FEDERAL ELECTION COMMISSION

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WASHINGTON, D.C. 20463

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___	(5) Internal Documents		

Signed J. Thedford

date 8-8-88

FEC 9-21-77

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ORIGINAL

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of:

FIRST NATIONAL BANK IN MOUNT CLEMENS, MICHIGAN
HAROLD ALLMACHER, JR.

MUR 1713

Monday, December 17, 1984

Washington, D. C.

Harold Allmacher, Jr.,

a respondent in the above-entitled matter, called for examination by counsel for the Federal Election Commission, pursuant to notice, taken in the offices of the Federal Election Commission, 1325 K Street, N. W., Suite 700, Washington, D. C. beginning at 10:00 a.m., before Lu Anne Dawson, a Notary Public in and for the District of Columbia, when were present on behalf of the respective parties:

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For the Federal Election Commission:

Gary Johansen, Esq.
Assistant General Counsel
Federal Election Commission
1325 K Street, N. W.
Washington, D. C. 20463

For the Respondent:

Michael D. Schwartz. Esq.
Schwartz. Juneau & Szot
38900 Van Dyke Avenue
Sterlnig Heights, Michigan 48077

Also Present:

Ms. Judy Woodbury

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C O N T E N T S

WITNESS:	EXAMINATION BY COUNSEL FOR: FRC (Mr. Johansen)	RESPONDENT (Mr. Schwartz)
Harold Allmacher. Jr.	5	--

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E X H I B I T S

Marked for Identification and Retained:	Page
FEC Exhibit Nos. 1 throuigh 52, inclusive	5
FEC Exhibit No. 53	111

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Thereupon,

Harold Allmacher, Jr.

a witness, was called for examination by counsel for the FEC and, after having been first duly sworn by the Notary. was examined and testified as follows:

BY MR. JOHANSEN:

Q Would you state your name. please?

A Harold W. Allmacher.

Q Are you represented by counsel today?

A Yes, I am.

Q Who is that counsel?

A Michael D. Schwartz.

MR. JOHANSEN: Let the record indicate that Mr. Schwartz is sitting at the table with us

BY MR. JOHANSEN:

Q Are you married?

A Yes, I am.

Q And your wife's name?

A Marie.

Q And your home address?

A 41269 Cherry Point, Mount Clemens, Michigan. 48045.

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Q Are you employed, Mr. Allmacher?

A Yes, I am

Q Who is your employer?

A First National Bank in Mount Clemens.

Q What is your business address?

A 49 Macomb Street.

Q Is that the bank's address?

A Yes, it is.

Q What position do you hold at the Mount Clemens bank?

A President.

Q How long have you held that position?

A Approximately two years.

Q The Federal Election Commission issued a subpoena to you which was dated November 5th, 1984 to produce certain documents. Have you reviewed that subpoena?

A Yes, I have.

Q We did not receive a formal response from you with regard to that subpoena. Do you have any documents which you wish to produce with regard to that subpoena. the one dated November 5, 1984?

A Yes. I brought all the original documents with

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me.

Q Today?

A Yes, sir.

Q In an earlier set of interrogatories which we issued to you, I believe they were dated June 4th, 1984 you produced some materials with regard to those interrogatories.

A Yes, I did.

Q Is that correct?

A Yes, sir.

Q The documents that you brought with you today, are they different from the documents which you produced on June 4, 1984?

A I believe they're substantially the same. I might have additional records.

Q Maybe we should look at the documents which you have brought with you today at this time. then.

A I believe that you would have all of these records, I believe. These would be the only additional.

MR. JOHANSEN: Let the record indicate that Mr. Allmacher has produced a number of documents for us to review. and we shall take a few minutes and look at those documents now.

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(Discussion held off the record.)

BY MR. JOHANSEN:

Q I take it, then, you have produced all of the documents in your possession that were a result of our subpoena of November 5, 1984 - is that correct?

A I believe I have.

Q Did you discuss with anyone the testimony you are going to give today?

A Only with Mike.

Q And Mike is your counsel?

A Yes, he is.

Q Will you tell me again what your position at the First National Bank of Mount Clemens is?

A President.

Q And you have held that position for how long?

A I believe approximately two years.

Q What are your duties or responsibilities as president of the bank?

A Overall administration of the bank.

Q Could you describe what overall administration of the bank means?

A In the general sense, setting policies, major

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responsibility in investments.

Q What was your--were you employed with the bank prior to your present position?

A Yes, I was.

Q What position did you hold at that time?

A Executive Vice President.

Q Were you Executive Vice President during 1982?

A I think I was part of it. part of '82.

Q What was your responsibilities as Executive Vice President?

A Primarily in the lending area of the bank.

Q Did you have any other duties besides those in the lending area of the bank?

A As prescribed by the president from time to time. he would give me a specific jobs to accomplish.

Q Who was the president of the bank at that time?

A Eldon Valentine. E-l-d-o-n

Q Did you hold a position with the bank prior to your being Executive Vice President?

A Yes, I did.

Q What was that position?

A That was Vice President.

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Q Do you know what period of time you held the position of Vice President?

A No, but I have those in the questionnaire that I answered, the specific time periods.

Q What was your duties and responsibilities as Executive Vice President?

A As Executive Vice President?

Q I'm sorry. as Vice President?

A Vice President. I was Vice President in charge of the Commercial Loan Department.

Q In 1982, did you have a Visa account at the First National Bank of Mount Clemens?

A Yes, I did.

Q Do you know the account number?

A No. I don't

MR. JOHANSEN: Let the record indicate that I am handing to the witness what has been marked as FEC Exhibit No. 1.

BY MR. JOHANSEN:

Q Do you recognize that document?

A Yes. It is my Visa card application.

Q Is that your application?

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A Yes, it is.

Q Do you know for what Visa account that application would apply to?

A No. not to which one. Because I have two accounts, two Visa accounts.

Q Did you have a Visa account at the First National Bank of Clemens in which you made political contributions out of?

A I would say I referred to- felt they were public relation expenses. The political contributions. I had an account, yes.

Q Would that account have been Visa account number 4870201047208?

A If I could look at one of my cash advances I could answer that.

Q Certainly.

MR. JOHANSEN: Let the record indicate that I am handing what is marked as FEC Exhibit No. 2 to Mr. Allmacher.

THE WITNESS: Yes, that is the account number.

BY MR. JOHANSEN:

Q Do you know when this account was opened?

A The application which, I assume, relates to this

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account is dated February 5th of 1982.

Q What are the bank procedures for opening a Visa account?

A Procedurally. you fill out an application. We do a general credit check, and analyze the individual's debt structure, see if it can maintain the limit, the current limit that the customer is asking for, and if it does. we approve it.

Q Were those procedures followed with regard to Visa account 4870201047208?

A No. I would say no.

Q Why not?

A Because I just approved by own card.

Q You had had authority to approve your own Visa application?

A Yes.

Q Why was this account opened?

A It was opened to allow me to generate cash when I needed it and also to allow me to keep record of where the monies went.

Q Whose idea was it to open the account?

A It was mine alone.

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Q Did you discuss with anyone else at the bank that you were going to open this account?

A Only the department head of the Visa Card Department.

Q Who is that?

A Her name is Virginia Alwarat, A-l-w-a-r-d-t.

Q Did anyone else at the bank know that you were going to open this account?

A No.

Q You said prior that this account was not to be used to facilitate making political contributions?

A Well, I recognize that is what they're referred to. My intent was public relations at the time.

Q After you opened the account, did you discuss with anyone at the bank the fact that you were going to use this account for, and we will use your words, for public relations purposes?

A No, I did not.

Q Was it your intention when you opened the account that the bank would reimburse you for your expenses used for public relations purposes?

A Yes, I felt that I would be reimbursed.

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Q Did you discuss that reimbursement with anyone?

A No.

Q You had authority to reimburse this account with regard to your position at the bank?

A No. I had to make the payments. I mean it was my account, and I was responsible for it. So I would have to make the payments, that's all.

Q But you said it was your understanding that you were going to be reimbursed for making these payments?

A Well, I probably meant--I would be, you know, generating larger income and pay that particular charge card off and not need it in the future. This was a short term method to generate cash which I didn't have But by reimbursement, I felt later on, I wouldn't need it

Q Can you explain to me how you made these public relation or political contributions to candidates or their campaign committees?

A Generally, the representative of the committee would approach you and ask you if you would like to buy four tickets or, you know, whatever, and that's just really how it happens.

Q After they came to you with requests to buy

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tickets to an event, what procedure, what would you do then to follow up on that?

A Well, if I felt it was one where I wanted the bank represented at, I would either purchase the ticket outright or I would borrow the funds from my Visa card and purchase a ticket.

MR. JOHANSEN: Let the record show that I am handing the witness what has been marked as FEC Exhibit Number 2.

BY MR. JOHANSEN:

Q Can you indicate, do you recognize this document?

A Yes, I do.

Q Can you describe what it is?

A It is a Visa cash advance ticket which is offsetting a First National Bank money order, both amounts are for $200. and the check is Bonior for Congress is the payee.

Q So if I may go over this, you would get a request to attend a function, and you would make a decision as to whether or not to attend that function or not; is that correct?

A Yes. I would decide if it was in the best

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interests of the bank to be represented at the function, yes.

Q Then you would go and get a cash advance from your Visa account; is that correct?

A Yes.

Q And you would take that cash advance, then, and get a bank money order made out to the committee for which you were going to attend the function?

A Yes.

Q With regard to FEC Exhibit No. 2, can you tell me the function, the Bonior for Congress function? Can you tell me what that was?

A No, I can't. I was the target, if that is a correct word, for the sale of these tickets, but I would have the bank represented. Most of the them, it wasn't by myself.

Q Do you recall if you went to the Bonior for Congress function?

A No, I cannot recall.

Q Were all of these functions, were some of them just direct contributions to a campaign committee?

A Most of them were a social event.

Q Social events?

A Yes, such as a dinner, a dance, a golf outing. I

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don't recall any direct contributions. This is not a direct anything.

Q Let me direct your attention to the cash advance on FEC Exhibit Number 2. There is a signature that is the X on that sheet. Is that your initial or signature?

A No, sir.

Q Do you know whose signature that is?

A I would assume it is the same, assuming, now, that it's the same lady that signed the check, and Virginia Alwardt signed the check. I think this is her initial approving the advance to my account.

Q Is this something that you would normally just have her do?

A Yes. I would send a Photostat of the ticket to her. She would do a cash advance and mail the check out for me.

Q When you say you would send a Photostat to her, what are you referring to?

A The Photostat of the ticket that would belong to this particular event, and I would send it to her. She would make up the advance against my account, and mail the check to--well, whatever address the committee asked me to mail it --

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Q Did you discuss with anyone else at the bank as to what functions you would either go to yourself or have someone go to, these political functions?

A Oh, yes. Sure.

Q Who else would you discuss that with?

A Generally, other directors and other senior officers of the bank.

Q Would they give you suggestions as to certain functions that should be attended?

A Absolutely, yes.

Q Was there any kind of formal structure for making these decisions as to what functions to attend?

A No, sir, nothing formalized.

Q How did you make the decision as to what individual should attend the functions?

A It would depend where a branch was, where the party was going to be held and what you would believe to be the mix of that particular party. An example would be if it was in Clinton Township, I would want our Clinton Township manager to attend that.

Because our viewpoint was to see all of our

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customers who were at the party.

Q Did these people then report back to you in any way as to what occurred at the function?

A If anything interesting happened. yes.

Q Did you prepare reports, did you prepare any kind of written reports to any office, other officers or board or directors at the bank with regard to the functions that were attended?

A No, sir.

Q Any oral kind of reports? Did you give any oral reports to anyone, the bank?

A Well, generally, see yes, oral reports would be given. Many times, business would be conducted there. A customer could meet you and tell you about an idea or even a complaint. Those would be oral reports.

That happened numerous times.

Q Is it correct to say that generally, the board of directors knew that this activity was occurring, that either you or another employee of the bank were attending these political functions?

A Certainly, yes, absolutely.

Q Generally, were the board of directors aware that

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you were making the payments for these functions out of your Visa account?

A No. None of them were aware that I did this. because I wouldn't tell them I didn't have the money. It was something I didn't want to explain to them.

Q Are you saying that the board of directors, then, didn't consider this kind of activity to be a business expense of the bank?

A How each one felt, I really don't know. I couldn't tell you.

Q Did you ever discuss with the board of directors at any time that you were making these payments out of your Visa account?

A No, sir. They felt I was paying for them personally.

Q Out of your own pocket?

A Yes, sir.

Q At this time I am handing the witness what has been marked as FEC Exhibit Number 3, which consists of two pages.

A This answered a question that I didn't know.

(Discussion off the record.)

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BY MR. JOHANSEN:

Q Do you recognize this exhibit?

A Yes, I do.

Q You made some comments about this exhibit. What do your comments refer to?

A Well, I had forgot how I knew Brickley, but now that I see the letter, this is from a local CPA firm in town which is soliciting the funds.

Q Let me direct your attention to the Visa charge and by the X is H.A. Is that your signature?

A No. That is my initials, but that is not my writing.

Q Do you know whose signature that would be?

A Again, I would say it's Virginia Alwardt's, because she signed the check.

Q That signature is markedly different from the signature on FEC Exhibit Number 2. Is that not correct?

A No, I think it's the same signature.

Q Let me refer you to the charge cards.

A Oh, you mean here, the initials?

Q Yes.

A I can't explain that. But it appears she signed

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both checks.

Q I believe that earlier you said that she, in all likelihood, would have signed the charge cards, as well?

A Yes, she would have approved them.

MR. SCHWARTZ: Off the record.

(Discussion off the record.)

MR. JOHANSEN: Let's go back on the record.

BY MR. JOHANSEN:

Q Does anyone process these Visa charge cards, the cash advances?

A Somebody has to process them, yes.

Q What do you mean by process?

A It means they have to fill the form out and use the debit entry from the charge card to offset a credit entry that is produced by issuing a money order. That's what makes the transaction.

Q Let me direct your attention back to FEC Exhibit Number 3. The check is made out to Brunch with Brickley?

A Yes, sir.

Q Can you describe what that brunch was?

A No, I can't. I didn't attend that.

Q You did not attend?

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A No, sir.

Q Let me hand you, the witness, what has been marked as FEC Exhibit Number 4. Can you describe that document, please?

A It's a money order issued to Junior Achievement.

Q Can you describe the purpose of that money order?

A I intended to make a donation to Junior Achievement, and it appears this is an error, issued out of the wrong Visa card. I have two.

Q What is Junior Achievement?

A Junior Achievement is an organization that creates a business environment for teenagers, to provide instruction. I am a fund raiser for Junior Achievement. I am not on the Junior Achievement program. I got into it because I did attend some classes when I was a teenager.

Q The Junior Achievement organization would have nothing to do with politics, I take it?

A Absolutely not.

Q You said earlier that you made an error in charging this $50 dollar check to Junior Achievement out of the Visa account, 4870201047208; is that correct?

A Yes.

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Q What did you mean by that, that you made an error?

A Well, it would have been processed out of my other account.

Q Why is that?

A Well, I kept one account for my personal expenses, and I kept another account so that I would know what my personal expenses were that I would have to settle with some day.

Q I'm not sure I understand. You said one account for your personal expenses, another account for your personal expenses that you knew you would have to settle with some day. What do you mean by settle with some day?

A Well, I had incurred a debt on one account that I wanted to pay off. This, I should have taken out of my daily budget, or weekly budget.

Q By the debt that you incurred in the account you wanted to take off, you are referring to the Visa account that would have been taken out that was used for political purposes?

A Yes.

Q Is it true to say that you set this Visa account up to be used for political purposes. I mean. that was the

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reason you set the account up?

A That would be fair. yes.

Q Let me hand the witness what has been marked as FEC Exhibit Number 5. Can you identify that document. please?

A I can identify it. but I don't understand it.

Q What is it?

A It's a cash advance from me purchasing a money order payable to Rule Ambulance Service.

Q When you say that you don't understand it. could you explain what you mean?

A I don't understand the money order payable to Rule Ambulance Service.

Q You don't know what it was for, in other words?

A No, sir, I don't It's clearly from me. It could have been a fund raiser, but I don't recall it at all.

Q Let the record indicate that I am handing Mr. Allmacher what has been marked as FEC Exhibit Number 6. Do you recognize that document?

A Yes, I do.

Q Could you describe it?

A It's a cash advance from my account for $100

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purchasing a $100 money order payable to Riegle for Senate in '82 Committee.

Q Do you know what the $100 to Riegle for Senate was for?

A No, I don't.

Q Do you know if it was a political function?

A Probably was.

Q Do you recall having attended any such political function?

A No, I didn't. I wouldn't attend that one.

Q Did you keep a record anywhere of the individuals that attended these functions?

A No, sir. As they came up, I generally had to work pretty hard to get somebody to go.

Q If you attended, would you have kept a record of that?

A No.

Q Do you keep a daily log book?

A No, sir.

Q Let me hand the witness what has been marked as FEC Exhibit Number 7. Do you recognize that document?

A Yes.

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Q Can you describe it?

A It's a $100 cash advance from my card purchasing a money order to the Macomb Democratic Committee.

Q There are two pages to the document. Would you look at the second page, please?

A It is a letter from John W. Smith, who was the solicitor for these monies.

Q Do you recall if you attended the dinner that is referred to in the letter?

A No, I did not attend. No.

Q Do you know who did attend that dinner?

A I couldn't recall Somebody would have.

Q Let me hand the witness what has been marked as FEC Exhibit Number 8. Can you identify that document?

A It's a cash advance on my charge card and it purchases a money order for $300 to the Committee for Adam Nowakowski.

Q Do you know what the $300 money order was used for?

A No, I don't.

Q Do you know if it was for tickets?

A I would say it would be.

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Q Do you recall ever having attended any function for Mr. Nowakowski?

A Yes, I have attended some. I would not know if I attended this one.

Q Let me hand to the witness what has been marked as FEC Exhibit Number 9. Would you identify that document?

A It's a cash advance against my charge card, and it purchases a money order with the payee being Just Get Together for Willard D. Back in the amount of $400

Q Do you recall what the $400 check was for?

A Yes. It was for tickets.

Q And it was for a function of some sort?

A Yes.

Q Do you remember what kind of function?

A This one, I recall attending, and it was just a lot of people got together. It was nothing formal, et cetera.

Q What happened? What would happen? Let's take this function, for example. What would happen when you would attend one of these things?

A You run into a lot of the bank's customers.

Q Would a candidate make a pitch for contributions?

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A No. I don't think I've ever seen that.
Q Would he make a pitch for his reelection?
A He would go around and talk to everybody. but I don't recall any political-type speeches.
Q So this Mr. Back was more like a get together of a number of his supporters? Would you describe it that way?
A No, because I saw a lot of people that attended this that were not his supporters. I, for one, wasn't. but I attended this and talked to a lot of people.
MR.SCHWARTZ: Excuse me. Are you going to keep that for the record? Can we strike that?
(Laughter.)
BY MR. JOHANSEN:
Q Why would you attend a function such as this if you were not, let's say, a strong supporter of Mr. Back?
A It would have been a very strong or large number of our customers attending this particular get together.
Q Let me hand to the witness what is marked as FEC Exhibit Number 10. Do you recognize that document?
A Yes, I recognize the document.
Q Can you describe it. please?
A It's a cash advance from my account purchasing a

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money order payable to Mr. Edward Bonior for $535.

Q Do you know what the money order was for?

A I don't recall.

Q Who is Mr. Edward Bonior?

A He would be Dave Bonior's father.

Q Was he running for office, Mr. Edward Bonior?

A No.

Q Was Dave Bonior running for office?

A I don't think so. in March.

Q Let me refer you back to what has been marked as FEC Exhibit Number 2. Let me refer you to the bank money order on that exhibit, and it is made out to Bonior for Congress. Who is Bonior for Congress?

A That would be David Bonior.

Q David Bonior? That's Edward Bonior's father?

A No, Edward Bonior is David's father.

Q So David Bonior was running for office, running for Congress in 1982; is that correct?

A Yes.

Q Let me again refer you to FEC Exhibit Number 2. The money order that is made out to Bonior for Congress, do you know if that is Mr. Bonior's campaign committee?

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A I would assume it is.

Q When this money order that was made out, again referring to FEC Exhibit Number 2, did you instruct the person who made out the bank money order to make it out to Bonior for Congress?

A Yes.

Q And you knew that Bonior for Congress was Mr. Bonior's political campaign committee?

A No. I don't think I knew that.

Q What did you think Bonior for Congress was, then?

A It must have been a function, but I don't recall. but it would be a function of some kind.

Q But you didn't understand that this check was going to Mr. Bonior's campaign committee?

A I can't. you know, tell you where the check was going, because I really don't know.

Q Let me hand to you, I am handing to the witness what has been marked as FEC Exhibit Number 11. Can you recognize that document?

A Yes.

Q Can you identify it. please?

A It's a cash advance from me. and it offsets some--

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a money order payable to me for $120.

Q The cash--the bank money order has at the bottom of it listed, Ed Bonior "Annie" tickets. Can you describe what that means?

A Well, it appears they utilized these funds to by tickets to "Annie", which is a play.

Q Did you attend the play "Annie"?

A Yes, I did. I don't know if it was through these funds, though. or not.

Q Did Ed Bonior--why would Ed Bonior be absorbed with the "Annie" play?

A I might have given him tickets for the play.

Q Why would you have done that?

A It's public relations. There was a big demand for those tickets for that play.

Q So as far as you know. Ed Bonior didn't have any political function that occurred in conjunction with the "Annie" play?

A No. No. none at all.

Q Did you attend "Annie" with Mr. Bonior?

A I can't recall. I did see the play. I don't recall if it was through these tickets or others. I really

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don't remember.

Q But when you attended the play. was Mr. Bonior with you?

A I don't think so.

Q You don't remember?

A I would answer that I don't think he was with me.

Q I am handing to the witness what has been marked as FEC Exhibit Number 12. Do you recognize that document?

A Yes, I do.

Q Can you describe it. please?

A It's a cash advance on my account, and it purchases a money order to the Committee to Reelect Denewith. Daner & Zachoff, in the amount of $450.

Q Who is Mr. Denewith?

A He's a judge.

Q Who is Mr. Daner?

A A judge.

Q And Mr. Zachoff?

A I don't know who he is.

MR. SCHWARTZ: Judge.

THE WITNESS: Three judges.

MR. SCHWARTZ: Circuit court judges.

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BY MR. JOHANSEN:

Q Would this have been a political committee that was organized by those three individuals?

A It would have been a dinner.

Q A dinner?

A Yes.

Q With the notation at the bottom, Committee to Reelect Denewith, Daner & Zachoff, do you know if that was a political committee?

