95
1/19/10	POS/WDR 001900010137 10 S THIRD AVE		FRUITPORT	MI		24.14	72.81
1/19/10	POS/WDR 001900009985 3239 Hts Ravenna rd		Muskegon	MI		10.00	62.81
1/19/10	POS/WDR 001900189157 5326 S. HARVEY ST		MUSKEGON	MI		26.61	36.20
1/21/10	POS/WDR 002100006457 5586 APPLE DR.		MUSKEGON	MI		14.50	21.70
1/25/10	AUTO. FUNDS TRANSFER		722111-700			21.70	.00
1/25/10	CHECKING DEPOSIT	17			244.75		244.75
1/25/10	POS/WDR 002500119962 5326 S. HARVEY ST		MUSKEGON	MI		42.21	202.54
1/25/10	CHECKING DEPOSIT	59			4.00		206.54
1/25/10	PHONE TRANSFER	42	722111-786		38.14		244.68

** Check Recon **	
Chk #	Amount
1146	680.72
1147	77.68
1148	139.15

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance	Chk #	Amount
1/25/10	PHONE TRANSFER	42	722111-700		213.24	31.44		
1/26/10	POS/WDR 002600008131				13.20	18.24		
	5586 APPLE DR.		MUSKEGON MI					
1/27/10	POS/WDR 002700008315				9.60	8.64		
	5586 APPLE DR.		MUSKEGON MI					
1/28/10	AUTO. FUNDS TRANSFER		722111-786		8.64	.00		
1/31/10	** Ending Balance **					.00		

NSF FEE summary this period: .00 Year-to-Date: .00
C.P./NON RETURN FEE summary this period: .00 Year-to-Date: .00

LOAN ACCOUNTS **********

700: INDIRECT CL-END

Due Date: 2/25/10

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
1/01/10	* Beginning Balance *					3,298.78	
1/25/10	AUTO. FUNDS TRANSFER		722111-001		21.70	3,298.78	21.70
1/25/10	PHONE TRANSFER	42	722111-001		213.24	3,089.21	3.67
1/31/10	** Ending Balance **					3,089.21	

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786:*ODP LOANS

Due Date: 1/28/10

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
1/01/10	* Beginning Balance *					473.81	
1/05/10	PHONE TRANSFER	13	722111-001		20.00	461.86	8.05
1/25/10	PHONE TRANSFER	42	722111-001	38.14		500.00	
1/28/10	AUTO. FUNDS TRANSFER		722111-001		8.64	496.71	5.35
1/31/10	** Ending Balance **					496.71	

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STATEMENT OF ACCOUNT

Loan number(s) followed by an asterisk (*) are open end credit. The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The outstanding balance is shown below in the columns marked balance and the daily periodic rate is disclosed after the account number. The ANNUAL PERCENTAGE RATE, which is determined by multiplying the Daily Periodic Rate by the number of periods in a year (365), is likewise disclosed after the account number.

NCUA

SERVICE 1 Federal Credit Union
P.O. Box 810
Muskegon, MI 49443
(231) 739-5068

From:	3/01/10	To:	3/31/10
		Member #:	722111

DENNIS J NORTH
6901 EVANSTON AVE
MUSKEGON MI 49442-9446

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MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 722111 AS OF 3/31/10

Suffix	Account Description	Last Tran	Balance
000	REGULAR SHARES	3/08/10	5.00
001	CHECKING	3/29/10	.00
700	INDIRECT CL-END	3/25/10	2,685.77
786	ODP LOANS	3/29/10	39.99

SHARE ACCOUNTS **********

000: REGULAR SHARES

Date	Transaction Type	ID	Transfer Acct	Deposit	Withdrawal	Balance
3/01/10	* Beginning Balance *					5.00
3/03/10	ACH DEP TRANSFER		722111-001	100.00		105.00
3/08/10	OVERDRAFT TRANSFER		722111-001		100.00	5.00
3/31/10	** Ending Balance **					5.00