A That would have came from the ticket itself, because I would send a photostat of the ticket, and they would follow the instructions on the ticket, and mail out the check.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 13 which consists of two pages. Can you identify that document?

A Yes, I can.

It is a cash advance from me for $75. It purchases a money order for $20 payable to Mary Louise Daner, another money order for $20 to Sam Petitto, and another money order for $30 to John Buccellato.

MR. SCHWARTZ: Buccellato.

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THE WITNESS: Buccellato. B-u-c-c-e-l-l-a-t-o.

BY MR. JOHANSEN:

Q Who is Mary Lou Daner?

A Running for county commissioner.

Q Do you know if this check was given to her political committee?

A No, I don't.

Q Who is Sam J. Petitto?

A He was running for county commissioner.

Q Do you know if this check was given to his committee?

A No.

Q Who is Mr. Buccellato?

A I don't know him.

Q You do not know him?

A No.

Q Let me just ask you a general question. When the money orders were delivered to the recipient, whoever that was, did you do that personally, or was that something that someone in the bank did?

A Yes, sir.

Q You did it?

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A No, I did not do it personally. Somebody else would look at the ticket, process the charge card, type up a money order and mail it to whatever instructions would be on the ticket.

Q I am now handing Mr. Allmacher what has marked as FEC Exhibit Number 14. Can you identify that document?

A Yes. That's a cash advance from my account. It purchases a money order for $100, payable to Headlee for Governor Committee.

Q Who is Mr. Headlee?

A He ran for governor in Michigan.

Q Would this have been his political committee, the Headlee for Governor Committee?

A This particular ticket, I don't know Mr. Headlee. It would have been solicited in town by somebody else.

Q Would this have been a direct contribution to his committee, or would it have been tickets for a social event, political event?

A I'm sorry. I don't have an idea on that one.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 15. Can you identify that document?

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A Yes. It's a cash advance on my account, and it purchases a money order for $50 payable to the Franchuks birthday party.

Q Who is Mr. Franchuks?

A I don't know.

Q Did you attend his birthday party?

A I couldn't tell you if I did or if I did not.

Q Let's just talk about FEC Exhibit No. 15 for a second. Do you know what would have generated your paying $50 to the Franchuks birthday party?

A Generally, it would be somebody. some worker of a committee of some type who would approach you and ask you if you would purchase a ticket. Now, I don't know if this purchased five $10 tickets or just one $50 ticket, you know. or what.

Q So many times, it was an oral communication with you saying that they were soliciting funds for a certain type of function and they would come to you and ask you to make a contribution or buy tickets to that function?

A Generally, that's how it happens.

Q If it was a written solicitation, did you generally keep those?

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A Yes.

Q And you would have provided us with all the written solicitations?

A Oh, yes, sir, everything that I have.

Q Did you say you don't know who Mr. Franchuks is?

A I can't recall. no.

Q Do you recall if he was running for office of any sort?

A I don't really recall.

MR. SCHWARTZ: I know. I know them all. He was.

MR. JOHANSEN: Thank you.

THE WITNESS: Maybe I can say for the record, a lot of these committee and things are local businessmen in town they get to work for them. It's not unusual that I might not know the person involved.

BY MR. JOHANSEN:

Q Let me hand, I am handing to the witness what has been marked as FEC Exhibit Number 16. Do you recognize that document?

A Yes, I do.

Q Can you identify it?

A That is a $100 cash advance from my charge card,

8504055089 1

and it's payable to the Committee to Elect Harry T. Diehl.

Q Who is Mr. Diehl?

A Mr. Diehl is a city commissioner, Mount Clemens City. Michigan.

Q The Committee to elect Harry T. Diehl, would that have been his political committee?

A It was a party. I know this one was a party. This is a good example. This was ten $10 tickets.

Q Ten $10 tickets?

A Yes, sir.

Q Did you attend this party?

A No, I did not.

Q Were you the one who distributed these ten tickets?

A Yes.

Q How did you determine who to give the tickets to?

A Whoever would like to go is generally how it went. you know.

Q Did any of the board members, did you ever give any of these tickets to the board members?

A Yes, I did.

Q Do you recall if any of these ten tickets go to

8504050892

any board members?

A No, I can't recall who went. I would say I assume some board members went to this, but I couldn't recall.

Q When you gave tickets to the board members, did they understand that you were paying for these tickets out of your own pocket?

A They never asked. It was assumed that I was.

Q They did not assume that somehow, the bank was ultimately picking up the payment for these tickets or these kind of social functions?

A I would say they must have thought somewhere along those lines, but it was not discussed or there was no talk about it at this stage.

Q They must have thought that the bank was ultimately picking up for these charges but it was something that was nothing discussed with them. Is that what you are saying?

A I think so, yes.

Q What do you base that statement on? How do you know that they would have thought the bank was ultimately picking up these charges?

A Well, it's just general. I mean, you don't buy

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these kind of tickets because you're the world's nicest guy. You do it because you want the bank represented, and it looks like we have a lot of tickets, but when you go to people to ask them to attend, they remind you that they did one the last week or the week before, and you kind of try to get everybody involved.

Q Tell me. I'm not that familiar with banking, but did the bank have any other type of accounts that were used for business expenses?

A Yes.

Q For example, if a client, you were taking a client to lunch, a client of the bank to lunch, would you have charged that lunch off to an account of the bank for business purposes?

A Yes. We have accounts to handle that type of transaction.

Q Why weren't these kinds of transactions included in those other accounts?

A Well, it was always handled this way by the president and on an individual basis.

Q Are you saying that before you opened your Visa account there was someone else who had an account with the

8504050894

bank in which he or she purchased tickets for political functions?

A No, I--the man I succeeded bought these, but he bought them personally. He was a man of substantial means, and he actually bought them.

Q The bank didn't reimburse him for any of these tickets to political functions?

A Not that I'm aware of.

Q Did you ever go to the bank and the board of directors of the bank, and indicate that you thought that these should have come out of the bank's business account?

A No, I never went to them and said that.

Q Why not?

A Well, it's been the function of our bank for years that it was handled this way, and I had to walk into it. and they did, too, '82, and I didn't have any funds to come up with the money right away.

Q It seems to me that if you thought that these were just public relations, that that wouldn't have been much different than taking a client out to lunch.

A Well, there was a difference.

Q What was the difference?

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A At the time. I didn't know, I just really knew it was done that way all the time.

Q I am now handing the witness what has been marked as FEC Exhibit Number 17. Do you recognize that document?

A I recognize it.

Q Can you identify it?

A It's a cash advance ticket from my card by purchasing a money order payable to the Committee to Retailn Macomb County Probate Judge Richard K. Johnson in the amount of $100.

Q Do you know Mr. Johnson?

A Yes, I do.

Q Is he a probate judge?

A Not any more.

Q Was he running for reelection at this time in 1982, June. 1982?

A I don't know if he was or if he wasn't.

Q Do you recall what the $100 was for?

A No, I don't.

A It would have been tickets for something, but I can't recall what it was exactly for.

Q I am now handing to the witness what has been

8504050896

marked as FEC Exhibit Number 18. Do you recognize that document?

A It's a cash advance drawn on my account. It purchases a money order for $50 payable to the Committee to Reelect Ray Trombley.

Q Do you know who Mr. Trombley is?

A Yes, I do.

Q Who is he?

A He's deceased right now.

Q What office was he running for?

A He was running for the Harrison Township supervisor.

Q Do you know what the $50 was for?

A No, I don't. This one was recent. What date is that? But this. these tickets would have been sold to me through a business contact of Mr. Trombley.

Q I am now handing to Mr. Allmacher what has been marked as FEC Exhibit Number 19. Do you recognize that document?

A Yes, I do.

Q Can you identify it?

A It's a cash advance drawn on my charge card. and

8504050897

it's in the amount of $400. and it purchases or it's payable to Fund Raiser for Congressman David E. Bonior.

Q Do you recall what the $400 was for?

A No, but I could guess.

Q What is your guess?

A I think it was for a golf outing that Congreemsn Bonior asked us in July. That is what he does.

Q Did you attend that golf outing?

A No, I don't golf.

Q Would someone else in the bank have attended the golf outing?

A Yes.

Q Do you know who might have attended the golf outing?

A No. I mean, it would have been four golfers. I mean, I went around, and I know who the golfers are, and we have a lot of them. but again, in '82, I don't know who attended.

Q The bank money order says Fund Raiser for Congressmanman David E. Bonior. Do you know what the funds would have been raised for?

A No. sir.

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Q Do you know if they were raised for his political campaign?

A I don't know anything about him, no.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 20. Do you recognize that document?

A Yes, I do.

Q Can you identify it. please?

A It's a $60 cash advance from my Visa account purchasing a check in same amount for a fund raiser for Terry Almquist.

Q Do you know who Mr. Almquist is?

A No, I don't.

Q Do you know what the $60 would have been for?

A No, sir.

Q Do you know what the fund raiser was for?

A No, sir.

Q Do you know how you were solicited for this?

A No.

Q $60 payments?

A I recognize the payments, but I don't recognize Terry Almquist.

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Q Why would you have given $60 to Mr. Almquist if you don't know who he is?

A I don't know- but I can only, again, speculate that a business associate asked me to pick up those tickets.

Q When you say business associate, who are you referring to?

A I mean, any businessman in town, neighbors, customers of the bank in any capacity. I would not necessarily have bought these for him at all. Can I ask Mike something off the record? Can I ask him?

MR. JOHANSEN: Sure. Let's take a break.

(Discussion off the record.)

THE WITNESS: Then he would have been supported. I don't know him, but he would have been supported by somebody local in the county that would have been selling tickets for him.

By MR. JOHANSEN:

Q I am now handing to the witness what has been marked as FEC Exhibit Number 21. Do you recognize that document?

A Yes, I do.

Q Can you identify it. please?

8504050900

A It's a charge card advance on my account for $60 purchasing a money order for $60. The money order is payable to a rally for Riegle.

Q Do you know who Mr. Riegle is?

A Yes, I do.

Q Who is he?

A Senator.

Q Senator Riegle?

A I don't think he's Senator now.

MR. SCHWARTZ: Yes.

THE WITNESS: Is he?

BY MR. JOHANSEN:

Q Do you know what the $60 payment was for?

A No. I don't.

Q Do you know what the rally was for?

A No, I don't

Q Do you know who solicited you for this $60 payment?

A I don't recall at all, but it would not have been for Riegle.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 22. Do you recognize that

8504050090 01

document?

A It's a cash advance from my charge card in the amount of $225 and purchased a money order payable to me.

Q Do you recall what the $225 was for?

A I don't. but the check is indicated that I signed it and then purchased Sheriff Hackle tickets.

Q Who is Sheriff Hackle?

A Macomb County sheriff.

Q Do you know if he was running for reelection in 1982?

A I believe he was.

MR. SCHWARTZ: He just ran.

BY MR. JOHANSEN:

Q I am now hand to the witness what has been marked as FEC Exhibit Number 23. Do you recognize that document?

A Yes, I do.

Q Can you identify it. please?

A It's a cash advance against my Visa account in the amount of $50, and it purchases a money order for $50 payable to Serotkin for Senate.

Q Who is Mr. Serotkin?

A This would be David Serotkin, who was running for

8504050902

Michigan Senate.

Q Do you recall what the $50 went for?

A It went for tickets, but I don't recall how many.

Q They were tickets to some kind of political function?

A Yes.

Q Did you attend?

A This one, I did, yes.

Q Can you describe that function?

A Yes. It was at a golf course, and I went with several of the businessmen in town. and we were there about half an hour. walked in, made the rounds, and left.

Q Was Mr. Serotkin there?

A Yes.

Q Did you speak to him?

A Yes, certainly.

Q Did he make any type of campaign speech when vou were there?

A No.

Q Did he make any contribution requests when you were there for his campaign?

A No. No. He was greeting the people as they came

8504050903

in, and he was thanking them as they left.

Q Thanking them for what?

A Coming and seeing him.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 24. Do you recognize that document?

A Yes, I do.

Q Can you describe it, please?

A It's a cash advance on my Visa card, and it's for $250, and it's payable to Serotkin for Senate.

Q Would this cash advance have been used for the same function that you described with regard to FEC Exhibit Number 23?

A I would say that yes.

Q I am now handing the witness what has been marked as FEC Exhibit Number 25. Do you recognize that document?

A Yes, sir.

Q Can you identify it, please?

A It's a cash advance on my account, and it's for $250, and it purchases a money order to Blanchard for Governor Committee.

Q Who is Mr. Blanchard?

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A He is Governor of the State of Michigan.

Q Do you know what the $250 is used for?

A No, sir.

Q Would the Blanchard for Governor Committee have been his reelection committee, his political committee?

A I don't know.

Q I am now handing the witness what has been marked as FEC Exhibit Number 26. Do you recognize that document?

A Yes, I do.

Q Can you identify it. please?

A Yes. It's a money order drawn on my Visa account for $100, and it's payable to the chairman--purchased a money order payable to the Chairman to Reelect James J. Sharp.

Q I believe the check says Committee to Reelect James J. Sharp?

A Yes, it does.

Q Do you know who Mr. Sharp is?

A Yes, I do.

Q Who is he?

A County Commissioner.

Q Was he running for office?

A I don't recall. I think so.

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Q Do you know if this would have been his political committee?

A No, I don't know if it was or wasn't.

Q I am now handing the witness what has been marked as FEC Exhibit Number 27. Do you recognize that document?

A Yes, I do.

Q Can you describe it. please?

A I've got a cash advance for $160. and it purchased two checks, one for Trentacosta for W.S.U. Committee in the amount of $10. The second check was issued to me with a notation, Michigan Democratic Party for Jim Blanchard.

Q Do you know who Mr. Trentacosta is?

A Yes.

Q Who is he?

A He's an attorney in town.

Q What is the WSU Committee?

A Wayne State University. He was running for trustee of Wayne State University.

Q Who is Mr. Jim Blanchard?

A Governor of the State of Michigan.

Q Do you know what the Democratic Party for Jim Blanchard is?

8504050906

A No, I don't.

Q Can you explain how both of these money orders can be drawn off the one Visa cash advance charge?

A It would appear that I did them both on the same day, so rather than put it in as two, she put it in as one.

Q And by "she" you are referring to?

A Virginia Alwardt, because that would have been mailed out.

Q Was it always Mrs. Alwardt's responsibilities to do this?

A No, I just asked her to. She is our charge card department head, so it's simple for her to do it. and I asked her, and she said sure.

Q You are saying that that would not be one of her responsibilities as an employee of the bank?

A No. She could have told me that was personal. and do it yourself, and I would have said fine. But she said, "I would be glad to do it for you," and I said. "Just make a record of everything so that I know where I stand from time to time."

Q I am now handing the witness what has been marked as FEC Exhibit Number 28. Can you identify that document?

8504050907

A Yes. It's a money order, and it's payable to the committee to retain Macomb County Probate Judge Richard D. Johnson.

Q Do you know Mr. Johnson?

A Yes.

Q Was he running for probate judge?

A I believe he was.

Q Do you know what the $175 was for?

A No.

Q There is no Visa cash advance slip connected with this check. Do you know why that is?

A It could be that I just paid for it outright or there's an error. There is a slip, and we haven't found it. That could be an error. Many of the charges I did pay for. It's just that I didn't have money for these.

Q Let me ask you a question with regard to that. You said that you didn't have money to pay for these obligations you were incurring with regard to the Visa account 4870201047208. Why did you continue, then, to incur obligations to buy these tickets?

A I would do it only for one reason, and that is the, in my mind, the bank was--it was enabling the bank

8504055090 8

personnel to meet people and be--maintain high visibility. In terms of myself, it unlocked a lot of doors, allowed me to meet people, too.

Q Let me refer back to you what has been marked as FEC Exhibit Number 20, which was a check made out to the fund raiser for Terry Almquist. You stated earlier that you didn't know who Mr. Almquist was.

A That is correct.

Q Why, then, if you were having difficulties paying off these obligations, would you have made this contribution to Mr. Almquist?

A It would depend on who brought me the ticket.

Q Could you explain that?

A Well, one of our customers might have brought this to me and asked for support and depending on the type of customer, who he is, I would purchase a ticket.

Q Did you ever, when you received these requests, did you ever tell individuals that you weren't going to buy a ticket to their political event? Did you ever turn people down?

A Many times, because you run into seven or eight different people selling the same ticket. you would then say,

8504050909

"I got mine", that type of thisg, you know.

Q I understand that situation, if you had already bought the tickets. But how about this someone was holding a political campaign event and they approached you or a business person approached you? Did you ever tell them that no, you weren't going to buy tickets for that event, or you weren't going to attend?

A Well, my, I can only speak for me, myself, but I bought generally all of them and didn't--there was no attention paid to what Democratic, Republican or nonpartisan or--in most cases, they were not--I was not approached by the candidate.

Q Even though you were having financial difficulties to pay off your Visa account, you continued to purchase these tickets to the political events; is that correct?

A Yes.

Q Did you ever discuss that at any time with anyone at the bank?

A I discussed it. but I didn't tell them why I was having difficulties.

Q Who did you discuss it with?

A I would discuss my financial position with the

8504050910

chairman of the board.

Q When you had these discussions, did you indicate to the chairman of the board that you were incurring these obligations to attend these political functions?

A I believe I would have.

Q Who was the chairman of the board?

A John Mathews.

Q What response did he give to you?

A Simply, plainly.

Q Did he ever indicate to you that the bank would help you out?

A He indicated that I would be in the higher earnings bracket as a few years went by.

Q Did you ever discuss this situation with anyone else other than the chairman--I believe it was the chairman of the board, you said--of the bank?

A Yes.

Q What other persons did you discuss it with?

A I would have said it must have come up with several directors. I mean, through a couple of years, it would have had to come up.

Q Did you tell them specifically the, either the

8504050911

chairman of the board or the directors, that your buying tickets to all these political functions was being a hardship on you?

A No, I never said it was.

Q Did you let them know that, in fact, you were incurring these expenses?

A I don't know if. I mean, if I said it to them that--so out in the open or I just said, "I need another salary increase."

Q Did any of the board of directors ever indicate to you that they would somehow assist you in paying off your Visa charge card?

A No. They didn't know about it.

Q Did they ever indicate to you that they would somehow help you out so that you could continue to buy tickets to political functions?

A No.

Q But they did know that you were incurring these obligations for tickets to political functions?

A They would have to know.

Q Did you ever indicate to them that you needed help to pay off your Visa charge card?

8504050912

A No. They never knew I charged it.

Q Did you ever indicate to them that you needed some assistance if you were going to continue to buy tickets to political functions?

A Probably.

Q When you say probably, can you explain that?

A I probably asked for a salary increase and/or a bonus, but I would just ask for it.

Q Would you say that this activity. the Visa charge card and the buying tickets for the political functions, which was something that the board of directors are generally aware of that something that just wasn't discussed?

A Yes.

Q Is there any reason why it wasn't discussed?

A Just we never did talk about it.

Q Was it your feeling at the time that you were purchasing these tickets that the bank pay for them would somehow be illegal?

A It didn't know it was illegal.

Q Did you know or think that there was something wrong with the bank paying for these tickets?

A Yes. I thought that. I wondered why I walk into

8504050913

a job and I also all of a sudden have a desk full of tickets. But I was around the bank for a few years prior to assuming the presidency. and I knew my boss would buy them. and--

Q You stated earlier that your boss paid for them out of his own personal pocket?

A Yes, yes. I saw him do that quite a bit.

Q Did you ever discuss with any of the board of directors the fact that it would be wrong for the bank to pick up these charges for tickets to political functions?

A No. I can't say it was ever discussed. If it was, I wasn't there.

Q Do you know if the board of directors knew that this kind of activity could have been illegal?

A I don't know if they knew or not. I don't know.

Q I am now handing the witness what has been marked as FEC Exhibit Number 29. Can you identify that document?

A This is a cash advance drawn on my Visa account, and it's purchased a money order payable to Mr. Gebran Anton in the amount of $200.

Q Do you know who Mr. Anton is?

A Yes.

Q Who is he?

8504050914

A He's a director of our bank.

Q Was he running for office?

A No.

Q Do you know why the $200 check would have been made out to him?

A It looks like he got $200 for Bonior tickets and asked me to reimburse him.

Q Why would he have done that?

A Well, I think it was well known that if you had tickets, I was the person to accept.

Q Why would Mr. Anton have expected you to pay out of your own personal pocket $200 for tickets which he purchased?

A I don't know why he would, but he did.

Q Would he have expected the bank to have reimbursed you for the $200?

A I don't think so.

Q When he presented you with this request to be reimbursed for $200, did you indicate to him that that was something he should pay for out of his own pocket?

A No. I don't recall the conversation back in October of '82. I don't recall it at all, but that would

8504050915

indicate what happened.

Q Was this an unusual occurrence?

A Yes.

Q You said that Mr. Anton was a member of the board of directors of the bank?

A Yes.

Q Would you have ever discussed with Mr. Anton your financial difficulties in terms of paying for all of the tickets to the political functions?

A No. I never did, no.

Q Did you ever discuss with him in general your financial difficulties?

A No. You know, you use the word financial difficulty. That amount of money, to me- is--didn't express a difficulty. It just was an interim shortfall.

Q Did you ever discuss that interim shortfall with Mr. Anton?

A No. I never did.

Q Did Mr. Anton know about the Visa charge card?

A No.

Q How did he think that you were paying for these tickets?

8504050916

A He thought I was paying cash out of my pocket for them.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 30. Do you recognize that document?

A Yes, I do.

Q Can you describe it. please?

A It's a cash advance on my charge card for $148. and it purchased two money orders: one for $48. which is used for Mary Lou Daner's party; and another for $100 payable to the Committee to Reelect Richard E. Johnson.

Q Do you know who Mary Louise Daner is?

A Yes.

Q Who is she?

A She is county commissioner.

Q Would she be running for office in 1982?

A Yes, I would think so. yes.

Q Do you know what the $48 was used for?

A Tickets to a party.

Q Did you attend that party?

A I don't think so. I might have. though.

Q Do you know who did?

8504050917

A I don't know how many tickets I had, but I might have attended her party.

Q Who is Mr. Richard E. Johnson?

A He was running for probate judge.

Q And the Committee to Reelect Richard E. Johnson would have been his campaign committee?

A I believe it would be.

Q Do you know what the $100 was for?

A No, sir.

Q I am now handing to the witness what has been marked as PEC Exhibit Number 31. Do you recognize that document?

A Yes.

Q Can you identify it?

A It's a cash advance against my account for $48, and it purchases a money order to the Committee to Reelect County Commissioner Mary Louise Daner.

Q This would have been the same Mary Louise Daner that you referred to in Exhibit Number 30.

A Yes, yes, sir.

Q Do you know what the $48 was as it pertains to PEC Exhibit Number 31?