CHECKING ACCOUNTS **********

001: CHECKING

Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance
3/01/10	* Beginning Balance *						98.04
3/01/10	ACH/SHEET METAL NATN DEBITS				177.00		275.04
3/01/10	POS/WDR 006000002638 2277 E Broadway		Muskegon	MI		25.00	250.04
3/01/10	POS/WDR 006000014433 10 S THIRD AVE		FRUITPORT	MI		53.77	196.27
3/01/10	POS/WDR 006000002023 5586 APPLE DR.		MUSKEGON	MI		5.00	191.27
3/01/10	CHECK 00313001480	1163				10.00	181.27
3/01/10	CHECK 00300802150	1159				80.00	101.27
3/01/10	DBT/WDR 006000021282 JIFFY LUBE #1089		MUSKEGON	MI		41.37	59.90
3/02/10	OVERDRAFT TRANSFER	1167	722111-786		13.41		73.31
3/02/10	CHECK 00101802030	1167				115.00	41.69-
3/02/10	C.P./NON RETURN FEE	1167				20.00	61.69-
3/02/10	O/D TRANSFER CHARGE	1167				3.00	64.69-
3/03/10	ACH/US TREASURY 310 SOC SEC				1,251.00		1,186.31
3/03/10	ACH WDR TRANSFER		722111-000			100.00	1,086.31
3/03/10	POS/WDR 006200001133 5483 APPLE AVENUE		MUSKEGON	MI		40.51	1,045.80
3/03/10	POS/WDR 006200116952 5326 S. HARVEY ST		MUSKEGON	MI		37.19	1,008.61
3/04/10	ACH/GERBER LIFE INS INSURANCE					9.59	999.02
3/04/10	ACH/GERBER LIFE INS INSURANCE					22.23	976.79
3/04/10	ACH/USDA RD CSC USB CHK# 1164	1164 PAYMENT				680.72	296.07

** Check Recon **

Chk #	Amount
1156	10.00
1159*	80.00
1163*	10.00
1164	680.72
1166*	70.61
1167	115.00
1168	26.95
1169	37.50
1170	15.05
1171	66.51
1172	87.50
1173	24.00

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Date	Transaction Type	#/ID	Transfer Acct		Deposit	Withdrawal	Balance	Chk #	Amount
3/04/10	CHECK 00601302290	1166				70.61	225.46		
3/05/10	POS/WDR 006400001914					9.80	215.66		
	5586 APPLE DR.		MUSKEGON	MI					
3/05/10	ACH/PROG MICHIGAN INS PREM					108.15	107.51		
3/08/10	POS/WDR 006600142953					12.70	94.81		
	5326 S. HARVEY ST		MUSKEGON	MI					
3/08/10	ACH/MUSK CHRONICLE CHK# 1170	1170	CHECK PYMT			15.05	79.76		
3/08/10	OVERDRAFT TRANSFER		722111-000		100.00		179.76		
3/08/10	O/D TRANSFER FEE					3.00	176.76		
3/08/10	ACH/ALLEGRO LAW FIRM PAYMENT					224.00	47.24-		
3/08/10	C.P./NON RETURN FEE					20.00	67.24-		
3/08/10	CHECK 00404401190	1169				37.50	104.74-		
3/08/10	C.P./NON RETURN FEE	1169				20.00	124.74-		
3/09/10	ACH/PUBLISHERS CLEAR CHK# 1168	1168	BILL PYMNT			26.95	151.69-		
3/09/10	C.P./NON RETURN FEE					20.00	171.69-		
3/11/10	CHECKING DEPOSIT	17			900.00		728.31		
3/11/10	POS/WDR 007000164439					112.80	615.51		
	5326 S. HARVEY ST		MUSKEGON	MI					
3/11/10	POS/WDR 007000006440					174.81	440.70		
	1333 E APPLE AVE		MUSKEGON	MI					
3/12/10	DBT/WDR 007000018002					10.99	429.71		
	FOSTER SMITH MAIL ORDR		800-381-7179	WI					
3/12/10	POS/WDR 007100018079					35.00	394.71		
	10 S THIRD AVE		FRUITPORT	MI					
3/12/10	POS/WDR 007100001169					8.48	386.23		
	5483 APPLE AVENUE		MUSKEGON	MI					
3/12/10	CHECK 00200202320	1156				10.00	376.23		
3/13/10	DBT/WDR 007000022072					72.25	303.98		
	GARDENS ALIVE		05133541483	IN					
3/13/10	POS/WDR 007200174173					56.88	247.10		
	5326 S. HARVEY ST		MUSKEGON	MI					
3/15/10	CHECKING DEPOSIT	59			396.27		643.37		
3/15/10	POS/WDR 007400190468					105.73	537.64		
	5326 S. HARVEY ST		MUSKEGON	MI					
3/16/10	DBT/WDR 007400030258					15.84	521.80		
	WAL-MART #2238		MUSKEGON	MI					
3/16/10	CHECKING DEPOSIT	59			200.00		721.80		
3/16/10	POS/WDR 007500828737					21.67	700.13		
	2238 WAL-SAMS		MUSKEGON	MI					
3/17/10	DBT/WDR 007500021076					398.91	301.22		
	APPLE AVENUE TIRE WHOL		MUSKEGON	MI					
3/17/10	POS/WDR 007600260296					24.37	276.85		
	1236 E APPLE AV		MUSKEGON	MI					
3/17/10	POS/WDR 007600260310					14.39	262.46		
	1236 E APPLE AV		MUSKEGON	MI					
3/17/10	POS/WDR 007600002956					11.19	251.27		
	5586 APPLE DR.		MUSKEGON	MI					
3/17/10	POS/WDR 007600004935					24.56	226.71		
	5586 APPLE DR.		MUSKEGON	MI					
3/17/10	CHECK 00308100010	1171				66.51	160.20		
3/18/10	CHECK 00301900330	1172				87.50	72.70		
3/19/10	EDB/WDR 007800160214					63.25	9.45		
	9601 S MERIDIAN BLVD		800-894-9131	CO					
3/19/10	OVERDRAFT TRANSFER		722111-786		50.00		59.45		
3/19/10	O/D TRANSFER CHARGE					3.00	56.45		
3/19/10	POS/WDR 007800019040					9.00	47.45		
	10 S THIRD AVE		FRUITPORT	MI					
3/20/10	DBT/WDR 007800030531					20.00	27.45		
	NOCH PARK ST FAMILY		GRAND HAVEN	MI					
3/20/10	CHECKING DEPOSIT	49			220.00		247.45		
3/25/10	AUTO. FUNDS TRANSFER		722111-700			213.24	34.21		
3/26/10	CHECK 00302901890	1173				24.00	10.21		
3/29/10	AUTO. FUNDS TRANSFER		722111-786			10.21	.00		
3/31/10	** Ending Balance **						.00		