8504050918

A Looks like she sold me twice. That's what it looks like.

Q Do you know who would have solicited you for the $48 contribution?

A I don't recall. but it wasn't her, I don't think.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 32.

A That's a cash advance drawn against my account, and it purchases a money order for $200 payable to the Committee for Thomas S. Welsh.

Q Who is Mr. Welsh?

A He's the Macomb County Drain Commissioner.

Q I'm sorry. what?

A Drain commissioner.

Q Drain commissioner? What is a drain commissioner?

A The drains in the county.

Q Like sewers?

A Yes, sewers.

(Laughter.)

Q Do you know what the $200 was for?

A No. I don't.

Q At the bottom of the money order, it says,

8504050919

Valentine Dance. Do you know what that was?

A I would assume that they had a dance and this was one or two or three or four tickets.

Q Do you know if you attended the Valentine dance?

A No, I didn't attend.

Q I am now handing to Mr. Allmacher what has been marked as FEC Exhibit Number 33. Do you recognize that document?

A Yes. It's a cash advance from my charge card for $150, and it purchases a money order for $150.10.

I can't explain it.

Q Do you know what the $150 is for?

A No. I don't. I'm mystified by this one, because there's a time difference. and I can't--without any notation. I can't recall.

Q With regard to FEC Exhibit Number 33, let me refer you to the Visa cash advance slip. Do you know whose initials those are by the X?

A No, I don't.

Q How many people were authorized to sign these cash advance slips?

A Oh, several.

8504050920

Q Several?

A Any branch office can approve that. just. probably at least 20 people could approve a cash advance from my Visa card.

Q Let me see if I understand this. On my Master card, I'm the only one who can sign on it. and if someone else signs on it. they don't have authority. You are saying that on this Visa account--

A No. I'm saying 20 people could approve it.

Q Could approve it?

A Could approve the cash advance.

Q So you would have had to have given direct authorization for the obligation to have been made?

A Oh. yes, yes, sir.

Q And then approximately 20 people could have put their initials there?

A Yes.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 34. Do you recognize that document?

A Yes, I do.

Q Could you describe it. please?

8504050921

A It's a cash advance from my account for $60 and it purchased a money order for $60 payable to Serotkin for Senator Committee.

Q Do you know who Serotkin is?

A Yes, I do.

Q Who is he?

A He was running for Senator in Michigan.

Q State Senator?

A State Senator.

Q Do you know what the purpose of the $60 was?

A It looks like four tickets, four whatever.

Q You don't recall what the tickets would have been for?

A No.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 35. Do you recognize that document?

A Yes, I do.

Q Can you identify it, please?

A It's a cash advance for $60, and it purchased a money order for Citizens for Patrick Johnson.

Q Who is Patrick Johnson?

8504050922

A He's the Chairman of the Macomb County Commissioners.

Q Was he running for office?

A In '83, I don't think so.

Q Do you know if this Citizens for Patrick Johnson was a campaign committee of his?

A No, I don't know. This would have been tickets for a dinner, though.

Q How do you know that?

A Well, because he has it every year.

Q He has it every year?

A Yes.

Q Did you attend that dinner?

A I would have if I could. Now, if I did or not, I don't recall. But if I was free that evening, I would have gone.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 36. Do you recognize that document?

A It's a $200 cash advance on my Visa account, and it purchased a money order to the Citizen for Patrick Johnson.

8504050923

Q Would this have been the same Patrick Johnson that you referred to when we were talking about FEC Exhibit Number 35?

A Yes.

Q Would this have been the same dinner that you referred to when you were speaking about FEC Exhibit Number 35?

A I think so.

Q Do you know how much those tickets were?

A I couldn't say.

Q These are the kind of tickets that you would have given to the board of directors or other employees of the bank?

A Yes.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 37. Do you recognize that document?

A Yes.

Q Can you identify it. please?

A It's a cash advance from my Visa card purchasing a money order for $350 payable to the Committee for Adam E. Nowakowski. and it was for tickets through 21 through 30,

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ticket numbers through 21 through 30.

Q Who is Mr. Nowakowski?

A He's the County Treasurer.

Q Was he running for office at this time?

A I don't think so.

Q Do you know if the committee for Adam E. Nowakowski was his political campaign committee?

A I don't know that. no. That would have been for another dinner.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 38. Do you recognize that document?

A Yes, I do.

Q Can you identify it. please?

A It's a cash advance on my account for $100 It purchased a money order to the Committee to Elect Klimecki Dannis.

Q Who is Mr. Dannis?

MR. SCHWARTZ: Mrs.

THE WITNESS: That's Mrs.

BY MR. JOHANSEN:

Q Mrs. Dannis?

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A She's the Treasurer for the City of Warren.
Q Do you know what the $100 was for?
A No, I don't.
Q Do you know what Ms. Dannis was running for at this time?
A I don't think she was running at that time.
Q But you said that she was an office holder?
A Yes.
Q What was her office?
A Treasurer of City of Warren.
Q City of Warren. Is that near Mount Clemens?
A Yes. It's fairly close.
Q Pardon?
A It's fairly close, towards--
Q I am now handing to the witness what has been marked as FEC Exhibit Number 39. Do you recognize that document?
A Yes, I do.
Q Can you identify it, please?
A It's a cash advance on my Visa card account for $892.72 cents. It purchased three money orders, one for $135.52 to the Macomb Daily; one for $550 to Dorothy Tugab;

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and one for $207.20 to Fantastic Promotions and Novelties.

Q Let me ask you, with regard to the money order made out to the Macomb Daily?

A This was expenses for a party that Adam E. Nowakowski had. They're all related to his party.

Q If it was a party for Adam Nowakowski, why was the check not made out to him?

A I don't recall the--you know, why, except these were expenses incurred for the party.

Q These were expenses that Mr. Nowakowski incurred for the party?

A Yes.

Q Did he come and ask you to pay for the expenses for the party?

A He must have. He must have asked me.

MR. JOHANSEN: Why don't we go off the record for one second.

(Discussion off the record.)

MR. JOHANSEN: Is there something that you would have usually done to pick up the expenses for a, I guess, a political function?

A Not normally, occasionally.

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Q Do you know why you did it in this instance?
A No, I don't. can't give you my reason at the time.
Q Did you attend this political function?
A I think I did.
Q Did anyone else from the bank attend?
A I'm sure they did.
Q Do you know if you picked up all of the expenses for the function?
A Oh, no, no. That couldn't have been all.
Q On the third page of the exhibit, FEC Exhibit Number 39, it mentions a Hawaiian luau. Was it a Hawaiian luau, was that the function?
A Yes.
Q Was Mr. Nowakowski running for office at this time of this luau?
A This is an annual.
Q It's an annual dance?
A Right, it's his annual get together or whatever you want to call it.
Q And who is Mr. Nowakowski?
A He's the Treasurer of Macomb County.
Q I am now handing to the witness what is marked as

8504050928

FEC Exhibit Number 40. Can you recognize that document?

A It's a cash advance against my charge card. and it purchased a check for $70 payable to the Committee for Adam Nowakowski.

Q Do you know what this $70 was for?

A It just says. for two tickets, but it would have been more than that.

Q Do you know. was the $70 for tickets to the Hawaiian luau?

A I would believe that that's but only two, I would have bought more than two. Maybe we will come up to it

Q I am now handing to the witness what is marked as FEC Exhibit Number 41. Do you recognize that document?

A Yes, I do.

Q Can you identify it please?

A It's a cash advance against my Visa card for $220 and it represents a money order purchased for Macomb County Democratic Committee, two tickets, tickets on 15512.

Q Exhibit number 41 consists of two pages. Do you recognize page number two?

A Yes. This indicates who the solicitor of the tickets was.

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Q Who was the solicitor?
A Adam E. Nowakowski.
Q And he would have asked you to purchase tickets for the County Democratic Committee's Fourth Annual Dinner?
A Yes.
Q It says that this dinner is a fund raiser; is that correct?
A That's what it indicates.
Q Did you attend?
A No. I did not.
Q The County Democratic Committee would have been a political committee?
A I don't know.
Q I am now handing to the witness what has been marked as FEC Exhibit Number 42. Do you recognize that document?
A Yes, it's a Visa cash advance from my account for $120 dollars. and it purchased a money order payable to J. J. Buccellato.
Q Do you know who Mr. Buccellato is?
A County commissioner.
Q This Exhibit Number 42 also consists of two pages.

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Do you know what the $120 was for?

A It says birthday party.

Q Did you attend the birthday party?

A I don't recall if I did or if I didn't.

Q At the bottom of the page, it says. per Adam Nowakowski. Do you know what that refers to? I am talking about Exhibit Number 42, page 2.

A It would indicate to me that's where I received these tickets from.

Q That Mr. Nowakowski would have solicited you for these tickets?

A That's what it would indicate to me

Q I am now handing to the witness what has been marked as FEC Exhibit Number 43 which consists of two pages. Do you recognize that document?

A A cash advance against my Visa account for $33 and it purchased a money order payable to the National Republican Senatorial Committee.

Q Do you know what the $33 was for?

A No.

Q Are you familiar with the National Republican Senatorial Committee?

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A No.
Q Do you know if that's a political committee?
A No, I don't.
Q Do you know who would have solicited you for this?
A No, I don't.
Q You said you're not familiar with the National Republican Senatorial Committee?
A No, I'm not.
Q Are you active in politics?
A No.
Q Did you attend the Republican Convention that was held late this summer?
A No.
Q I am now handing to the witness what has been marked as FEC Exhibit Number 44 which consists of two pages. Do you recognize that document?
A Yes, I do.
Q Can you identify it, please?
A It's a cash advance against my cash charge account for $308.66, and it purchased a money order for that amount payable to Adam Nowakowski.
Q Do you know what the $308.66 was for?

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A It was a reimbursement to Mr. Nowakowski.

Q Why would you have been making a reimbursement to Mr. Nowakowski?

A I used to pick up quite a few luncheon and dinner tabs.

Q Why would these luncheon and dinner tabs have been charged against the Visa account 4870201047208?

A Because at the time I didn't have the funds to pay for it.

Q Why wouldn't you have charged it against one of your other Visa accounts or your other charge account?

A No particular reason. I mean, I just got used to using one account as my personal account, and no particular reason why I put it there.

Q Why wouldn't you have made these charges against one of the bank's accounts for business purposes, one of the bank's business accounts?

A Well, because it was my judgment that this was good for the bank.

Q Was this a political function?

A No. It would not have been anything to do with politics.

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Q Do you remember being at Shannon's Steak House?
A Some of those I was at and some I was not.
Q On May 2nd, 1983?
A No, I don't. I don't recall if I was there.
Q Do you recall having lunch or dinner with Mr. Nowakowski at Shannon's Steak House?
A No. I don't.
Q Do you recall having lunch or dinner with Mr. Nowakowski at Gino's Surf?
A No. I don't I might have; I just don't recall.
Q On page 2 of Exhibit Number 44, there is a charge made to Mr. Adam Nowakowski in the amount of $96.
Do you know why he would have presented this to you for payment?
A He could have been there. We could have discussed business, or he could have discussed business on behalf of the bank. Whatever the reason would be. I would reimburse him for it.
Q Do you know if this is any type of political function that could be reimbursements for Mr. Nowakowski for?
A I doubt it. I really doubt it.
Q I am now handing to the witness what is marked as

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FEC Exhibit Number 45. Do you recognize that document?

A I can't say I recognize it. but it has got to have come from my file.

Q It appears there are a number of receipts from Gino's Surf. Do you recall having dinner with anyone at Gino's Surf with regard to--

A I have been there quite a few times.

Q --with regard to FEC Exhibit No. 45?

A I couldn't tell you if I was there or not, if they are afternoons or whatever.

Q Would these have been expenses for any type of political function?

A The ones I have attended was strictly business and nothing to do with politics. So if I didn't attend them. I wouldn't know. but the ones I did, no.

Q This would have been bank business. the receipts on FEC Exhibit Number 45?

A Yes.

Q Why was that not, then. charged to the bank account for business expenses?

A It's just my feelings of how to handle these kind of charges.

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Q Why did you feel that these should have been handled in the way that they were handled?

A I don't have an answer for that, I really don't.

Q If you are having difficulty paying off your Visa account, I don't understand why you would have continued to incur these type of obligations on that account.

A It was good business. to me. That's my only reason.

Q When candidates run for office, do you understand that they have political committees?

A What I know now is a lot different than what I knew then.

Q What did you know then?

A Really nothing, nothing at all.

Q You didn't know that candidates set up political committees?

A No, I didn't.

Q When did you learn that they. in fact. do set up political committees?

A When we were working this year organizing a Political Action Committee for the bank.

Q The money orders that were made out which many of

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them say that a committee for this person or a committee for that person. did you ever think about what that committee was referring to?

A No, I never did. It didn't mean anything to me because it wasn't the reason that I was buying those tickets.

MR. JOHANSEN: Why don't we take a break at this point.

(A short recess was taken.)

BY MR. JOHANSEN: Back on the record.

Q Initially when I asked you about your duties. in terms of your employment at the bank, you said that one of them was public relations?

A I didn't say that. but I don't recall. I was more looking at what my working duties are. Public relations is a part of every bank employee.

Q Would that have been a part of your duties in 1982?

A Yes.

Q Would the bank have looked especially to you for kind of this public relations work?

A I believe so It's what I perceived and what I did. Did anybody ever sit down and tell me that. no

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Q In terms of the requests to purchase tickets for political events. can you generally tell me were they addressed to you or were there occurrences where they could have been addressed to other board members or bank officers who then would have laid them onto you?

A Yes, that happened occasionally.

Q Occasionally?

A Yes.

Q It would not have been an infrequent thing?

A It would have been--it would happen enough times that they would forward requests onto me yes.

Q Why would they have forwarded these requests onto you, in particular, as opposed to someone else at the bank or as opposed to them paying for the tickets on their own?

A It was a situation created years ago that as an example. when I was Executive Vice President, I would get tickets, but I would always hand them to my boss and let him pay for them.

Q Is this generally the way the bank handled purchase of tickets to political functions?

A Yes, sir.

Q Would it be fair to say, then. that you felt it

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was your responsibility to pay for these tickets?

A Yes, I do.

Q And not only to pay for them, but to handle the whole process of purchasing them and handing them out to people so that the functions could be attended by bank employees or board of directors or officers?

A Well, the to answer that. I would say it's what--how it happened was that way, but it wasn't something I liked to do.

Q But you felt that it was your responsibility to take care of the purchase of tickets to political functions?

A Yes.

Q And generally, the bank board of directors and other employees of the bank knew that that was your responsibility?

A Yes.

Q Let me refer back to Visa account number 4870201047208. Did you receive any preferential treatment in the way that Visa account was handled?

A I don't think I did, but it was cited in a report of examination.

Q Let me ask you. In terms of your application for

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the Visa account, you didn't fill out any financial data. and you can refer back to Exhibit Number 1 if you would like. Would that have been normal?

A Yes. Because I have to file my financial statement as do all officers, with myself, and what I mean is, I have all of the officers give me their financial statement. I place mine in the same file. We keep that information confidential. but it's available to the bank examiners.

Q So you are saying that your financial statement would have been on file when you filed out the application for the Visa account?

A Yes.

Q I think you also said that no one really reviewed your application. that you made--that was one of the things that was within your decision-making powers?

A To approve my own application, yes.

Q Were you allowed to exceed your credit limits on Visa account 48702010472087

A It's reported that I was, but I felt I never did. I was allowed to borrow. by regulation, $10.000. This is why I had the two Visa cards, so that I always knew I never

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borrowed above what I could borrow.

Q Let me hand you what has been marked as SEC Exhibit Number 46. Would you like a second to look at that document, please?

You can take as long as you want.

(Pause.)

Q Do you recognize Exhibit 46?

A I don't recognize these, because I have never seen them before, but I know what they are.

Q What are they?

A They're statements in regard to a Visa and in particular, my Visa card.

Q When you say that you have never seen them before, are you saying that you never saw the Visa statements before?

A Not these.

Q Let me ask you this: on my charge account, I get a billing that is sent to me each month. Did you get a billing that was sent to you each month for account number 48702010472087

A I would get the envelope and very seldom would I look at it

Q Where would the envelope, or where would the bill

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be sent for the Visa account?

A I would send it back to my records just to be kept in the file.

Q Let me go back and see if I can understand this. The Visa bill would be sent to you personally at your home address or at your office address?

A To the bank.

Q To the bank?

A Yes.

Q Then would anyone give that bill to you?

A Yes.

Q Who would that be?

A The mail personnel when they would deliver our mail.

Q Then what would you do with the bill?

A Recognize what it is. and just write out Virginia Alwardt, and send it back to her.

Q Why would you do that?

A I didn't want to see it, and it was her job to make sure that I never borrowed over $10,000. I had all of my borrowings on the two Visa cards. My major concern was not to exceed what, by law, I can borrow as a senior officer.

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Q What would Virginia Alwardt, then. do with the Visa bills?

A She would keep me advised as to my availability of funds on an occasional basis.

Q Did she have any responsibilities to pay the Visa charges?

A Oh. no. None at all.

Q Normally. when Visa charges come in each month, you are required to make a payment on that billing statement. Did you do that with regard to this Visa account?

A No. I asked for quarterly payments, and thought it was right.

Q So instead of monthly payments, you worked out a system where you could pay on a quarterly basis?

A On this charge card here.

Q Who did you ask?

A I asked Virginia.

Q To do that?

A I asked Virginia if she could do that. and she told me fine.

Q She had authority to make that type of decision?

A Yes, she could do that.

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Q Did you discuss it with her?

A Just asked her if I could do it.

Q Did you give any reason why you wanted to make payments on a quarterly basis?

A Yes. I could have done the same transaction on a 90-day note at a lot less interest, and because 90-day notes were charging 11, 12 percent interest at the time, and this is 18. But I didn't want a deferred interest rate problem, and the record-keeping was nice where I had just said. don't let me borrow over $10,000. That was the two major reasons for the other Visa card.

Q How often did you make payments on Visa account number 4870201047208?

A When ever I could talk my way into some more money

Q Could you explain what you mean by talk your way into some more money?

A Yes. I would go to a board meeting. and ask for a bonus, and generally, receive it.

Q Let me go back to Exhibit Number 46 and refer you to the April 19th, 1983 statement. That indicates that you had a balance of $6,125.06 and that your credit limit was

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$5,000; is that accurate?

A That's accurate. But I didn't pay any attention to this credit limit. I could have made it $50,000. could have made it $10,000. I just never looked at that. I looked at my total bank borrowing, which says I'm entitled to borrow up to $10,000 and no more.

So even though this is over limit on this particular card, I owed less than $10,000 total and that was the way I looked at it.

Q Are you telling me that you set the $5.000 credit limit yourself?

A Yes.

Q When you made out the application for the Visa account?

A Yes. Yes.

Q Did anyone else, other than yourself and the woman who you gave the bills to know that you could make quarterly rather than monthly payments?

A No. I made the request under the basis that there would be a term and a condition I would grant to any other customer, but any other customer wouldn't take that. They would want the traditional 90-day note. which was a lot less

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interest.

Q Do you know how many payments you made to Visa account Number 4870201047208?

A No, I know of two. I don't know how many. I know I made at least two payments.

Q Do you recall when those payments were?

A No.

Q Is there anything that would refresh your memory as to when you made those payments?

A Well, if I had my payroll stubs here. I could tell you fairly quickly, but without those, I wouldn't be able to tell you when.

Q Would those payments have been recorded on your Visa billings?

A I would think so. There's one payment right here.

Q I'm sorry?

A I found a payment.

Q What is the amount of that payment?

A $3,000.

Q Made on what date?

A It looks like September the 3rd from what I can see.

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Q And you are referring to Exhibit Number 46?
A Yes.
Q Do you know if that payment for $3.000 was a payment that you actually made?
A Oh, yes. I made that payment. Here's another payment.
Q Again, you are referring to Exhibit Number 46?
A Yes, sir.
Q What was the amount of that payment?
A $5,000.
Q When was it made?
A May the 3rd of 1983.
Q Do you know for a fact whether or not that--do you know for a fact that payment was made?
A Yes. I made that payment.
Q Mr. Allmacher, let me refer you to the last page of Exhibit Number 46. That indicates that an amount which you owed to Visa of $2,080.42 was transferred to a new account. Can you explain to me why that was transferred to a new account?
A Yes. I transferred that to our public relations person, who was going to take this away from me and it was

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going to become his responsibility.

Q Who was the public relations person?

A Jack Madigan.

Q When did he assume those responsibilities of being the public relations person?

A I don't know the exact date that we hired Jack. But I think I told you earlier that I did these things, but I didn't particularly care to. And we hired Jack and it would take, I felt, at least a year before he would be introduced around enough to assume these type of activities.

It was in July that we decided that it was time for Jack to take over.

Q This was July of 1983?

A Yes.

Q How long had Mr. Madigan been associated with the bank?

A I think eight or ten months at the time.

Q Was he on the board of directors?

A Yes.

Q How long had he been on the board or directors?

A Four or five years, I think.

Q Did you discuss transferring this to the public

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relations account with Mr. Madigan?

A Yes, I did.

Q Did you discuss it with any other individuals associated with the bank?

A Yes, I think I did.

Q Do you know whether or not you did?

A I would say yes, I did.

Q Would you have discussed this with the board of directors?

A Some of the board of directors, yes.

Q Did the board of directors know that you were transferring this amount of $2,080.42 to a new public relations account?

A I would think one or two of them would know.

Q Who was responsible to ultimately pay for the $2,080.42?

A The bank, in this case.

Q The bank?

A Yes.

Q So the bank was going to pick up the payment of the amount that you had outstanding in your Visa account?

A Eventually.

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Q Could you explain how that all occurred since you have indicated before that you felt you were responsible for paying for the tickets which you purchased for political functions?

A Would you say that again?

Q Before, you have indicated that you felt it was your obligation to pay for the tickets for political functions. The $2,080.42 is an amount that was charged to your Visa account for those tickets. What occurred that led you to believe that the bank was now going to pay for the $2,080.42?

A Well, I had not liked having to keep up and keep the records and trying to always recover the cost, so I talked to a few directors, told them that this is time-consuming, and I just don't have the capacity to attend all these functions that I really felt the bank should be represented at. And I wanted to bring in a public relations person, a professional person, and they, being they, I mean the board, selected Jack Madigan. Jack was supposed to take this account over and pay cash and we would fund it back to him in his salary at a later date.

Q Let me go back. Earlier you said that you were

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tired of having to recover your costs with regard to the Visa account. What did you mean by that exactly?

A Well, I meant that when you do go out of pocket. you feel that it's a little unfair in trying to come to a fair solution. Some should be paid personally. and some shouldn't. and I didn't--never felt that I was on a proper pay scale to handle all of the things that were expected of me.

Q How did you attempt to recover your costs for the tickets that were purchased on the Visa account?

A I was asking for bonuses.

Q You asked the board of directors for bonuses?

A Yes.

Q When you asked for those bonuses, did you tell them that you needed the bonuses to pay for the Visa account?

A No, I didn't.

Q Did you tell them you needed the bonuses to pay for the political activities. the tickets that you were purchasing?

A I did not tell them. I told one.

Q You told one, and who is that?

A I told the chairman of the board.

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Q And that individual was?

A John Matthews.

Q What did Mr. Matthews say?

A He would present my bonus request.

Q Did he understand that your bonus request was going to be used, then, to pay for the obligations that you had incurred to attend the political functions?

A Yes.

Q Do you know if he ever communicated that to the other board of directors of the bank?

A No, I do not know if he ever said it

Q When the $2,080.42 was transfered to the new account, do you know whose new account that was?

A No, I didn't know it was done like this. The arrangements made with Jack Madigan were for him to take it over and cash it out. He went--he did the same thing I did, put it on his charge card.

Q So you did not discuss with Mr. Madigan the specifics of how the $2,080.42 was going to be paid?

A No. I did not know how he handled it until a later date.

Q You said that it was your understanding that Mr.

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Madigan was going to take the account over; pay cash; and then he would--the money would be refunded back to him at a later time. Can you describe in more detail exactly how that occurred?

A Well, it was going to be--his salary was going to be increased, and we were going to put all of this into his general responsibility. and let him decide what is in the best interest of the bank and where we should be and where he should conduct his relations.

Q You said that his salary was going to be increased. Was that a decision that you would have made?

A No.

Q Who would have made that decision?

A That would have been made collectively by the board of directors.

Q And did you discuss with them the fact that his salary was going to be increased so that he could pay off the $2,080.42?

A Yes.

Q Did you discuss with all the board of directors that?

A Yes.

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Q What did they say?

A They gave him a bonus and raised his salary. The bonus was for this payment here. The salary increase was so that he could operate on a monthly basis without borrowing.

Q I am now handing to the witness what has been marked as FEC Exhibit Number 48. Do you recognize that document?

A I don't recognize this. It's the first time I've seen it. but I obviously know what it's for.

Q What is it for?

A It's the committee to elect somebody. I can't read the last name

MR. SCHWARTZ: Vanderputten.

THE WITNESS: Vanderputten. Oh, I'm sorry, it's right here. It's a $100 check payable to the Committee to Elect H.J. Vanderputten.

Q Do you know what the $100 was for?

A I mean. it's for Hubert Vanderputten.

Q Was it for tickets?

A Yes.

Q Did you buy the tickets?

A I would probably have told Jack to buy them.

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Q Do you know if this $100 is charged against your account?

A No, not at this time. because mine would have been closed on July 29th.

Q So this would have been a charge to Mr. Madigan's account?

A Unless he paid for it. I mean. I really don't know. It's the first time I have seen it.

Q I am handing to the witness FEC Exhibit Number 49 which consists of three pages. Do you recognize that document?

A Yes, I do.

Q What is it?

A It's the minutes of a board of directors meeting held on August 12th, 1982.

Q Let me refer you to page 3 of Exhibit Number 49 On page 3. it says that the board of directors is approving a bonus to you at $7,400. Did you receive a bonus of $7,400?

A I must have. cause if they put it in the minutes. they make sure that I received it.

Q Did you use that bonus to pay off your Visa charge account?

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A I was just going to look. I don't know without checking the--

MR. JOHANSEN: The witness is checking Exhibit Number 46 at this time.

(Witness perusing document.)

A Yes. Yes, I did. I made a $5.000 payment with that bonus.

Q The witness is indicating a payment made on July 19th, 1982. I am sorry.

A It had to be after--

Q I'm sorry. I don't understand what you are referring to. I guess. The witness is referring to his line of credit.

A I told you I didn't see these statements before. Sorry. I have to find the payment. Here's a payment. That's in September. $3.000 made on September 19th of '82. So that would not have been that one. Because see, I don't get that. I received $7.400 gross. I would net much less. and that one is not this one. I will find that one. It's in here.

Here, it is. May 3rd. It was September--it's May 3rd.

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Q Let's go back to the bank minutes. The bank minutes that you have said that you are going to get a $7,400 bonus payable on September 3rd, 1982. Your Visa charge statements indicate that on September 3rd, 1982 you made a payment of $3.000. Is that correct?

A September the 3rd. It appears I got the bonus and I made the payment, yes.

Q The board of directors, when they gave this bonus to you on September 3rd, did they know that you were going to use that money to pay off your Visa charge card?

A No. Again, none of them knew I had charged it.

Q Did they know that you were going to use that bonus to pay off the obligations you had incurred to buy tickets for political functions?

A I don't know I mean. I really don't know the answer to that.

Q Earlier, you said that--I believe earlier you said that you got tired of having to go to the board of directors to get bonuses to pay for the obligations you had incurred to buy tickets for political functions.

A Well, I don't think I meant it that way. I didn't particularly like to do it. My major problem was time

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constraints and it was starting to interfere with my job.

Q But in terms of your going to the board of directors, asking for bonuses, you did that, needing those bonuses to pay off your Visa charge account; is that correct?

A Part of it, sure. I looked upon it when I get a bonus, I pay my bills.

Q Did you ever tell the Comptroller of the Currency that the bonuses that you received were intended to reimburse you for the obligations you had incurred for political functions?

A No. I never said that, and I've read that before, but I don't recall or would not have said something like that.

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Q Were you at the board of directors meetings when your bonuses were discussed?

A This one, I was. I was acting secretary of the meeting.

Q They didn't ask you to leave the room for anything?

A No.

Q Was there any discussion at the meeting as to the purpose of the bonus?

A No. It would be reported to the board that due to long hours and seven days a week that I was deserving of this bonus and it would be accepted that way.

Q I am handing the witness what has been marked as FEC Exhibit Number 50, which consists of two pages. Do you recognize that document?

A Yes, I do.

Q What is it?

A It's minutes of the board of director's meeting held March 24th, 1983.

Q Let me refer you to page 2 of that exhibit. That indicates that you were to receive a bonus of $10,000.

A That's what it indicates, yes.

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Q Did you receive such a bonus?

A Yes.

Q Did you use monies from that bonus to pay off your Visa charge account?

A I would have paid any debts that I incurred.

Q Your Visa charge account indicates that you made a $5,000 payment in May of 1983. Do you know if that is correct?

A It says--I saw the May payment, and I saw the May payment, but I received this in February, and--see. you have to look at the way I view a bonus.

Q Why don't you describe that to me?

A Well, I was working on several particular projects at the time. and it was taking a lot of time. and I always knew if I got a bonus that the next year. they would never pay me less than they did the year before So if I'm asking the board for a bonus, effectively increasing my salary and the next year and the year after, because they will always look at my pay history and say, well. he made $40,000 last year, we got to give him $45,000 this year.

So, I mean. whenever I ask for a bonus, I was going for a higher salary.

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Q After Mr. Madigan took over the public relations responsibilities, did he discuss with you what to do in terms of the purchase of tickets for political functions?

A Not in the context where we sat down and laid out a plan or nothing. The purchase of these tickets is sort of like the non-said thing. We do it; nobody talks about it; nobody really wants to do it It's a question of there are certain functions that we would like to have a high visibility at- and myself, I wanted a public relations person to do those kind of things, because I didn't like spending that much time

Q Do you know how long Mr. Madigan continued to purchase tickets for political functions?

A I think on and off, since he has had the job.

Q Let me refer you to FEC Exhibit No. 1, which is your application for the Visa account. You indicated earlier that your Visa account was opened on February 5th, 1982?

A Yes.

Q Now let me show you what has been marked as FEC Exhibit Number 2. The Visa charge, it appears the Visa charge was made on February 1, 1982 That possibly could have been changed to 3-1-82. Can you explain to me when the

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Visa charge--do you know when the Visa charge was made.

A This particular one?

Q Yes.

It might be helpful if I also refer you to FEC Exhibit Number 46, page 2 of that exhibit. It indicates that there was a charge of $200 and the transaction date was February 1.

A That's what this has to be That has to be that transaction.

Q And that the posting date was March 4th, 1982 Can you explain to me how you could have made a Visa charge before your account was opened?

A No. I really can't

(Discussion off the record.)

THE WITNESS: February 11. I don't understand the transaction myself.

BY MR. JOHANSEN:

Q So you can't explain how you could have had a transaction date of February 1, 1982 which would have been before you opened the account?

A No. This is detail. and I didn't do the detail. I can't explain it

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MR. SCHWARTZ: Off the record.

(Discussion held off the record.)

THE WITNESS: I can't explain it now.

BY MR. JOHANSEN:

Q Let me refer you to what has been marked as FEC Exhibit Number 15. That shows that the cash advance for the Visa account was written on June 28th, 1982. but that the bank money order was drawn on June 26. 1982

Can you explain that?

A I think that's an eight. I can't explain it. but it looks to me like it's an eight. We could look it up

Q The witness is now referring to FEC Exhibit Number 46.

(Witness perusing document.)

A It says it was posted on the 28th. And that looks like an eight to me It's just a bad type.

Q I'm sorry. Let me refer to FEC Exhibit number 33. There. it appears that the cash advance on the Visa charge was made on February 8th, 1983 but the money order was written on February 7th, 1983. Can you explain that?

A I can't explain it. I would only--it only looks to me like who ever processed this didn't put it through, due

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to any reason on the 7th. They might have been too busy. They might have left it laying on their desk. There could have been a lot of reasons why you might have a one-day delay, but I can't explain it.

MR. JOHANSEN: Let's go off the record.

(Discussion off the record.)

MR. JOHANSEN: I am handing to the court reporter three pages of documents which Mr. Allmacher gave to me earlier this morning. I would ask that the court reporter mark those as FEC Exhibit Number 53.

(The document referred to was marked FEC Exhibit No. 53 for identification.)

BY MR. JOHANSEN:

Q I am now handing FEC Exhibit No. 53 to Mr. Allmacher.

MR. SCHWARTZ: Let the record show that I have no objections to the introduction of that proposed FEC Exhibit No. 53 into the record.

BY MR. JOHANSEN:

Q Mr. Allmacher, do you recognize FEC Exhibit Number 53?

A Yes.

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Q What is it?

A They are money orders used for the purchase of tickets to political fund raisers.

Q Did you purchase these tickets?

A Yes.

Excuse me a second. They are all the same. The one page here. these are just exact photostats of this page.

MS. WOODBURY: So there are four we are dealing with?

MR. SCHWARTZ: That's right.

THE WITNESS: You are dealing with three, these two go together and this one and this one.

MR. JOHANSEN: Let me indicate for the record that FEC Exhibit Number 53 consists of one page, and on that page are four receipts; is that correct, Mr. Allmacher?

A Yes, sir.

Q Receipt number 1 was made out to December 19. 1984, in the amount of $140, a fund raiser for Congressman David E. Bonior?

A Yes, sir, and the $300 goes with the $140. It was $440.

Q So they were all made out to Mr. Bonior's fund

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raiser?

A Yes, it was a dinner party, and the tickets were $110 apiece.

Q Did you attend that dinner party?

A No, I did not.

Q Did you purchase the tickets for that dinner party?

A Yes, I did.

Q Who paid for those tickets?

A Jack Madigan paid for them.

Q And you submitted these receipts to Mr. Madigan, then?

A No. Jack never received the receipts for these.

Q How did you obtain payment from Mr. Madigan?

A Mr. Madigan borrowed the money to pay for these.

Q Do you know who he borrowed the money from?

A Yes. First National Bank.

Q Why did you ask Mr. Madigan to reimburse you for the $140 and the $300 that went to the fund raiser to Mr. Bonior?

A He didn't reimburse me He paid for these.

Q He paid for those out right?

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A He did, but. in effect. by giving me the money which I had somebody purchase these money orders and mail them.

Q So Mr. Madigan gave you $440 to purchase tickets for Mr. Bonior's fund raiser; is that correct?

A That's correct.

Q Why did you go to Perry Drugstores for a money order?

A Well, I think the reason is we had utilized our bank money order system and felt the change was in order.

Q Could you explain that? Why did you feel that a change was in order?

A The records were indicating that this wasn't personal, and so we decided to have these purchased personally and outside of the bank so that there could be no involvement of the bank whatsoever.

Q Do you know if Mr. Madigan, the $440 that Mr. Madigan gave to you, was that his personal funds?

A He borrowed the money personally.

Q From the bank?

A Yes.

Q And then he used that money, part of it. he gave

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part of that money to you to buy these tickets?

A Yes.

Q For Mr. Bonior's fund raiser?

A Yes.

Q Let me refer you to FEC Exhibit Number 53. the money order for $300. Do you know what that was for?

A Yes. It was to Tom Welsh, the drain commissioner.

Q Is there anything on --we are speaking about the, from the top of the page, if you count down three money orders, that is the money order we are referring to How do you know that was to Mr. Tom Welsh?

A I just know it was. I mean--

Q And is this the same situation where Mr. Madigan gave $300 dollars to you?

A Yes. On the same day this all happened.

Q And that $300 also came from the loan that Mr. Madigan had with the Mount Clemens bank?

A Yes, that he obtained from our bank.

Q Also referring to FEC Exhibit Number 53, let me refer you to the, counting from the top of the page, the fourth money order in the amount of $250. What was that for?

A That went to Sheriff Hackle.

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Q I'm sorry. to who?
A Sheriff Hackle.
Q And Mr. Madigan gave you the $250 to purchase this money order?
A Yes.
Q Why didn't you give the $250 directly to Sheriff Hackle's campaign committee?
A They won't take cash They'll obviously take checks from an individual.
Q Was Mr. Hackle running for election in 1984?
A Yes.
Q And Mr. Bonior was also running for election in 1984?
A Yes.
Q And as to the third receipt, you said that was for whom?
A Tom Welsh.
Q And he was running for election in 1984?
A Yes.
Q Why did Mr. Madigan ask you to get these money orders and pay for the tickets to the three campaigns?
A I don't think there is any reason. It's just that

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he wanted to purchase these, and it was easy to handle it for him

Q Had the bank set up a political action committee?

A We just--you should receive in the mail today. I mean, I told you I know now a lot more than I ever knew before. But now that you have asked, finally, you should receive all our papers today. We did mail them Friday. but it took a long time to get this far with all of our rules, regulations and I might add, it is very confusing.

The attorney who is working with the bank on this is not reassuring that it is going to be that easy to learn how to deal with but we mailed this Friday, both to you and to the state, and we have had some training sessions with it. We haven't used it It is not ready to use yet, but it will be within a couple of weeks, they tell us.

Q Let me get back to the loan that was made to Mr. Madigan for him to pick up the, or purchase the tickets to the political functions. Did you have anything to do with that loan? Did you review it?

A He asked me for it.

Q He asked you for it?

A Yes.

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Q And you okayed it?
A Yes.
Q Did you know what he was going to use that money for?
A Yes.
Q What was he going to use that money for?
A To pay for these tickets.
Q Was it your understanding that the bank was reimbursing Mr. Madigan for the tickets?
A No.
Q Either through the way of a bonus or an increased salary?
A No, not any more I stated prior, previously, that he received a bonus, and an increase in salary. It is at his discretion where to represent the bank and where he should, you know, attend.
Q When he received this bonus and increase in salary, was it your understanding that he would use that money in order to facilitate the buying of these tickets for the political functions?
A Yes. It was going to be in his area, and it was his decision what to do and where to be.

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Q Going back to your Visa account, Mr. Allmacher, you said that you had it set up so that you could make quarterly payments?

A That is right.

Q The Visa records, FEC Exhibit No. 46. indicates that you only made two payments over a period of almost a year and a half.

Can you explain why you didn't make the payments on a quarterly basis?

A Just didn't make them. I only looked at my loan as the highest interest rate you could pay, and it was pre-paid, as a matter of fact. If you looked at what it would have took to pay monthly payments, I was pre-paid for four years in advance.

I didn't really realize what I had done I mean. I put it into quarterly payments for convenience. I would pay $3.000 or $5.000. forgetting that if I would have had a monthly payment. I would have been pre-paid rather than putting it on a quarterly which didn't calculate properly.

I was always looking at my total debt. not my payments.

Q Were you basically waiting for your bonuses so

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that you could make the payments to the Visa accounts?

A Fifty percent of that is probably true. I would have paid it without the bonuses or with them. Generally, some came out of a bonus, but some came out of my personal funds. It's if I have a debt. I pay it. regardless of when I receice the money. I generally try to get to a zero balance some time during the year.

MR. JOHANSEN: I have no further questions at this time. Would you like to ask Mr. Allmacher anything?

MR. SCHWARTZ: No. I don't have any questions.

(Whereupon, at 11:02 P.M. the deposition was concluded.)

(By stipulation of counsel and agreement of the witness, reading and signature waived.)

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CERTIFICATE OF NOTARY PUBLIC

I, Lu Anne Dawson. the officer before whom the foregoing deposition was taken, do hereby certify that the witness whose testimony appears in the foregoing deposition was duly sworn by me; that the testimony of said witness was taken by me in shorthand and thereafter reduced to typewriting by me; that said deposition is a true record of the testimony given by said witness; that I am neither counsel for, related to nor employed by any of the parties to the action in which this deposition was taken; and further that I am not a relative or employee of any attorney or counsel employed by the parties thereto, nor financially or otherwise interested in the outcome of the action.

Lu Anne Dawson
Notary Public in and for
the District of Columbia

My Commission expires:
October 15, 1989

8504050974

APPLICATION DATED 547208

1.3a

CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

CHECK APPROPRIATE BOX

Are you applying for Master Charge ☐ VISA ☐ Both ☐

- ☑ If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D.
- ☐ If you are applying for a joint account or an account that you and another person will use, complete all Sections, providing information in B about the joint applicant or user.
- ☐ If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

SECTION A - INFORMATION REGARDING APPLICANT

Name (Last, First, Middle): HAROLD ALLMASHER Birthdate: / /

Present Street Address: Years there:

City: State: Zip: Telephone:

Social Security No.: Driver's License No.:

Previous Street Address: Years there:

City: State: Zip:

Present Employer: Address:

Position or title: Years there: Telephone:

Previous Employer: Address Years there:

Present net salary or commission: $ per No. Dependents: Ages:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $ per Source(s) of other income:

Have you ever received credit from us? When? Office:

Checking Account No.: Institution and Branch:

Savings Account No.: Institution and Branch:

Name of nearest relative not living with you: Telephone:

Relationship: Address:

SECTION B - INFORMATION REGARDING JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): Birthdate: / /

Relationship to Applicant (if any):

Present Street Address: Years there:

City: State: Zip: Telephone:

Social Security No.: Driver's License No.:

Present Employer: Address:

Position or title: Years There: Telephone:

Previous Employer: Address: Years there:

Present net salary or commission: $ per No. Dependents: Ages:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $ per Source(s) of other income:

Checking Account No.: Institution and Branch:

Savings Account No.: Institution and Branch:

Name of nearest relative not living with Joint Applicant, User, or Other Party: Telephone:

Relationship: Address:

SECTION C - MARITAL STATUS (Do not complete if this is an application for an individual account.)

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

Other Party: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

No. Cards: One ☐ Two ☐ Person whose name to appear on card (1) (2)

Maximum credit requested ☐ $300 ☐ $500 ☐ $700 ☐ $1000 ☐ Other

SECTION D - CREDIT REFERENCE - DEBIT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.)

OUTSTANDING DEBTS (Include charge accounts, instalment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Creditor	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
1. (Landlord or Mortgage Holder)	☐ Rent Payment ☐ Mortgage		$(Omit rent)	$(Omit rent)	$	
2. Automobile(s) (make, model, yr.)						
3.						
4.						
5.						

Other Obligations - (e.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. Upon receipt of my (our) First National Bank in Mt. Clemens Credit Card(s) the undersigned agree(s) jointly and severally to be contractually liable according to the terms and conditions of First National Bank in Mt. Clemens Credit Card(s) Agreement. I (we) warrant the truth of the above information that will be relied upon by First National Bank in Mt. Clemens in the furnishing of credit to me (us); and hereby authorize the person or firm to whom application for a First National Bank in Mt. Clemens Credit Card(s) is made, any credit bureau or other investigative agency employed by such person, to investigate the references herein listed or statements or other data obtained from me (us) or from any other person pertaining to my (our) credit and financial responsibility.

H. W. Allmasher Jr. 2-5-82

Applicant's Signature Date Other Signature (Where Applicable) Date

FEC Ex No. 1

4870201047208
Harold Allmacher

7178454

AUTHORIZATION NO. 38 | 2-1-82 | TELLER NO. | AMOUNT

CARDHOLDER IDENTIFICATION AS IMPRINTED
HAROLD ALLMACHER

NAME C.L.N.

ADDRESS

I do (do not) request the issuance of the charge card identified above by the amount shown as TOTAL hereon upon proper authorization. I hereby certify that I am (are) bound (jointly and severally) by the terms and provisions of the Credit Agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X

CASH ADVANCE

THIS FORM TO BE USED WITH
MasterCard or VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

9966 2017
FNB

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 749522

74-211
724

Harold Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-5-82 19

PAY TO THE ORDER OF Bonior for Congress $ 200.00

TWO HUNDRED DOLLARS

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 749522 ⑈ 072504 ⑈

FEC EX. NO. 2

FOLLMER,
RUDZEWICZ & CO., P.C.
CERTIFIED PUBLIC ACCOUNTANTS

February 18, 1982

Mr. Harold Allmacher
First National Bank - Mt. Clemens
49 Macomb
Mt. Clemens, Michigan 48043

Dear Harold:

Enclosed are two tickets for a fundraiser brunch we are having for Jim Brickley. I would greatly appreciate your financial support, and even more, your presence March 14th.

I have known Jim for many years and I am confident that he will emerge a strong leader now that he is able to do his own thing.

Please make your personal checks (not more than $100.00 per person) payable to "Brickley for Governor" and send them to me in the envelope provided.

Thank you for your support.

Very truly yours,

FOLLMER, RUDZEWICZ & CO., P.C.