NSF FEE summary this period: .00 Year-to-Date: .00
C.P./NON RETURN FEE summary this period: 80.00 Year-to-Date: 80.00

LOAN ACCOUNTS **********

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

700: INDIRECT CL-END

Due Date: 4/25/10

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
3/01/10	* Beginning Balance *					2,888.37	
3/25/10	AUTO. FUNDS TRANSFER		722111-001		213.24	2,685.77	10.64
3/31/10	** Ending Balance **					2,685.77	

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786:*ODP LOANS

Due Date: 4/28/10

Date	Transaction Type	#/ID	Transfer Acct	Disbursement	Payment	Balance	Interest
3/01/10	* Beginning Balance *					486.59	
3/02/10	OVERDRAFT TRANSFER	1167	722111-001	13.41		500.00	
3/15/10	ODP LOAN PAYMENT	59			503.73	.00	3.73
3/19/10	OVERDRAFT TRANSFER		722111-001	50.00		50.00	
3/29/10	AUTO. FUNDS TRANSFER		722111-001		10.21	39.99	.20
3/31/10	** Ending Balance **					39.99	

Ownership of share deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Middle District of Alabama
Claims Register

10-30631 Allegro Law LLC

Judge: William R. Sawyer **Chapter:** 7
Office: Montgomery **Last Date to file claims:**
Trustee: Daniel G. Hamm **Last Date to file (Govt):**

Creditor: (2105636) Dennis North 6901 Evanston Ave. Muskegon, MI 49442-9446	**Claim No: 10** *Original Filed Date*: 05/10/2010 *Original Entered Date*: 05/11/2010	*Status:* *Filed by:* CR *Entered by:* CS, *Modified:*
Unsecured claimed: $3886.00 **Total claimed: $3886.00**		
History: Details 10-1 05/10/2010 Claim #10 filed by Dennis North, total amount claimed: $3886 (CS)		
Description:		
Remarks:		

Claims Register Summary

Case Name: Allegro Law LLC
Case Number: 10-30631
Chapter: 7
Date Filed: 03/12/2010
Total Number Of Claims: 1

	Total Amount Claimed	Total Amount Allowed
Unsecured	$3886.00	
Secured		
Priority		
Unknown		
Administrative		
Total	**$3886.00**	**$0.00**