Gordon R. Follmer/slm
Gordon R. Follmer

GRF/slm
Enclosures

8504050977

OAKLAND OFFICE • CRANBROOK CENTRE SOUTH • SUITE 220 • 30215 SOUTHFIELD ROAD • SOUTHFIELD, MICHIGAN 48076 • (313) 645-1800
MACOMB OFFICE • SUITE 100 • 55 CHURCH STREET • MOUNT CLEMENS, MICHIGAN 48043 • (313) 469-1800

4870201047208

JALLMACHER

7178469

AUTHORIZATION NO	DATE	CLERK NO.	AMT.
52	2/22	RMW	
CARD HOLDER IDENTIFICATION (NAME AND NO.)			
HAROLD ALLMACHER			200 —
BANK			
ADDRESS			
I hereby request the issue of the CASH OR CHECK NOT EXCEEDING AMOUNT SHOWN ABOVE. I AGREE TO PAY TOTAL AMOUNT SHOWN ABOVE PLUS APPLICABLE CHARGES AS PROVIDED IN THE CARDHOLDER AGREEMENT.			
CARDHOLDER'S SIGNATURE			
X H.A			
CASH ADVANCE			200 —

CUSTOMER COPY

THIS FORM TO BE USED WITH [illegible] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

8 5 0 4 0 5 0 9 7 8

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 749539

74-211 / 724

H.W. Allmacher
REMITTER

2-22 19 82

PAY TO THE ORDER OF Brunch with Brickley $ 200.00

[illegible] DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 3

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

No. 749531

74-211
724

Harold Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-17-82 19

PAY TO THE ORDER OF Junior Achievement $ 50.00

FIRST BOARDS

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504050979

FEC Ex. No. 4

4870201047208

H ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
48043017

7178468

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
62	2/22	RMW	
CARDHOLDER IDENTIFICATION (IF REQUIRED) Harold Allmacher			78 —
NAME			
ADDRESS			
I do say request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I will pay said amount with any charges due thereon in accordance with the terms of the charge card agreement between the undersigned and the issuer.			
CARDHOLDER'S SIGNATURE X H.A			
CASH ADVANCE	TOTAL		78 —

THIS FORM TO BE USED WITH [illegible] OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8 5 0 4 9 0 5 0 9 8 0

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 749541

74-211
724

H.W.Allmacher, Officers & Directors
REMITTER

MOUNT CLEMENS, MICH. 2-22 19 82

PAY TO THE ORDER OF Ruehle Ambulance Service $ 78.00

POSTAGE AND FEES

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC EX. NO. 5

48 702010472 08
H. ALLMACHER

7178467

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TEL CALLED
71	2/22	RMW

CARDHOLDER IDENTIFICATION, IF NOT EMBOSSED

Harold Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I am duly authorized, that any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X H.A.

CASH ADVANCE	TOTAL 100

100 —

THIS FORM TO BE USED WITH MasterCard OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8 5 0 4 0 0 5 0 9 3 1

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 749540

74-211
724

H.W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-22 19 82

PAY TO THE ORDER OF Riegle for Senate in '82 Committee $ 100.00

ONE HUNDRED DOLLARS AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 6

4870201047208

7178477

ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99602017

AUTHORIZATION NO	DATE	TELLER NO	AMOUNT
89	3/9/82		100
CARDHOLDER IDENTIFICATION, IF REQUIRED: H.A. ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL to the merchant presenting this ticket. I promise to pay the same amount with any charges due thereon in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X Rmac			
CASH ADVANCE			100

THIS FORM TO BE USED WITH [illegible] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR [illegible]

FIRST NATIONAL BANK

IN MOUNT CLEMENS

No. 749557

74-211
724

H. W. ALLMACHER
REMITTER

F N B

MOUNT CLEMENS, MICH. 3/9 19 82

PAY TO THE ORDER OF MACOMB DEMOCRATIC COMMITTEE $ 100.00

[illegible]

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

Gene Hall

AUTHORIZED SIGNATURE

50'40 5009 82

FEC Ex. NO. 7.

TO

Harold Allmacher
First National Bank
Walnut and Macomb Sts.
Mt. Clemens, MI 48043

FROM:

COMMITTEE FOR
ADAM E. NOWAKOWSKI
MACOMB COUNTY TREASURER
13245 Champaign
Warren, MI 48089

SUBJECT	ATTENTION	DATE
Ticket #110		March 3, 1982

Please join with us in the support of the Macomb County Democratic Committee's third annual dinner on Thursday, April 15, 1982.

Thank you for you consideration in this matter, it is greatly appreciated.

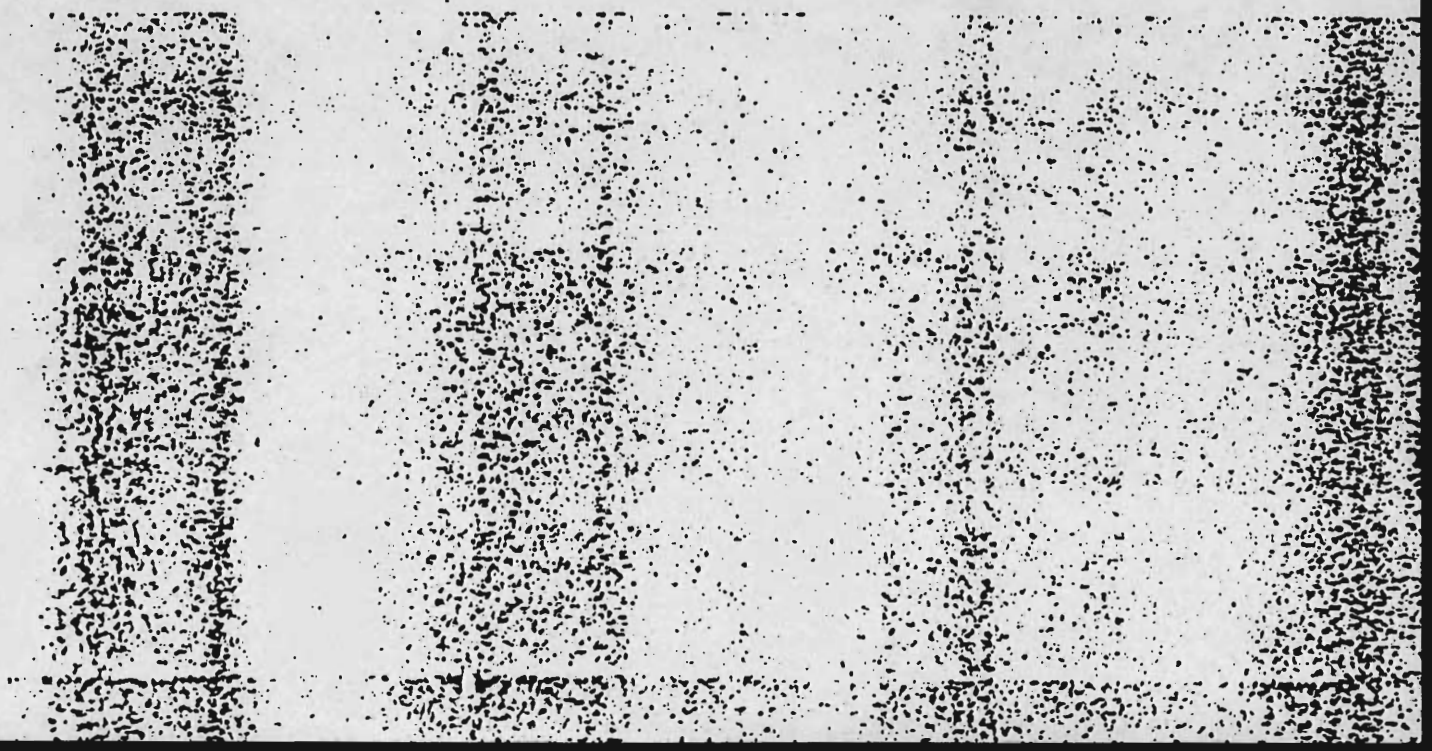
Make you check payable to: Macomb Democratic Committee.

Sincerely,

John W. Smith

8504005098 7

Paid for by: Committee for Adam E. NOWakowski Shirley A. Lach—Treasurer, 20833 Maple, St. Clair Shores, MI 48081



4870201047208
H. AILMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
48043

7178483

AUTHORIZATION NO	DATE	TELLER NO	AMT
05	3/11/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: Harold Ailmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby warrant that I will pay said amount, with any charges due thereon to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X. H. A			
CASH ADVANCE	TOTAL		300 —

THIS FORM TO BE USED WITH [MasterCard] OR [VISA]

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8 4 0 9 5 0 4 0 8 5

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749561

74-211
724

H.W. AILMACHER
REMITTER

MOUNT CLEMENS, MICH. 3/11 19 82

PAY TO THE ORDER OF COMMITTEE FOR ADAM NOWAKOWSKI $ 300.00

[illegible]

BANK MONEY ORDER

RECEIPT, NON NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 8

4870201047208

7178489

AUTHORIZATION NO.	DATE	TEL. CALL
41	3/16/82	

CARDHOLDER IDENTIFICATION, IF REQ.

Harold Allmacher

NAME

ADDRESS

I hereby request the issuer of the card as identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby agree that I shall pay said amount, with any charges due thereon, to said issuer pursuant to the agreement governing the use of such card.

CARDHOLDER'S SIGNATURE

X HA.

CASH ADVANCE $ 400

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
[illegible]017

THIS FORM TO BE USED WITH [illegible] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 749566

74-211
724

H. W. ALLMACHER
REMITTER

MOUNT CLEMENS, MICH. 3/16 19 82

PAY TO THE ORDER OF JUST GET TOGETHER FOR WILLARD D. DACK $ 400.00

FOUR HUNDRED DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈749566⑈ ⑆072400085⑆

FEC Ex. No 9

4870201041208

7178500

AUTHORIZATION NO.	DATE	TELLER NO.	AMT
23	3/25		535 —

CARDHOLDER IDENTIFICATION, IF REQUIRED
N. Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I am entitled to said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X N.A.

CASH ADVANCE 10 535 —

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

THIS FORM TO BE USED WITH [illegible] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

[illegible] THEREFORE THERE WILL BE NO COPY OF THIS TICKET [illegible] WITH YOUR [illegible]

8504005098 86

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 802945 14-211 724

Mr. Harold W. Allmacher
REMITTER

March 24, 82

PAY TO THE ORDER OF Mr. Edward Bonior $ 535.00

[illegible]

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 10

4870201047208

7567813

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
20	4-1-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H Allmacher			120 —
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X H.A			
CASH ADVANCE			120 —

CUSTOMER COPY

THIS FORM TO BE USED WITH [MasterCard] or [VISA]

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR IN ING.

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 749516

H.W.ALLMACHER
REMITTER

4/1/ 82

PAY TO THE ORDER OF HAROLD ALLMACHER $ 120 00

ED BONIOR "ANNIE" [illegible]
TICKETS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

0 9 8 7
0 5 0 4 5 0 8 5

FEC Ex. No. 11

4870201047208

7567840

FIRST NAT BK MT CLEMENS
CLEMENS MI
48043017

AUTHORIZATION NO. 31 DATE 4/27/82 RE. 11. NO.

CARDHOLDER'S NAME (AS IMPRINTED ON IDENTIFICATION, IF REQUIRED) H.W. ALLMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I am the holder of said account, and that any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE X SIG. ON FILE

THIS FORM TO BE USED WITH MASTER CHARGE or VISA

CASH ADVANCE RETAIL 450 —

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8509 0 5 0 4 8

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 74957

4/27 19 82

H.W. ALLMACHER
REMITTER

COMMITTEE TO RE-ELECT
DENEWITH, DANER, & ZACHOFF

PAY TO THE ORDER OF $ 450.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 12

4870201047208

156 1849

H. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
49662017

AUTHORIZATION NO.	DATE	ITEM & NO.	AMT
27	5/17 82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H. ALLMACHER			20 —
NAME			25 —
ADDRESS			30 —
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I am the holder of the charge card identified above and that I have not exceeded the credit limit established for my account. I agree that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of such card.			
CARDHOLDER'S SIGNATURE X Egon Fabe		CASH ADVANCE	25 —

THIS FORM TO BE USED WITH MASTER CHARGE or VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

THIS COPY IS INCOMPLETE THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR STATEMENT

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H.W. ALLMACHER
REMITTER

F N B

No. 749622

74-211
724

MOUNT CLEMENS, MICH. 5/17 19 82

PAY TO THE ORDER OF MARY LOUISE DANERR $ 25.00

TWENTY-FIVE DOLLARS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H. W. ALLMACHER
REMITTER

F N B

No. 749620

74-211
724

MOUNT CLEMENS, MICH. 5/17 19 82

PAY TO THE ORDER OF SAM J. PETITTO $ 20.0

TWENTY DOLLARS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 13

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H.W. ALLDRICHER

REMITTER

F N B

MOUNT CLEMENS, MICH.

No. 749623

74-211
724

5/17 19 02

PAY TO THE ORDER OF JOHN JOSEPH BUCCELLATO $ 30.00

THIRTY AND 00 CTS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504005090

4870201047208

7567767

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
10	5/28		

CARDHOLDER IDENTIFICATION, IF REQUIRED
H ALLMACHER

NAME

ADDRESS 49 MAC

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby authorize the said amount with any charges due thereon, to be charged to and paid by me in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X H. A. Allmacher

CASH ADVANCE 100 —

CUSTOMER COPY

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
49662017

THIS FORM TO BE USED WITH [illegible] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILL.

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

No. 749635

74-21
724

H.W. ALLMACHER
REMITTER

MOUNT CLEMENS, MICH. 5/28 19 82

PAY TO THE ORDER OF HEADLEE FOR GOVERNOR COMMITTEE $ 100.00

ONE HUNDRED DOLLARS

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504 0509 2

FEC EX. No. 14

4820201047208
Harold Allmacher

7066381

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
50	6-28		

CARDHOLDER IDENTIFICATION IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the undersigned person or TOTAL person above stated purchase/advance. I hereby authorize such payment to be charged to my account with the issuer of the charge card named above and agree to the terms of the charge card agreement governing the use of such card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE $ 50 —

9960207
FNB

THIS FORM TO BE USED WITH [illegible] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR STATEMENT.

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 7438[illegible]

Harold Allmacher
REMITTER

6-26 19 82

PAY TO THE ORDER OF Franchuks Birthday Party $ 50.00

[illegible]

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

0 9 9 2 5 0 4 0 8 5 0

FEC Ex. No. 15

7820201047 208

Harold Allmacher

7066399

AUTHORIZATION NO.	DATE	TICKET NO
88	7-1-82	

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL herein upon proper presentment. I promise to pay such amount with any charges due thereon, in accordance with the agreement governing the use of such card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE $ .00

THIS FORM TO BE USED WITH [illegible] on VISA

9966201 7

FNB

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

No. 749666

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 7-1- 82

PAY TO THE ORDER OF Committee to elect Harry T. Diehl $ 100.00

ONE HUNDRED DOLLARS

BANK MONEY ORDER

RECEIPT – NON NEGOTIABLE

AUTHORIZED SIGNATURE

⑈749666⑈ ⑆072400509⑆ 85

FEC Ex. No. 16

487020 1047208
Harold Allmacher

7066372

AUTHORIZATION NO.	DATE	TIME
69	7-1-82	

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the AMOUNT shown as TOTAL hereon upon proper presentation to it of this sales slip. I agree that my obligation to pay the amount with any charges as may be provided in the agreement governing the use of said charge card shall be determined in accordance with such agreement.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE $ 100 =

DISTRIBUTION: ISSUER'S COPY

9966201 7
FNB

THIS FORM TO BE USED WITH [redacted] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 749664

74-211 724

Harold Allmacher
REMITTER

MOUNT CLEMENS, MICH. 6-30 19 82

Pay to the order of Committee to Retain Macomb County Probate Judge, Richard C. Johnston

$ 100.00

FIRST NATIONAL BANK IN MOUNT CLEMENS

ONE HUNDRED AND 00 CTS

BANK MONEY ORDER

AUTHORIZED SIGNATURE

Virginia M. Allmacher
Asst. Vice-President

963 - 964

⑆074⑆021⑈ ⑆20 945⑈ 00000 10000

FEC Ex. No. 17

4870201047208
Harold Allmacher

7567787

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
98	7-22-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card

CARDHOLDER'S SIGNATURE

X Harold

CASH ADVANCE — TOTAL — 50 00

THIS FORM TO BE USED WITH [illegible] or VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 749691

74-211
721

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 7-22- 19 82

PAY TO THE ORDER OF Committee to re-elect Ray Trombley $ 50.00

PURCHASE AMOUNTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

Teller

⑈749691⑈ ⑆072102118⑆ 850409950⑈

FEC Ex. No. 18

4870201047208
H ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7567788

AUTHORIZATION NO.	DATE	TELLER NO	AMOUNT
#14	7/27/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X ONFile			
CASH ADVANCE			400

THIS FORM TO BE USED WITH [illegible] or VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR STATEMENT.

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 820678

74-211
724

Harold H. Allmacher, Jr.
REMITTER

July 26, 1982

PAY TO THE ORDER OF Fund Raiser for Congressman David E. Bonior $ 400.00

[illegible]

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504005096

FEC Ex. No. 19

4870201047208
Harold W. Allmacher

7567800

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
24	8-30-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X			
CASH ADVANCE		TOTAL	60 —

CUSTOMER COPY

THIS FORM TO BE USED WITH MASTER CHARGE OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 749737

74-211
724

Harold Allmacher
REMITTER

8-30- 19 82

PAY TO THE ORDER OF Fund Raiser for Terry Almquist $ 60.00

PROCEEDS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 749737 ⑈ ⑆ 072405046 ⑆

FEC Ex. No. 20

4870201047208

7024283

AUTHORIZATION NO.	DATE	TELLER NO.	AMT.
72	9-17-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

H AILMACHER

NAME SIGN. ON FILE

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment to the duly authorized agent of the issuer. I promise to pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of the card.

CARDHOLDER'S SIGNATURE

X BMW

CASH ADVANCE $600.00

THIS FORM TO BE USED WITH

VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B... ING.

CUSTOMER COPY

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 749756

24-211
724

Harold Allmacher
REMITTER

9/17 82

PAY TO THE ORDER OF A Rally for Riegle $ 600.00

SIX HUNDRED DOLLARS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈749756⑈ ⑆072400099⑆

FEC EX. NO. 21

4870201047208
H. ALLMACHER

RST NAT BK MT CLEMENS
CLEMENS MI
76L2011

7024286

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
60	9-21-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			225—
CARDHOLDER'S SIGNATURE: X [signature]			
CASH ADVANCE			225—

THIS FORM TO BE USED WITH [illegible] OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR [illegible]ING.

FIRST NATIONAL BANK

IN MOUNT CLEMENS

First National Bank

Cash Advance

F N B

No. 749760

74-211
724

MOUNT CLEMENS, MICH. 9 21 19 82

PAY TO THE ORDER OF H. W. Allmacher $ 225.00

for Sherry Hackel

BANK MONEY ORDER

RECEIPT NON-NEGOTIABLE

AUTHORIZED SIGNATURE

Check written against account

0009 0 0 0

4870201047208

H. Allmacher

7024287

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
996062017

AUTHORIZATION NO.	DATE	TELLER NO
61	9-21	

CARDHOLDER IDENTIFICATION, IF REQUIRED
H Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I owe the said amount with any charges due thereon to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X

THIS FORM TO BE USED WITH [illegible] or VISA

CASH ADVANCE $ 50

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING

FIRST NATIONAL BANK

IN MOUNT CLEMENS

FNB

No. 749759

74-211
724

H.W.Allmacher
REMITTER

MOUNT CLEMENS, MICH 9/21 1982

PAY TO THE ORDER OF Serotkin for Senate $ 50.00

[illegible]

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈749759⑈ ⑆072400150⑆ 85 0 4 0

FEC Ex. No. 23

4870201047208
H'ALLMACHER

7024288

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
49602017

AUTHORIZATION NO.	DATE	[illegible] NO.	[illegible]
62	9-21-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED
H ALLMACHER

MAIL

ADDRESS

I hereby request the issuer of the charge card identified above to pay the [illegible] upon as TOTAL thereon upon proper presentment. I hereby [illegible] said amount, and any charges due thereon, in accordance with the terms of the charge card agreement governing the use [illegible]

CARDHOLDER'S SIGNATURE
X On File

THIS FORM TO BE USED WITH [illegible] OR VISA

CASH ADVANCE [illegible] 25 —

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORD

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR [illegible]ING

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 749761

24-211
724

H.W.Allmacher
REMITTER

9/21 19 82

PAY TO THE ORDER OF Serotkin for Senate $ 250.00

FIRST NATIONAL BANK IN MT CLEMENS

BANK MONEY ORDER

RECEIPT—NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504 0 [illegible]

FEC Ex. No. 24

4870 201 047 208

HAROLD W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025451

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
	9/30/82	20	250 —

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X Rose 20

THIS FORM TO BE USED WITH MASTER CHARGE OR VISA

CASH ADVANCE — TOTAL 250 —

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 749776

74-211
724

Harold W. Allmacher
REMITTER

9-30- 19 82

PAY TO THE ORDER OF Blanchard for Governor Committee $ 250.00

[illegible]

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8 5 0 4 0 1 5 1 0 0 2

FEC Ex. No. 25

4870 201 047 208

7025452

H.W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	ITEM	
99	10/8/82	Tkn	10 —
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment to said issuer, and agrees that said amount, with any charges due thereon, is subject to and governed by the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE			
X per ph. Va			
CASH ADVANCE			10 —

THIS FORM TO BE USED WITH MasterCard or VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B[illegible] INC.

8 50 40 5 10 03

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 749732

Herold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-3- 19 82

PAY TO THE ORDER OF Committee to re-elect James J. Sharp $ 100.00

[illegible]

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 26

4800201047208
Harold Allmacher

9966 2017
FNB

7023851

AUTHORIZATION NO.	DATE	TICKET NO.	AMOUNT
81	10-11-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL herein upon proper presentment. I hereby certify that I am the bona fide holder of said account and that I am authorized to use said account for the purchase set forth herein and I agree to the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X

THIS FORM TO BE USED WITH [illegible] OR VISA

CASH ADVANCE [illegible] 160 —

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

No. 749794

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-11-82 19

PAY TO THE ORDER OF Trentacosta for W.S.U. Committee $ 10.00

[illegible]

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8 5 0 4 0 0 5 1 0 0

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

No. 749793

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH 10-11- 19 82

PAY TO THE ORDER OF Harold W. Allmacher $ 150.00

[illegible]

Mich. Democratic Party for Jim Blanchard

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 27

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 749797

74-211
724

Herold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-13- 19 82

PAY TO THE Committee to retain Mac. Cty. Probate Judge $ 175.00

Richard C. Johnston

ONE HUNDRED SEVENTY FIVE AND 00/100

BANK MONEY ORDER

[illegible]

[illegible] 1:20 [illegible] 1:7500:

850405 0 1005

EEC Ex. No. 28

4870 201 047 208
H.W. ALLMACHER

7025453

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO	
	10/15/82	22	20 -

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card described above to pay me on all drafts as TOTAL hereon upon proper presentment. I hereby agree that I owe pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the credit card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X Harold W. Allmacher

CASH ADVANCE — 200 -

THIS FORM TO BE USED WITH MasterCard or VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504051006

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 829002

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-15- 19 82

PAY TO THE ORDER OF Mr. Gebran Anton $ 200.00

[illegible]

BANK MONEY ORDER

Tickets - D. Bonior

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 29

H. ALLMACHER
4870201047208

7025455

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
28	10/26/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H. Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X Bmw			
CASH ADVANCE			148 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 829020

74-211
724

MOUNT CLEMENS, MICH. 10-26- 19 82

Harold W. Allmacher
REMITTER
Party - Mary Louise Daner

PAY TO THE ORDER OF Harold W. Allmacher $ 48.00

FORTY-EIGHT AND 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8 50400 51007

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 829021

74-211
724

MOUNT CLEMENS, MICH. 10-26- 19 82

Harold W. Allmacher
REMITTER

PAY TO THE ORDER OF Committee to re-elect Richard E. Johnston $ 100.00

ONE HUNDRED AND 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 30

4810201047208
H ALLMACHER

7025456

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
08 RW	10/27/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: HALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X			
CASH ADVANCE			40 —

THIS FORM TO BE USED WITH Master Charge OR VISA

DEALER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

850405100 8

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 829022

74-211
724

Herold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-27- 19 82

PAY TO THE ORDER OF Committee to re-elect County Commissioner Mary Louise Daner $ 42.00

[illegible] DOLLARS

BANK MONEY ORDER

RECEIPT – NON NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 31

7024405

78702010 47208
H Allmacher

FNB
9662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
028	1/20/83		

CARDHOLDER IDENTIFICATION, IF REQUIRED
Harold Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X H A. Allmacher

THIS FORM TO BE USED WITH [illegible] OR VISA

CASH ADVANCE 200 —

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504 0051 0002

FIRST NATIONAL BANK IN MOUNT CLEMENS

FNB

No. 846900

74-211
724

Harold V. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 1-21- 1983

PAY TO THE ORDER OF Committee for Thomas S. Welsh $ 200.00

Valentine Dance

BANK MONEY ORDER

RECEIPT – NON NEGOTIABLE

AUTHORIZED SIGNATURE

FEC ANo 32

48 7020104728
H Allmacher

7024429

AUTHORIZATION	DATE	TELLER NO.	AMOUNT
98	2/8/83		
CARDHOLDER IDENTIFICATION, NAME AND/OR NO.	Harold Allmacher		
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE	X Phil		
CASH ADVANCE	TOTAL		150 —

CUSTOMER COPY

● 9966 2017
FNB

THIS FORM TO BE USED WITH MasterCard OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 849407

74-211
724

H. W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. Feb. 7, 1983

PAY TO THE ORDER OF FIRST NATIONAL BANK $ 150.10

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

5 6 0 4 0 5 1 0 1 0

FIRST NATIONAL BANK F.N.B.

IN
MOUNT CLEMENS

F N B

No. 849407

74-211
724

150

H. W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. Feb. 7, 1983

PAID

PAY TO THE ORDER OF FIRST NATIONAL BANK $ 150.10

FIRST NAT'L BANK — MT. CLEMENS

BANK MONEY ORDER

AUTHORIZED SIGNATURE

"849407" :072402151: 1 120 945" "00000150 10"

FEC Ex. No 33

4870201047208
Harold Allmacher

7024445

AUTHORIZATION NO.	DATE	TELLER NO
22	2/16/83	

CARDHOLDER IDENTIFICATION, IF REQUIRED
H Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the cash advance shown as TOTAL hereon upon proper presentment. I hereby certify that I am to pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X

CASH ADVANCE

60.00

9966017
FNB

THIS FORM TO BE USED WITH [illegible] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

[illegible] ITEMIZED THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B..LING.

5 0 1 1 1 0 8

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829145

74-211
724

Harold W. Allmacher
Acct's #264,265,265,267

MOUNT CLEMENS, MICH. 2-16- 19 83

PAY TO THE ORDER OF Serotkin 66r Senator Committee $ 60.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 34

4870201047208

D. AILMACHER

99662017
FNB

7023825

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
20	2/22/83		
CARDHOLDER IDENTIFICATION IF REQUIRED: D AILMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I owe by said account with any charges and interest, in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER SIGNATURE: X			
CASH ADVANCE		TOTAL	600 —

THIS FORM TO BE USED WITH [MasterCard] OR [VISA]

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

0 5 1 0 1 2

ST NATIONAL BANK

IN MOUNT CLEMENS

F N B

No. 32110

74-211
721

David W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-22- 83

PAY TO THE ORDER OF Citizens for Patrick Johnson $ 600.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 35

4876201047208
H. Allmacher

99662017
FNB

7023837

AUTHORIZATION NO.	DATE	TELLER NO	
21	3/3		

CARDHOLDER IDENTIFICATION, IF REQUIRED
H Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card designated above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I will pay said amount with any charges due thereon, to said issuer in accordance with the terms of my card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X

THIS FORM TO BE USED WITH MasterCard OR VISA

CASH ADVANCE — TOTAL 200 —

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

5 1 0 1 3

0 4 0

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 829162

74-211
724

Harold W. Allmacher
REMITTER

Tickets

MOUNT CLEMENS, MICH. March 2, 19 93

PAY TO THE ORDER OF Citizens for Patrick Johnson $ 200.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 36

4870220104 7208

7023841

AUTHORIZATION NO. | DATE 3/9/83 | TELLER NO. | AMOUNT

CARDHOLDER IDENTIFICATION REQUIRED

NAME Wallmacher

ADDRESS

I hereby request the issuer of the charge card [illegible] shown as TOTAL hereon upon proper presentment [illegible] said amount with any charges due thereon, in accordance with the terms of the charge card agreement governing the use [illegible]

CARDHOLDER SIGNATURE X

THIS FORM TO BE USED WITH [illegible] OR VISA

CASH ADVANCE

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORD

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR [illegible]ING.

5 1 0 1 4

0 4 5 8 5

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829175

74-211
724

3/9 19 83

H.W. ALLMACHER
REMITTER

PAY TO THE ORDER OF COMMITTEE FOR ADAM L. NOWAKOWSKI $ 350.00

TICKET #'s 21-30

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC EX. NO. 37

4870201047208

Allmacher

7023868

AUTHORIZATION NO.	DATE 3/28	TELLER NO.	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED: Harold Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby promise that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X [signature]			
CASH ADVANCE		TOTAL	100—

THIS FORM TO BE USED WITH [illegible] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 862427

74-211
724

H. W. Allmacher
REMITTER

March 18, 1974

PAY TO THE ORDER OF COMMITTEE TO ELECT L. RENDELL DAVIS $100.00

FIRST NATIONAL BANK ONE HUNDRED AND 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

[signature]
AUTHORIZED SIGNATURE

FEC Ex. No. 38

7870 201; 047 208

A.W. ALLMACHER

7025465

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
996o2017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
	4/7/83	2a	

CARDHOLDER IDENTIFICATION, IF REQUIRED
ALLMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay to or order as shown as TOTAL hereon upon proper presentment. I promise and agree that I will pay said amount, with any charges due thereon, to said issuer or as provided with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X P.O. 2a

THIS FORM TO BE USED WITH [MasterCard] or [VISA]

CASH ADVANCE

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR STATEMENT.

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 823561

74-211
724

MOUNT CLEMENS, MICH. April 7, 19 83

E. W. Allmacher
REMITTER

PAY TO THE ORDER OF THE MACOMB DAILY $ 135.52

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 823562

74-211
724

MOUNT CLEMENS, MICH. April 7, 19 83

E. W. Allmacher
REMITTER

PAY TO THE ORDER OF DOROTHY TUGAB $ 550.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No 39

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829563

74-211
734

H. W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. April 7, 1983

PAY TO THE ORDER OF FANTASTIC PROMOTIONS & NOVELTIES $ 207.20

TWO HUNDRED SEVEN AND 20 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504051017

8 5 0 4 0 5 5 1 0 4 8

HAWAIIAN LUAU APRIL 8, 1983

BAND AND DANCERS

CHECK MADE PAYABLE TO:

DOROTHY TUGAB $550.00

HAWAIIAN LUAU APRIL 8, 1983

5 GROSS LEIS
500 BALLOONS AND HELIUM

CHECK MADE PAYABLE TO:

FUNTASTIC PROMOTIONS & NOVELTIES $207

THE MACOMB DAILY • COMMUNITY NEWS • MACOMB COUNTY LEGAL NEWS
P.O. BOX 707 — TELEPHONE: 469-4510
MOUNT CLEMENS, MICHIGAN 48043

ACCOUNT OF:

LACH, SHIRLEY
20833 MAPLE
ST CLAIR SHORES MI 48081

MONTH ENDING
3/31/83

26914

AMOUNT OF REMITTANCE $

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR REMITTANCE

STATEMENT

ORDER #	DESCRIPTION	SECT PAGE	DATE	INCHES/LINES	CHARGES	CREDITS	BALAN
	BALANCE FORWARD						
102781	NOWAKOWSKI	A04	3/25	4.00	49.28		
02327	NOWAKOWSKI LESS 25%	A02	3/26	4.00	36.96		
02864	EASTER CHURCH-CN	B05	3/31	4.00	49.28		

OVER 90 DAYS	60-90 DAYS	30-60 DAYS	CURRENT	UNAPPLIED	TOTAL
.00	.00	.00	135.52	.00	135

THE MACOMB DAILY
P.O. BOX 707 — 469-4510
MT. CLEMENS, MICHIGAN 48043

Transactions after this billing date will appear on next months statement

48702010477208
H Allmacher

7025467

AUTHORIZATION NO. Issued | DATE 4/28/83 | TELLER NO | AMOUNT

H. Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentation. I hereby confirm that I owe the said amount, with any charges due thereon, to the said issuer in accordance with the terms of the charge card agreement governing the use of such card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE | 19 | 220

CUSTOMER COPY

THIS FORM TO BE USED WITH [illegible] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504010019

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 829582

74-211
724

MOUNT CLEMENS, MICH. 4-26 19 83

Harold W. Allmacher
REMITTER

Tickets 50-51

PAY TO THE ORDER OF Macomb County Democratic Committee $ 220.00

[illegible]

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 41

FROM:

COMMITTEE FOR
ADAM E. NOWAKOWSKI
MACOMB COUNTY TREASURER
13245 Champaign
Warren, MI 48089

Mr. Harold Allmacher
First National Bank
49 Macomb St.
Mt. Clemens, MI 48043

SUBJECT	ATTENTION	DATE
County Democrats	#50-51	4-19-83

Please join with us in the support of the County Democratic Committee's Fourth Annual Dinner, by attending this fund raiser, to be held on TUESDAY, MAY 3, 1983, at the Fernhill Country Club.

Please make check payable to: MACOMB COUNTY DEMOCRATIC COMMITTEE and mail to the above address.

Thank you for your consideration in this matter Harold, it is greatly appreciated.

Sincerely,

220.00
TICKETS 51
#

Adam E. NOW akowski

4870 201 047 208 :
H. W. ALLMACHER

7025463

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	
VA.	4/5/83		
CARDHOLDER IDENTIFICATION, IF REQUIRED			
H. W. ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the cash advance shown as TOTAL hereon upon proper presentment. I hereby certify that I will pay said amount, with any charges due thereon, in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE			
X P.O. Box.			
CASH ADVANCE	TOTAL		70 —

THIS FORM TO BE USED WITH VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829558

74-299
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. April 5, 1983

PAY TO THE ORDER OF Committee for Adam T. Nowakowski $70.00

SEVENTY DOLLARS

Tickets #967 & 968
BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

Host Wis - Hostess

8 5 0 4 0 5 5 0 2 1

FEC Ex. No. 40

4870201047208
H. Allmacher

7025468

AUTHORIZATION NO.	DATE 4/30/83	TELLER NO	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED	Harold Allmacher		
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon its presentment. I hereby confirm that I will pay said amount, in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE	X H. Allmacher		
CASH ADVANCE			120—

CUSTOMER COPY

THIS FORM TO BE USED WITH [illegible] OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

0 5 8 0 4 0 5 9 1 0 2 2

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829583

4-211
724

Harold W. Allmacher
REMITTER

4-30- 19 83

PAY TO THE ORDER OF J.J. Buccellato $ 120.00

[illegible]

BANK MONEY ORDER

Birthday Celebration

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 42

Macomb
County Commissioner

John Joseph Buccellato

Democrat, District 7 **Sterling Heights / Warren**

Our friend, John Joseph Buccellato, is having a Birthday Celebration on Thursday, May 12th, from 6:00 p.m. until 9:00 p.m. at Zuccaro's Holiday House Hall (16 Mile Rd. at Groesbeck Hwy.). Won't you please join us because a good time is promised to be had by all who attend. There will be an open bar, hors d' oeuvres and music for your dancing pleasure.

Commissioner Buccellato has been our friend in the past, let us continue this relationship by supporting him at his Birthday Celebration.

Checks should be made payable to:

J. J. Buccellato
11440 Peyton Dr.
Sterling Heights, Michigan 48077

3504051023

120 00

Sincerely,

Joseph Morelli
Committee Member

for: Adam Kowalkowski

P. S. Corporate Checks ARE accepted because this is not a campaign committee.
For any further information please call 1120

4870201047208

HAROLD ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
[illegible]

7025471

AUTHORIZATION NO.	DATE	TELLER NO.	
FORCE	4-12-83	14	

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount with any charges due thereon to said issuer in accordance with the terms of the charge card agreement, including the [illegible]

CARDHOLDER'S SIGNATURE

X

THIS FORM TO BE USED WITH [illegible] OR VISA

CASH ADVANCE [illegible] 33 —

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504051024

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 829600

74-211
724

Harold E. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 5- 19 83

PAY TO THE ORDER OF National Republican Senatorial Committee 33.00

[illegible]

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 43

SENATOR RICHARD LUGAR
WASHINGTON, D.C. 20002

.....URGENT.....URGENT.....URGENT.....URGENT.....URGENT.....
.....EMERGENCY NOTICE FROM NATIONAL REPUBLICAN SENATORIAL COMMITTEE.....

.....IMMEDIATE REPLY REQUESTED.....

MR. H. ALLMACHER, JR.
49 MACOMB ST
MT CLEMENS, MICHIGAN 48043

DEAR MR. ALLMACHER:

JUST CAME FROM MEETING WITH SENATE MAJORITY LEADER HOWARD BAKER AND HAD TO GET IN TOUCH WITH YOU IMMEDIATELY..... SENATOR BAKER WORRIED ABOUT PRESIDENT REAGAN'S TOUGH BUDGET BATTLE NOW RAGING IN THE SENATE.....DEMOCRAT-CONTROLLED HOUSE HAS ALREADY PASSED ITS OWN BUDGET WHICH RADICALLY CUTS PRESIDENT'S VITAL DEFENSE MONEY; TOTALLY ELIMINATES YOUR JULY 1ST 10% TAX CUT; ABOLISHES TAX INDEXING; AND ADDS EXTRA TAXES TO PAY FOR ADDITIONAL $181 BILLION IN SOCIAL SPENDING PROGRAMS.....LIBERAL SPECIAL INTEREST GROUPS PROPAGANDA ATTACK MUST BE MET WITH BARRAGE OF TRUTH.....PRESIDENT AND SENATORS NEED TO KNOW WHAT THE AMERICAN PEOPLE REALLY FEEL ON THESE ISSUES.....

SENATORIAL COMMITTEE HAS JUST SIGNED $121,500 CONTRACT FOR MOST IMPORTANT SCIENTIFIC OPINION POLLS EVER TAKEN.....THIS SURVEY WILL BE AN IN-DEPTH STUDY DONE STATE-BY-STATE FOR EACH SENATOR WHO IS UP FOR ELECTION; SURVEY WILL PROVIDE PRESIDENT AND SENATORS WITH RELIABLE INFORMATION SHOWING HOW THE AMERICAN PEOPLE TRULY FEEL.....EVERY PROGRAM PRESIDENT IS TRYING TO GET THROUGH IN IMMEDIATE DANGER.....PRESIDENT NEEDS VITAL POLLING DATA WITHIN 15 DAYS.....URGENTLY NEED YOUR MEMBERSHIP CONTRIBUTION OF $33 - JUST $1 FOR EACH SENATE SEAT UP IN 1984 - TO HELP PAY FOR POLLING CONTRACT.....ALL THAT PRESIDENT REAGAN HAS ACCOMPLISHED COULD BE SACRIFICED UNLESS TRUTH IS KNOWN.....BUT TIME IS RUNNING OUT.....JUST SIGN BELOW AND RETURN THIS EMERGENCY NOTICE WITH YOUR CHECK FOR $33.....REMEMBER YOUR MEMBERSHIP IN SENATORIAL CLUB COULD MAKE THE DIFFERENCE BETWEEN REPUBLICAN VICTORY AND DEFEAT.....PRESIDENT REAGAN AND REPUBLICAN SENATORS NEED CRUCIAL INFORMATION WITHIN 15 DAYS.....PLEASE RUSH BACK YOUR CONTRIBUTION.....THANK YOU FOR HELPING.....

DICK LUGAR
CHAIRMAN
NATIONAL REPUBLICAN SENATORIAL COMMITTEE

P.S. SIGN THIS WESTERN UNION EMERGENCY NOTICE ON LINE BELOW AND RETURN IN ENCLOSED ENVELOPE WITH YOUR CHECK FOR $33 MADE OUT TO NATIONAL REPUBLICAN SENATORIAL COMMITTEE..... REMEMBER OUR $121,500 CONTRACT IS DUE AND PRESIDENT AND SENATORS NEED VITAL POLLING INFORMATION IMMEDIATELY..... PLEASE RESPOND TODAY.....THANKS AGAIN.....

SIGNATURE H. W. Allmacher

8504051025

4870 201 047 208

7025472

HAROLD W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI

AUTHORIZATION NO.	DATE	CLERK NO.	AMOUNT
	5/13/83	20	

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereof upon receipt of this sales slip. I agree that I will pay said amount with any charges due the bank by said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X

THIS FORM TO BE USED WITH [illegible] OR VISA

CASH ADVANCE [illegible] 308.66

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504 0 1102 6

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829402

74-211
724

Harold W. Allmacher
REMITTER

5-13 19 83

PAY TO THE ORDER OF Adam Nowakowski $ 308.66

[illegible]

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FEC Ex. No. 44

8504055027

3006

DATE	CHECK AMOUNT		CHECK NO.
5/2/19	45.16	4	26005

Shannon's
STEAK HOUSE

29370 S. RIVER RD. • MT. CLEMENS • MICHIGAN 48045

469-7111

Gino's Surf
DINE ON BEAUTIFUL LAKE ST. CLAIR

Thank You!

167.50 TOTAL

6345

FINE FOOD - COCKTAILS - ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS
SPECIALTY MOPS MBP CO U.S. PAT.

Card Acct. No. 3789 180745 62007

Card Exp. 07/82 THRU 04/83 69 IX

ADAM E NOWAKOWSKI

Service Establishment — Date of Charge

GINO'S SURF 4 27 83
012195B946 MT
00128652CLEMENS
3211008255 MI

Merchandise/Services 96.00
Taxes
Tips/Misc.
Total 71.50

Establishment agrees to transmit to American Express Company (American) or Authorized Representative for payment Merchandise and/or services purchased or this card shall not be resold or returned for cash refund.

Cardmember Signature X

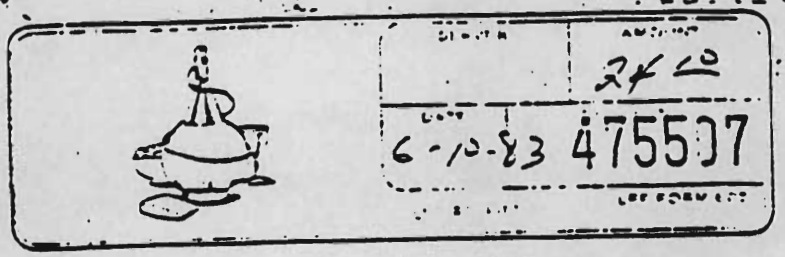
Invoice Number 379203

Approval Code
Check or Bill No.
Type of Delayed Chg.
Amt. of Delayed Chg.
Revised Total
American Express Use Only

Please Print Firmly
Cardmember Copy

Record of Charges

AMERICAN EXPRESS



DATE 6-10-83 475507

20·00J000
24·10J000
26·25J000
24·85J000
31·75J000
13·60J000
005
143·55J000

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

Thank You!

1560 TOTAL

FINE FOOD · COCKTAILS · ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

Thank You! 6-21-83 22780

3475 TOTAL

FINE FOOD · COCKTAILS · ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

Thank You! 6-21-83 23013

2485 TOTAL

FINE FOOD · COCKTAILS · ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

2625 TOTAL

FINE FOOD · COCKTAILS · ENTERTAINMENT

8504051028

FEC Ex. No. 45

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGES		
4870 201 047 042	500.00	250.67			12.00
MASTERCARD ACCOUNT NUMBER	CARD USED as mopm MASTERCARD V mopm VISA * CR mopm CREDIT				03/14/82

NOTICE See Other Side for important information

* This amount could include overage item balance from previous month

FRAME L 25

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE *	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
02/19/82		12.00	251.13	03/14/82	4870 201 047 208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
ENCLOSE AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS, AUDITOR
49 MACOMB ST.
MT. CLEMENS, MI 48043

MAIL BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO -	OVER -	UP TO -	OVER -
PURCHASES	1.50%	-	18.0%	-
CASH ADVANCES	1.50%	-	18.0%	-

TRANS DATE MO. DY.	REFERENCE NUMBER	CARD USED	POSTING DATE MO. DY.	DESCRIPTION	AMOUNT *
02 09	6620100406715	V	02 11	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
02 17	6620100984312	V	02 19	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00

PREVIOUS BALANCE OF *	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY LAST DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF *
								251.13
				250.00		1.13		

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE * PURCHASES	AVERAGE DAILY BALANCE * CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
4870 201 047 208	5000.00	4748.87	1.13				12.00
MASTERCARD ACCOUNT NUMBER	CARD USED as mopm MASTERCARD V mopm VISA * CR mopm CREDIT				75.80	02/19/82	03/14/82

NOTICE See Other Side for important information

* This amount could include overage item balance from previous month

FRAME M 25

TO REPORT LOST OR STOLEN CARD

FIRST NATIONAL BANK IN

8504051029

FEC Ex. No. 46

8504051030

MT. CLEMENS, MI 48043 T 313 469 0661

03/19/82		82.00	1642.75	04/14/82	4870 201 047 208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO:
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO ENSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS, AUDITOR
49 MACOMB ST.
MT. CLEMENS, MI 48043

BANK BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE DATA	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

TRANS DATE	REFERENCE NUMBER	CARD USED	POSTING DATE	DESCRIPTION	AMOUNT
0201	66201002 63468	V	0304	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
0222	66201003 97182	V	0225	FST NTL BK MT CLEMENS MT CLEMENS MI	500.00
0222	66201003 97181	V	0225	FST NTL BK MT CLEMENS MT CLEMENS MI	78.00
0222	66201003 97183	V	0225	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
0309	66201000 94672	V	0311	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
0311	66201003 69779	V	0316	FST NTL BK MT CLEMENS MT CLEMENS MI	300.00
0316	66201000 84503	V	0318	FST NTL BK MT CLEMENS MT CLEMENS MI	400.00

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVANCES	NEW BALANCE OF THIS DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE AS OF 04/14/82
251.13				1378.00		13.62		1642.75
VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY AVAILABLE CREDIT AS OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	MINIMUM DATE OF MINIMUM PAYMENT	MINIMUM PAYMENT DUE	
4870 201 047 208	5000.00	3357.25	13.62		908.14	03/19/82	04/14/82	82.00
MASTER VISA ACCOUNT NUMBER	CARD USED IN MASTERCARD, V MEANS VISA							

* "CR" MEANS CREDIT

NOTICE: See Other Side for Important Information

* This amount could include overage daily balance from previous month

FRAME B 23

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

03/19/82		11.00	233.44	04/14/82	4870 201 047 257	

4870201047257

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

8504005103 1

FRAME # 22

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

04/19/82		116.00	2330.00	05/16/82	4870 201 047208	

4870201047208

$

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 268
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 268
MT. CLEMENS, MI 48043

FINANCE CHARGE	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.00%	—
CASH ADVANCES	1.50%	—	18.00%	—

0529	4620100742521	V	0529	ST NTL BK MT CLEMENS	MT CLEMENS	MI 535.00
0408	4620100937235	V	0408	ST NTL BK MT CLEMENS	MT CLEMENS	MI 120.00

						2330.00
1662.75				655.00	12.25	
				TOTAL		116.00
4870 201 047208		55.75	2.00	12.25		
					2354.25	04/19/82 05/16/82

		60.25	50.00 TOTAL FINANCE CHARGES	.72		
4870 201 047158	300.00	189.05	.72	48.33	05/19/82	10.00 06/14/82

FRAME O 22

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	NEW ACCOUNT NUMBER	INDICATED ACCOUNT NUMBER
05/19/82		144.00	2894.52	06/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO ENSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT IF IN YOUR PERMANENT RECORD PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE DATES	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO -	OVER -	UP TO -	OVER -
PURCHASES	1.50%	-	18.0%	-
CASH ADVANCES	1.50%	-	18.0%	-

04276620100956715		V	04/29	ST NTL B*	MT CLEMENS MT CLEMENS MI	450.00
05176620100985183		V	05/19	ST NTL B*	MT CLEMENS MT CLEMENS MI	75.00

					FINANCE CHARGES		
2330.00			525.00	-	39.52		2894.52
			TOTAL FINANCE CHARGES				144.00
4870 201 047208	5000.00	2105.48	39.52		2635.50	05/19/82	06/14/82

FRAME P 22

8504005103 2

FRAME K 21

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE =	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/19/82		151.00	3037.75	07/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

_____
_____

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT IT IS YOUR PERMANENT RECORD PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

MAIL BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	1.50%	-	18.0%	-
CASH ADVANCES	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NUMBER	A/C	POSTING DATE	DESCRIPTION	AMOUNT
05	28662010048612 1	V	0603	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE	NEW BALANCE
2894.52				100.00	43.23	3037.75

ACCOUNT NUMBER	CREDIT LIMIT	CASH LIMIT	TOTAL FINANCE CHARGES	ANNUAL PERCENTAGE RATE	MINIMUM PAYMENT DUE
4870 201 047208	3000.00	1962.25	43.23	18.0%	151.00

CARD USED BY MASTERCARD VISA

2882.19 06/19/82 07/14/82

NOTE: See Other Side for important information

FRAME L 21

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

8504005103 3

6870 201 047158	300.00	201.30	1.61		77.98	30.12 07/19/82 08/16/82

10.00

TRANS D 01

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
07/19/82		166.00	3333.81	08/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ENTER AMOUNT OF YOUR PAYMENT IF MAILED ALLOW 5 DAYS

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO ENSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT IT IS YOUR PERMANENT RECORD PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE FINANCIAL INSTITUTION IMMEDIATELY

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NO.	SOURCE	POST DATE	TRANSACTION DESCRIPTION			AMOUNT
06286620100240539		V	0629	FST NTL BK MT CLEMENS	MT CLEMENS	MI	50.00
07016620100521467		V	0701	FST NTL BK MT CLEMENS	MT CLEMENS	MI	100.00
07016620100864915		V	0706	FST NTL BK MT CLEMENS	MT CLEMENS	MI	100.00

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE	NEW BALANCE
3057.75				250.00		46.06	3353.81

CREDIT LIMIT	AVAILABLE CREDIT	CASH LIMIT	TOTAL FINANCE CHARGE			MINIMUM PAYMENT DUE	PAYMENT DUE DATE
4870 201 047208	5000.00	1666.19	46.06		3071.33	166.00	07/19/82 08/16/82

TRANS E 01

TO REPORT LOST

8504051035

TO REPORT LOST OR STOLEN CARD TELEPHONE

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043 1 313 465 6221

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/19/82		191.00	3836.52	09/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ CREDIT AMOUNT OF YOUR PAYMENT IF MAILED ALLOW 5 DAYS

MAKE PAYABLE TO
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO ENSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT IT IS YOUR PERMANENT RECORD PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE FINANCIAL INSTITUTION IMMEDIATELY

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

TRANS DATE AND CR	REFERENCE NUMBER	CARD USED	POSTING DATE AND CR	DESCRIPTION	AMOUNT
0727	66201008809 44	V	0723	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
0727	66201005511 62	V	0729	FST NTL BK MT CLEMENS MT CLEMENS MI	400.00

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVANCES	NEW BALANCE OF ANY DUE TO PREVIOUS ADJUSTMENT	NEW BALANCE OF
					CB			FINANCE CHARGE	3836.52
3333.81				450.00	MB		52.71		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU MAY EXCEED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	191.00
4870 201 047208		5000.00	1163.48	52.71	CB				DUE DATE
					MB		3516.65	08/19/82	09/14/82
MASTERCARD ACCOUNT NUMBER		NOTICE: See other side for important information. CARD USED: V means Visa; MC means MasterCard. CR means Credit. • This amount could include Average Daily Balance for previous month. NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedure provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means Cash Balance. MB means Main Balance.					

FRAME D 23

TO REPORT LOST OR STOLEN CARD TELEPHONE

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043 1 313 465 6221

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER

8504005103 6

FRANK E 20

TO REPORT LOST
OR STOLEN CARD
TELEPHONE

[redacted]

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043 1 313 465 4221

[redacted]

09/19/82		46.00	928.44	10/14/82	5870 201 047208	

4870201047208

[redacted]

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

[redacted]

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLBACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE FINANCIAL INSTITUTION IMMEDIATELY.

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEE BILLING RIGHTS NOTICE ON THIS REVERSE

FINANCE CHARGE DATA

	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO •	OVER •	UP TO •	OVER •
PURCHASES				
CASH ADVANCES				
PURCHASES	[redacted]	•	[redacted]	•
CASH ADVANCES	[redacted]	•	[redacted]	•

TRANS DATE	REFERENCE NUMBER	CARD SUFFIX	POSTING DATE	DESCRIPTION	AMOUNT •
09/20	85042010003231S	V	09/21	1ST NTL BK MT CLEMENS MT CLEMENS MI	46.00
09/30	2341000	V	09/30	PAYMENT THANK YOU	3000.00CR

PREVIOUS BALANCE •	PAYMENTS	CREDITS	• PURCHASES	CASH ADVANCES		• FINANCE CHARGE ON PURCHASES	• FINANCE CHARGE ON CASH ADVS	NEW BALANCE SUBJECT TO FINANCE CHARGE	• NEW BALANCE •
					CR				928.44
3816.32	3000.00			46.00	CA		31.12		
YOUR ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE • CASH ADVANCES	BILLING DAYS IN BILLING PERIOD	44.88
4870 201 047208		5000.00	4071.56	31.12	CA				
					CR		928.44	09/19/82	10/14/82

CARDHOLDER ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: A means BankAmericard, V means Visa, "CA" means Cash. • The amount might include Foreign Bank Service fee where applicable.
ERRORS: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedures of Regulation Z issued by the Board of Governors of the Federal Reserve System. All usage this Statement. All means New Balance.

FRANK E 20

TO REPORT LOST
OR STOLEN CARD
TELEPHONE

[redacted]

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043 1 313 465 4221

[redacted]

8504005103 7

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CARD ACCOUNT NUMBER
10/19/82		148.00	2973.43	11/16/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAKE CHECK PAYABLE TO:
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NUMBER	CARD USED	POSTING DATE	DESCRIPTION	AMOUNT
09176620100224072		V	0921	FST NTL BK MT CLEMENS MT CLEMENS MI	600.00
09216620100520421		V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	225.00
09216620100520422		V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
09216620100520423		V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	250.00
09306620100463445		V	1004	FST NTL BK MT CLEMENS MT CLEMENS MI	250.00
10046620100296472		V	1012	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
10116620100192462		V	1012	FST NTL BK MT CLEMENS MT CLEMENS MI	160.00
10136620100560688		V	1014	FST NTL BK MT CLEMENS MT CLEMENS MI	175.00
10156620100785254		V	1018	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVS	NEW BALANCE BY DAILY TIME & PERIODIC METHOD	NEW BALANCE
					CB			FINANCE CHARGES	2973.43
928.44				2010.00	MB		34.99		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		VISA CREDIT LIMIT	VISA PAST DUE CREDIT OR	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	148.00
4870 201 047208		5000.00	2024.57	34.99	CB				DUE DATE
					MB		2332.85	10/19/82	11/16/82
MASTER CARD ACCOUNT NUMBER		NOTICE: See other side for important information. CARD USED: M means MasterCard and V means Visa. CB means Credit. This account might include Average Daily Balance for previous month. NOTICE: Payment of any amount in excess of the required minimum balance complies with the billing error resolution procedures prescribed by the Board of Governors of the Federal Reserve System. CB means Own Balance. MB means New Balance.							

FRAME G 19

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CARD ACCOUNT NUMBER
10/19/82		10.00	169.88	11/16/82	4870 201 047240	

4870 201 047158 300.00 300.00 7.5% 99.84 11/19/82 12/14/82

FRAME 6 20

[redacted]

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
11/19/82		160.00	3215.37	12/16/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ENTER AMOUNT OF YOUR PAYMENT IF MAILED ALLOW 5 DAYS

MAKE PAYMENT TO
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES CB				
CASH ADVANCES CB				
PURCHASES MB	1.50%	—	18.0%	—
CASH ADVANCES MB	1.50%	—	18.0%	—

TRANS DATE	REFERENCE NUMBER	CARD VOUCHER	POSTING DATE	DESCRIPTION	AMOUNT
1026	6620100921623	V	1028	FST NTL BK MT CLEMENS MT CLEMENS MI	148.00
1027	6620100921618	V	1028	FST NTL BK MT CLEMENS MT CLEMENS MI	48.00

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		+ FINANCE CHARGE On PURCHASES	+ FINANCE CHARGE On CASH ADVANCES	NEW BALANCE PLUS ANY UNPAID FINANCE CHARGES	NEW BALANCE
					CB				3215.37
2973.43				196.00	MB		45.94		

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE + CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 047208	5000.00	1784.63	45.94	CB				160.00
				MB		3063.03	11/19/82	DUE DATE 12/16/82

MASTERCARD ACCOUNT NUMBER

NOTICE! See other side for important information.
If ANY USED in column headings and a CB column is used, the minimum credit balance average Daily Balance for previous month
NOTICE! Payment of any amount in excess of the required minimum balance will be credited to the following month's billing unless you notify us in writing to the contrary.
Regulation / issued by the Board of Governors of the Federal Reserve System. CB means Chicago Banks. MB means New Orleans.

FRAME H 20

[redacted]

8504051039

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

12/19/82			3261.90	01/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT IF MAILED ALLOW 5 DAYS

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FINANCE CHARGE RATES

	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES				
CASH ADVANCES				
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

INTEREST BILLED IN 1982 $ 387.90

YOU MAY SKIP THIS PAYMENT FINANCE CHARGE WILL BE ADDED TO YOUR NEXT STATEMENT

					FINANCE CHARGE	
						3261.90
3215.37					46.53	
				Total FINANCE CHARGE		
4870 201 047208	5000.00	1738.10	46.53		3102.52 12/19/82	01/14/83

FRAME L 20

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

8504051039

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CYCLING DATE OF BILLING PERIOD	PAST DUE	PREVIOUS BALANCE	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
01/19/83		165.00	3308.43	02/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ AMOUNT OF YOUR PAYMENT IF MAILED - ALLOW 5 DAYS

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CR				
CASH ADVANCES	CR				
PURCHASES	MR	1.50%	-	18.00%	-
CASH ADVANCES	MR	1.50%	-	18.00%	-

TRANS DATE AND SP	REFERENCE NUMBER	CARD USED	POSTING DATE AND SP	DESCRIPTION	AMOUNT
				INTEREST BILLED IN 1982 $ 387.90	

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADV'S	NEW BALANCE SUBJECT TO PAST DUE OR FIXED ADDITIONAL FINANCE CHARGE	NEW BALANCE
					CR				3308.43
3261.90					MR		46.53		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		VISA CREDIT LIMIT	YOU MAY UPGRADE CREDIT UP TO	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CYCLING DATE OF BILLING PERIOD	165.00
4870 201 047208		5000.00	1691.57	46.53	CR				DUE DATE
MASTERCARD ACCOUNT NUMBER		NOTICE: See other side for important information. CARD USED: A means Assistant and Y means You. "CR" means Credit. The annual rate shown Average Daily Balance for previous month. NOTICE: Payment of any amount in excess of the required permits the financial institution, in accordance with the billing error resolution procedures prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System. CR means Old Balance. MR means New Balance.			MR	3102.52	01/19/83	02/14/83

FRAME K 19

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CYCLING DATE OF BILLING PERIOD	PAST DUE	PREVIOUS BALANCE	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
01/19/83		11.00	226.34	02/14/83	4870 201 047240	

8504051040

VISA ACCOUNT NUMBER	VISA CREDIT LIMIT	VISA AVAILABLE CREDIT OF	FINANCE CHARGE				
4870 201 047158	300.00	89.27	5.85	OB			10.00
				NB	257.12	02/19/83	03/16/83

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED (X means Deposited and 1 means has a "CR" means Credit • The amount could include Average Daily Balance to prevent abuse
NOTICE: Payment of any amount in dispute is not required pending the Finance Institution's compliance with the billing error procedures prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

D 16

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]
NOW -$75000 COMMON CAR
RIER INS FREE ON CARD
[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
02/19/83		188.00	3768.95	03/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]
[redacted]

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NUMBER	CARD USED	POSTING DATE	DESCRIPTION	AMOUNT
••••••••••••••••••••••••				INTEREST BILLED IN 1982 $ 387.00 ••••••••••	••••••••••
D1206620100659390		V	D1207	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
D2086620100581927		V	D2087	FST NTL BK MT CLEMENS MT CLEMENS MI	150.00
D2166620100484189		V	D2177	FST NTL BK MT CLEMENS MT CLEMENS MI	60.00

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADV'S	NEW BALANCE BY DAILY DATE METHOD AFTER ADDITIONS AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
					OB				3768.95
3308.43				410.00	NB		50.52		MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADV'S	CLOSING DATE OF BILLING PERIOD	
4870 201 047208	5000.00	1231.05	50.52	OB				188.00
				NB		3368.32	02/19/83	DUE DATE 03/16/83

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED (X means Deposited and 1 means has a "CR" means Credit • The amount could include Average Daily Balance to prevent abuse
NOTICE: Payment of any amount in dispute is not required pending the Finance Institution's compliance with the billing error procedures prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

8504005104 1

8504●5104 2

G 15

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]
NOW -$75000 COMMON CAR
RIER INS FREE ON CARD
[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	ACCOUNT NUMBER	CREDIT ACCOUNT NUMBER
03/19/83		249.00	6983.87	06/16/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ AMOUNT OF YOUR PAYMENT
IF MARKED ALLOW 3 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

----

1 313 465 6221

FIRST NATIONAL BANK
HAND AND MEMBER
POST BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES

		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO	OVER	UP TO	OVER
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NUMBER	CARD USED	POSTING DATE	DESCRIPTION	AMOUNT
				INTEREST BILLED IN 1982 $ 387.90	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible] 223 ST NTL BK MT CLEMENS MT CLEMENS MI	600.00
[illegible]	[illegible]	[illegible]	[illegible]	[illegible] 230 ST NTL BK MT CLEMENS MT CLEMENS MI	200.00
[illegible]	[illegible]	[illegible]	[illegible]	[illegible] 235 ST NTL BK MT CLEMENS MT CLEMENS MI	350.00

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE		NEW BALANCE	NEW BALANCE
						This Purchases	This Cash Adv.		
[illegible]				1990.00	CB				6985.87
					NB		54.97		
ACCOUNT NUMBER		NEW CREDIT LIMIT	NEW CASH CREDIT LIMIT	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE		NEW CREDIT AVAILABLE	MINIMUM PAYMENT
				54.97		This Purchases	This Cash Adv.		249.00
					CB				
					NB	528.20	3719.85	3719.85	249.00
DATE OF NEXT STATEMENT									

NOTICE: See other side for important information.

H 15

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.

[redacted]
NOW -$75000 COMMON CAR
RIER INS FREE ON CARD
[redacted]

0 14

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	YOUR ACCOUNT NUMBER	MAKE ALL CORRECTIONS ON BACK
04/19/83		306.00	6125.06	05/14/83	4870 201 047208	

48702010-/208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLRACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]
[redacted]

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND ENTIRE STATEMENT TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES 08				
CASH ADVANCES 09				
PURCHASES MB	1.50%	-	18.0%	-
CASH ADVANCES MB	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NUMBER	CODE	POSTING DATE	DESCRIPTION	AMOUNT
0328	6620100364069	V	0329	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
0404	6620100460938	V	0407	FST NTL BK MT CLEMENS MT CLEMENS MI	892.72
0405	6620100200902	V	0406	FST NTL BK MT CLEMENS MT CLEMENS MI	70.00
	YOUR ACCOUNT IS OVERLIMIT; THE OVERLIMIT AMOUNT IS DUE IMMEDIATELY				

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVANCES	FINANCE CHARGES	NEW BALANCE
					08				6125.06
4983.87				1062.72	MB		78.47		
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES		MINIMUM PAYMENT DUE
4870 201 047208		5000.00		78.47	08				306.00
					MB		5251.34	04/19/83	05/14/83
MASTERCARD ACCOUNT NUMBER									

NOTICE: See other side for important information.

Payments received by the Bank after 12 noon (Eastern Standard Time) on a business day will be credited as of the next business day.

8504051043

0 13

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

05/19/83		94.00	1881.67	06/14/83	4870 201 047208	

4870201047208

$ ENTER AMOUNT OF YOUR PAYMENT

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

8 MAILED - ALLOW 5 DAYS

MAKE PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

----

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE (FC)	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO -	OVER -	UP TO -	OVER -
PURCHASES (PU)				
CASH ADVANCES (CA)				
PURCHASES (PU)	1.50%	-	18.0%	-
CASH ADVANCES (CA)	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NUMBER	CODE	POST DATE	DESCRIPTION	AMOUNT
[illegible]	[illegible]	V	05 [illegible]	ST NTL BK MT CLEMENS MT CLEMENS MI	33.00
[illegible]	[illegible]	V	04 [illegible]	ST NTL BK MT CLEMENS MT CLEMENS MI	220.00
[illegible]	[illegible]	V	05 [illegible]	ST NTL BK MT CLEMENS MT CLEMENS MI	120.00
[illegible]	[illegible]	V	05 [illegible]	PAYMENT THANK YOU	5000.00CR
[illegible]	[illegible]	V	05 [illegible]	ST NTL BK MT CLEMENS MT CLEMENS MI	308.66

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVANCES	NEW BALANCE OR OVER CREDIT LIMIT	NEW BALANCE
								1881.67
6725.66	5000.00			631.66		74.95		
ACCOUNT NUMBER			TOTAL FINANCE CHARGE				CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 047208	5000.00	5118.33	74.95					94.00
						56.97	05/19/83	06/14/83
ACCOUNT NUMBER								

8504005104 4

265.85		7.66						
VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY USE/AVAILABLE CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE • CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	24.00
4870 201 067158	500.00	42.46	4.25	OB				
				NB	283.75		06/19/83	07/16/83
MASTERCARD ACCOUNT NUMBER								

I 12

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/19/83	94.00	189.00	1908.77	07/16/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLRACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

----

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%		18.0%	
CASH ADVANCES	NB	1.50%		18.0%	

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
	OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE				

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	• PURCHASES	CASH ADVANCES		• FINANCE CHARGE ON PURCHASES	• FINANCE CHARGE ON CASH ADVS	DAILY BALANCE BY DAILY PERIODIC RATE FINANCE CHARGES	NEW BALANCE AS OF
					OB				1908.77
1881.67					NB		27.10		

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY USE/AVAILABLE CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE • CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	189.00
4870 201 047208	500C.00	3091.23	27.10	OB				
				NB	1806.72		06/19/83	07/16/83
MASTERCARD ACCOUNT NUMBER								

8504051045

J 18

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB CT.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
07/19/83		104.00	2080.42	08/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ENTER AMOUNT OF YOUR PAYMENT IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W & A. MACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKAMERICARD
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OS				
CASH ADVANCES	OS				
PURCHASES	MS	1.50%	-	18.0%	-
CASH ADVANCES	MS	1.50%	-	18.0%	-

TRANS DATE MO. DY.	REFERENCE NUMBER	CARD VALUE	POSTING DATE MO. DY.	DESCRIPTION	AMOUNT
[illegible]	[illegible]	V	[illegible]	ST N. BK MT CLEMENS MT CLEMENS MI	143.55

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	NEW BALANCE BY 2ND DAY TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OS				2080.42
1908.77				143.55	MS		28.10		MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE + CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	104.00
4870 201 047208	5000.00	2919.58	28.10	OS				DUE DATE
				MS		1843.71	07/19/83	08/14/83
MASTERCARD ACCOUNT NUMBER								

NOTICE: See other side for important information.
CARD USED: ◇ means BankAmericard ▽ means Visa • CF means Credit • This account might include Average Daily Balances for previous months
NOTICE: Payment of any amount in excess of the required minimum balance constitutes the finance or participation agreements with the billing period ending prior thereto in accordance with Regulation Z issued by the Board of Governors of the Federal Reserve System OS means Open Balance MS means Main Balance

8504005104 6

K 18

8504051047

MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	PAYMENTS CREDITS	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CARD ACCOUNT NUMBER
08/19/83				09/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ AMOUNT ENCLOSED OF YOUR PAYMENT
IF PAID AFTER 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CR				
CASH ADVANCES	CR				
PURCHASES	MR	1.50%	-	18.0%	-
CASH ADVANCES	MR	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD VERIF	POST TRANS DATE MO DY	DESCRIPTION	AMOUNT
07	29944624 00	V	08 01	TRANS TO NEW ACCT	2080.42CR

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVS	NEW BALANCE ON OUR DATE TO YOUR ADVANTAGE	NEW BALANCE OF
					CR				
2080.42		2080.42			MR				
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	NEW PAST DUE AMOUNT	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
4970 201 047208		5000.00	5000.00		CR				DUE DATE
MASTERCARD ACCOUNT NUMBER		NOTICE See other side for important information			MR			08/19/83	09/14/83

CARD USED to obtain Advance(s) • means Visa • CR means Credit • This account under multiple Average Daily Balance for previous month
NOTICE Payment of any amount in excess of the required payment may be deferred or refunded at your request. Any such request must be in accordance with the billing error resolution provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. CR means Old Balance. MR means New Balance.

FDIC REG 6000 CCA 6000 (REV 8/82)

L 12

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 480

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	PAYMENTS CREDITS	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CARD ACCOUNT NUMBER
[illegible]		-13.00	270.78	[illegible]	4870 201 047240	

L 3

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/05/83		104.00	2080.42	08/30/83	4870 201 055805	

4870201055805

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
%VIRGINIA ALWARDT
MT CLEMENS, MI 48043

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1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

FINANCE CHARGE RATES

		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO -	OVER -	UP TO -	OVER -
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE AND CP	REFERENCE NUMBER	CARD USED	POST DATE AND CP	DESCRIPTION	AMOUNT
0801	94462200	V	0801	ADJUSTMENT	2080.42

PREVIOUS BALANCE CP	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADV'S	NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	+ NEW BALANCE CP
					CB				2080.42
			2080.42		NB				

VISA ACCOUNT NO. CP	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 055805	10000.00	7919.58		CB				104.00
				NB			08/05/83	DUE DATE 08/30/83

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: V means MasterCard. V means Visa. + CB means Credit + "s amount could include Average Daily Balances for previous month.
NOTICE: Payment of any amount in dispute may be required pending the Association's investigation with the billing error rights or procedural provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means Chg Balance. NB means New Balance.

PAY TO THE ORDER OF

M 3

[redacted]

FEC EX. NO. 47

8504051048

M 28

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

09/05/83		110.00	2212.49	09/30/83	4870 201 055805	

4870201055805

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ [redacted]

MAKE PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
%VIRGINIA ALWARDT
MT CLEMENS, MI 48043

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1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

NEW VALUES ENTERED ON THIS STATEMENT

	PERIODIC RATE	ANNUAL PERCENTAGE RATE
PURCHASES		
CASH ADVANCES		
PURCHASES	1.50% -	18.0% -
CASH ADVANCES	1.50% -	18.0% -

08196620100530225	V	0824	ST NTL BK MT CLEMENS MT CLEMENS MI	100.00

								2212.49
2080.42				100.00	31.20	.87		
								110.00
4870 201 055805	10000.00	7787.51	32.07					
					2080.42	32.07	09/05/83	09/30/83

ACCOUNT NUMBER ACCOUNT NUMBER ACCOUNT NUMBER ACCOUNT NUMBER

8504005104 9

K 27

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTICARD ACCOUNT NUMBER
10/05/83		112.00	2245.19	10/30/83	4870 201 055805	

4870201055805

$ _____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
%VIRGINIA ALWARDT
MT CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OS				
CASH ADVANCES	OS				
PURCHASES	MS	1.50%	-	18.0%	-
CASH ADVANCES	MS	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADV'S	PAY THIS BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OS				2245.19
2212.49					MS	31.20	1.50		MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
								112.00
4870 201 055805	10000.00	7754.81	32.70	OS				DUE DATE
				MS	2080.62	100.00	10/05/83	10/30/83

MASTICARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CASH USED: If empty check box, and "X" enter Yes, "CR" enter Credit. This amount does not include Average Daily Balance for previous month.
NOTICE: Payment of any amount in excess of that required by billing may be delayed by the Financial Institution in accordance with the billing error resolution procedures of Regulation Z issued by the Board of Governors of the Federal Reserve System. OS means One Balance. MS means More Balance.

PIC PRT-0700
CC-6.00 Opn Bnk Rev 82

8504051050

L 27

FIRST NATIONAL BANK IN
MT. CLEMENS

[redacted]

FIRST NATIONAL BANK

IN MOUNT CLEMENS

No. 866359

74-211
724

JOHN D. HADDAD
REMITTER

MOUNT CLEMENS, MICH. 8/19 19 93

PAY TO THE ORDER OF COMMITTEE TO ELECT H. J. VANDERPUTTEN $ 100.00

[illegible] 100.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

PS. SEND THE CHECK TO THE [illegible]

CHECKS ARE PAYABLE TO H.J. VANDERPUTTEN...

Pac Ex. No. 48

MAIN OFFICE
49 Macomb St at Walnut

CLINTON TOWNSHIP DRIVE-IN BRANCH
[illegible]

SELFRIDGE ANG BASE FACILITY
[illegible]

GROESBECK DRIVE-IN BRANCH
[illegible]

CLEMENS CENTER DRIVE-IN BRANCH
Across From The New Macomb
County Court House Building

ARMADA BRANCH
[illegible]

MINUTES OF THE MEETING
OF THE BOARD OF DIRECTORS
AUGUST 12, 1982

The regular meeting of the Board of Directors of the First National Bank in Mt. Clemens was called to order by Mr. John Matthews, Chairman of the Board on Thursday, August 12, 1982 at 4 p.m. Members present were Mr. Matthews, Mr. Anton, Mr. Guldemond, Mr. Jeannette, Mr. Madigan, Mr. Mercier, Mr. Neely, and Mr. Valentine. Members absent: Mr. Kahrig and Mr. Mulso. Also in attendance were Mr. Allmacher, Executive Vice President; Mr. Johnson, Senior Vice President; and Mr. Peppler, Cashier.

Prior Minutes

The minutes of the previous meeting of the Board of Directors of July 21, 1982, were accepted as read. Ayes: Anton, Guldemond, Jeannette, Madigan, Mercier, Neely, and Valentine. Nayes: None.

Marketing Committee Meeting of 7/29/82

Allmacher Appointed C.E.O.

Plauman Leave of

8504005105252

FEC Ex. No 49

Absence

George
Priehs
Loan
Request

Kehrig
Loan
Request

Building
Committee
Minutes
of
8/12/82

ALCO
Committee
Minutes
of 8/28/82

Valentine Allnacher Bonus

Motion was made by Mr. Jeannette and supported by Mr. Mercier to approve the extra bonus of $5,200 to Mr. Valentine and $7,400 to Mr. Allnacher payable September 3, 1982. Ayes: Anton, Guldemond, Jeannette, Madigan, Mercier, Neely, and Valentine. Nayes: None. Motion carried.

Commercial Loan Committee Meeting of 7/29/82

There being no further business to transact, the meeting of the Board of Directors was adjourned at 5:30 p.m. on motion by Mr. Anton and supported by Mr. Mercier. All ayes, no nayes.

John H. Madden
Chairman of the Board

H. W. Alexander
Acting Secretary

8504051054

MINUTES OF THE MEETING
OF THE BOARD OF DIRECTORS
MARCH 24, 1983

The regular meeting of the Board of Directors of the First National Bank in Mt. Clemens was called to order by Mr. Matthews, Chairman of the Board on Thursday, March 24, 1983 at 4:00 p.m. Members present were Mr. Matthews, Mr. Anton, Mr. Guldemond, Mr. Jeannette, Mr. Madigan, Mr. Neely, and Mr. Valentine. Members absent: Mr. Kehrig, Mr. Mercier, and Mr. Mulso. Also in attendance were Mr. Allmacher, President; Mr. Johnson, Senior Vice President; Mr. Kennedy, Vice President & Controller; and Mr. Peppler, Cashier.

Prior Board Minutes

The minutes of the previous meeting of the Board of Directors of March 22, 1983, were accepted as read. Ayes: Anton, Guldemond, Jeannette, Madigan, Neely, and Valentine. Nayes: None.

Loan Committee Minutes of 3/03/83

Loan Committee Minutes of 3/17/83

Building Committee Minutes of 2/24/83

FEC Ex. No. 50

8504055

Public Relations
Marketing
Minutes of
2/04/83

Mr. Allnacher's Bonus

To recognize the hard work and dedication of Mr. Allnacher, Mr. Jeannette recommended that Mr. Allnacher be awarded a bonus of $10,000.

On motion by Mr. Guldemond, supported by Mr. Madigan, and unanimously carried, the following resolution was adopted:

RESOLVED, that Mr. Allnacher be awarded a bonus of $10,000.

8504051056

Gold & Silver Overview

There being no further business to transact, the meeting of the Board of Directors was adjourned at 5:18 p.m. on motion by Mr. Jeannette, supported by Mr. Neely. All ayes, no nayes.

Chairman of the Board

Secretary

8504055105 57

MINUTES OF THE MEETING
OF THE BOARD OF DIRECTORS
SEPTEMBER 22, 1983

The regular meeting of the Board of Directors of the First National Bank in Mt. Clemens was called to order by Mr. Matthews, Chairman of the Board on Thursday, September 22, 1983 at 3:00 p.m. Members present were Mr. Matthews, Mr. Allmacher, Mr. Anton, Mr. Guldemond, Mr. Jeannette, Mr. Madigan, Mr. Mulso, and Mr. Neely. Members absent: Mr. Kehrig and Mr. Valentine. Also in attendance were Mr. Johnson, Senior Vice President; Mr. Kennedy, Vice President & Controller; and Mr. Peppler, Cashier.

Prior Board Minutes

The minutes of the previous meeting of the Board of Directors of June 30, 1983, were accepted as read. Ayes: Allmacher, Anton, Guldemond, Jeannette, Madigan, Mulso, and Neely. Nayes: None.

Examiner Criticism of Hillcrest

FEC Ex. No. 51

Payoff Empire
of America
With Hillcrest
Escrow Funds

8504055108

GAP & Equity
As a % of
Assets
Discussion

Approval To
Sell $30
Million In
Long Term
Securities

Examiners
Sighting
Violation
of
Regulation
"O"

8504040559

Loan
Committee
Minutes of
8/04/83

Loan
Committee
Minutes of
8/19/83

Loan
Committee
Minutes of
9/08/83

Directors
Re-sign Copy
of 7/31/82
Compliance
Examination

Touche Ross
Engagement
Letter

8504050510650

Municipal Bonds Sold

Mr. Madigan Bonus & Salary Increase

Mr. Matthews stated that Mr. Madigan has been doing an excellent job in his position of public relations. Mr. Guldemond commented that several customers that Mr. Madigan called on were extremely impressed with his visit. Mr. Allmacher stated that Mr. Madigan was originally only supposed to work part time. His success, however, in dealing with customers and community organizations has demanded him to work many extra hours.

On motion by Mr. Mulso, supported by Mr. Jeannette, and unanimously carried, the following resolution was adopted:

RESOLVED, that Mr. Madigan be awarded a $10,000 Bonus to compensate him for his extra time he has committed to his public relations work and that his annual salary be increased by $10,000 to properly reflect his bi-weekly salary as compensation for full time employment.

Comptroller's Letter of Approval for 9/30/83 Cash Dividend

YMCA Letter of Gratitude For $10,000 Donation

8504051061

Approval of $1,500 Donation of UF

On motion by Mr. Allmacher, supported by Mr. Anton, and unanimously carried, the following resolution was adopted:

RESOLVED, that First National Bank in Mount Clemens' annual donation for 1983 to the United Foundation be $1,500, which was the same as the donation in 1982.

There being no further business to transact, the meeting of the Board of Directors was adjourned at 5:48 p.m. on motion by Mr. Guldemond and supported by Mr. Jeannette. All ayes, no nayes.

Chairman of the Board

Secretary

8504055102

8504005106 3

MINUTES OF THE MEETING
OF THE BOARD OF DIRECTORS
SEPTEMBER 22, 1983

The regular meeting of the Board of Directors of the First National Bank in Mt. Clemens was called to order by Mr. Matthews, Chairman of the Board on Thursday, September 22, 1983 at 3:00 p.m. Members present were Mr. Matthews, Mr. Allmacher, Mr. Anton, Mr. Guldemond, Mr. Jeannette, Mr. Madigan, Mr. Mulso, and Mr. Neely. Members absent: Mr. Kahrig and Mr. Valentine. Also in attendance were Mr. Johnson, Senior Vice President; Mr. Kennedy, Vice President & Controller; and Mr. Peppler, Cashier.

Prior Board Minutes

The minutes of the previous meeting of the Board of Directors of June 30, 1983, were accepted as read. Ayes: Allmacher, Anton, Guldemond, Jeannette, Madigan, Mulso, and Neely. Nayes: None.

Examiner Criticism of Hillcrest

FEC Ex. No. 51

Payoff Empire
of America
With Hillcrest
Escrow Funds

GAP & Equity
As a % of
Assets
Discussion

8504005106.4

Approval To
Sell $30
Million In
Long Term
Securities

Examiners
Sighting
Violation
of
Regulation
"O"

Loan
Committee
Minutes of
8/04/83

Loan
Committee
Minutes of
8/19/83

Loan
Committee
Minutes of
9/08/83

Directors
Re-sign Copy
of 7/31/82
Compliance
Examination

Touche Ross
Engagement
Letter

8504040152

Municipal Bonds Sold

Mr. Madigan Bonus & Salary Increase

Mr. Matthews stated that Mr. Madigan has been doing an excellent job in his position of public relations. Mr. Guldemond commented that several customers that Mr. Madigan called on were extremely impressed with his visit. Mr. Allnacher stated that Mr. Madigan was originally only supposed to work part time. His success, however, in dealing with customers and community organizations has demanded him to work many extra hours.

On motion by Mr. Mulso, supported by Mr. Jeannette, and unanimously carried, the following resolution was adopted:

RESOLVED, that Mr. Madigan be awarded a $10,000 Bonus to compensate him for his extra time he has committed to his public relations work and that his annual salary be increased by $10,000 to properly reflect his bi-weekly salary as compensation for full time employment.

Comptroller's Letter of Approval for 9/30/83 Cash Dividend

YMCA Letter of Gratitude For $10,000 Donation

850405 0067

Approval of $1,500 Donation of UF

On motion by Mr. Allmacher, supported by Mr. Anton, and unanimously carried, the following resolution was adopted:

RESOLVED, that First National Bank in Mount Clemens' annual donation for 1983 to the United Foundation be $1,500, which was the same as the donation in 1982.

There being no further business to transact, the meeting of the Board of Directors was adjourned at 5:48 p.m. on motion by Mr. Guldemond and supported by Mr. Jeannette. All ayes, no nayes.

Chairman of the Board

Secretary

MINUTES OF A REGULAR MEETING
OF THE BOARD OF DIRECTORS OF
FIRST NATIONAL BANK IN MOUNT CLEMENS

JULY 26, 1984

A regular meeting of the Board of Directors of the First National Bank in Mount Clemens was held at the Bank's offices at 49 Macomb Place, Mount Clemens, Michigan, on the 26th day of July, 1984, at 3:00 P.M.

The following directors were present:

John H. Matthews
Harold Allmacher
Gebran S. Anton, Jr.
Arie Guldemond
Robert J. Kehrig
John J. Mulso
Frank E. Jeannette
John D. Madigan
Robert D. Morrison
J. Eldon Valentine

being all of the directors of the Bank.

Also present was Lawrence R. Kennedy, the Senior Vice President, Controller and Secretary of the Bank.

Mr. Matthews, the Chairman, called the meeting to order and Mr. Kennedy, the Secretary, recorded the minutes.

Approval of Minutes of 6/21/84

Mr. Kennedy read the minutes of a Special Meeting of the Board of Directors held June 21, 1984. On motion by Mr. Madigan, seconded by Mr. Guldemond, the minutes were unanimously approved as read.

8504051069

FEC Ex. No 52

Approval of Minutes of 6/28/84

Mr. Kennedy read the minutes of a Regular Meeting of the Board of Directors held on June 28, 1984. On motion by Mr. Jeannette, seconded by Mr. Valentine, the minutes were unanimously approved as read.

Approval of Minutes of 7/6/84

Mr. Kennedy read the minutes of a Special Meeting of the Board of Directors held July 6, 1984. On motion by Mr. Anton, seconded by Mr. Kehrig, the minutes were unanimously approved as read.

Approval of Political Action Committee

Mr. Allmacher provided each of the Directors with a booklet entitled "Material for First National Bank in Mount Clemens' Political Action Committee", which booklet is placed in the Bank's book of exhibits under the date hereof as Exhibit A. A discussion followed with respect to the information (including the proposed Articles of Association) contained therein concerning the formation of a political action committee. On motion by Mr. Guldemond, seconded by Dr. Morrison, the following resolutions were unanimously adopted by the directors of the Bank:

> RESOLVED, that the formation of the proposed First National Bank in Mount Clemens' Political Action Committee (the "Committee") is in the best interest of the Bank, its employees and stockholders and establishment of such Committee be and hereby is approved;
>
> FURTHER RESOLVED, that the Articles of Association presented to and

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reviewed by the directors of the Bank be and hereby are approved and adopted as the Articles of Association of the Committee.

FURTHER RESOLVED, that the Committee be and hereby is authorized to establish and administer the separate segregated fund (the "Fund") to be utilized for political purposes as permitted by law and to adopt procedures for administering the Fund and for authorizing expenditures from the Fund;

FURTHER RESOLVED, that the Bank be and hereby is authorized to pay the expenses of establishing, administering and soliciting contributions to the Fund as permitted by law; provided, however, that no funds of the Bank shall be contributed to or comingled with those of the Fund.

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Approval of Compliance Committee Minutes of 6/21/84

Approval of Compliance Committee Minutes of 7/5/84

Approval of Compliance Committee Minutes of 7/12/84

Approval of First Quarterly Report

8504051073

Approval of Loan Committee Minutes of 7/5/84

Approval of Loan Committee Minutes of 7/12/84

Approval of Loan Committee Minutes of 7/19/84

Approval of Invoice from Dickinson, Wright, Moon, Van Dusen & Freeman

8505107405

Approval of Monthly Management Report-

Review of Loans to Officers and Directors

Approval of Asset/Liability Committee Minutes of 6/26/84

8504951075

Approval of Investment Committee Minutes of 7/17/84

Approval of Declaration of Cash Dividend

8501076

Approval of Audit Committee Minutes of 3/29/84

Approval of Audit Committee Minutes of 7/16/84

Discussion of Report of Examination

8504051078

OCC Response to Letter Regarding Classified Assets

OCC Response to Letter Regarding C.E.O.

Approval of Report Regarding Criticized Loans > $100,000

8504051079

Approval of Report Concerning Violations of Law

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There being no further business to transact, pursuant to a motion by Mr. Mulso, seconded by Mr. Jeannette and unanimously approved, the meeting was adjourned at 5:12 p.m.

Lawrence R. Kennedy
LAWRENCE R. KENNEDY, Secretary

APPROVED:

John H. Matthews
JOHN H. MATTHEWS, Chairman

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PURCHASER'S COPY NOT NEGOTIABLE

RETAIN FOR YOUR RECORDS - SEE AGREEMENT BELOW

PERRY Drug Stores

27-487,271,332

PAY THE SUM OF NOT GOOD OVER $300.

9-19 84

One Hundred Forty and 00/100

FUND RAISER FOR CONGRESSMAN DAVID E. BONIOR

PURCHASE AGREEMENT: By using American Express Money Orders you agree to everything written here: American Express will replace or refund your lost or stolen money order only if: (1) You fill in the face of the Money Order completely. (2) You do not give the Money Order away voluntarily. (3) You notify American Express immediately of the loss or theft. Copies of Money Orders will only be provided for 2 years from date of purchase. American Express does not have to stop payment on Money Orders.

PURCHASER'S COPY NOT NEGOTIABLE

RETAIN FOR YOUR RECORDS - SEE AGREEMENT BELOW

PERRY Drug Stores

27-487,271,331

PAY THE SUM OF NOT GOOD OVER $300.

9-19 84

Three Hundred and 00/100

FUND RAISER FOR CONGRESSMAN DAVID E. BONIOR

PURCHASE AGREEMENT: By using American Express Money Orders you agree to everything written here: American Express will replace or refund your lost or stolen money order only if: (1) You fill in the face of the Money Order completely. (2) You do not give the Money Order away voluntarily. (3) You notify American Express immediately of the loss or theft. Copies of Money Orders will only be provided for 2 years from date of purchase. American Express does not have to stop payment on Money Orders.

PURCHASER'S COPY NOT NEGOTIABLE

RETAIN FOR YOUR RECORDS - SEE AGREEMENT BELOW

PERRY Drug Stores

27-487,271,333

PAY THE SUM OF NOT GOOD OVER $300.

Three Hundred and 00/100

PURCHASE AGREEMENT: By using American Express Money Orders you agree to everything written here: American Express will replace or refund your lost or stolen money order only if: (1) You fill in the face of the Money Order completely. (2) You do not give the Money Order away voluntarily. (3) You notify American Express immediately of the loss or theft. Copies of Money Orders will only be provided for 2 years from date of purchase. American Express does not have to stop payment on Money Orders.

PURCHASER'S COPY NOT NEGOTIABLE

RETAIN FOR YOUR RECORDS - SEE AGREEMENT BELOW

PERRY Drug Stores

27-487,271,330

PAY THE SUM OF NOT GOOD OVER $300.

Two Hundred and 00/100

PURCHASE AGREEMENT: By using American Express Money Orders you agree to everything written here: American Express will replace or refund your lost or stolen money order only if: (1) You fill in the face of the Money Order completely. (2) You do not give the Money Order away voluntarily. (3) You notify American Express immediately of the loss or theft. Copies of Money Orders will only be provided for 2 years from date of purchase. American Express does not have to stop payment on Money Orders.

FEC EX. NO. 53

ORIGINAL

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of:

FIRST NATIONAL BANK IN MOUNT CLEMENS, MICHIGAN MUR 1713

Monday, December 17, 1984

Washington, D. C.

Deposition of

JOHN D. MADIGAN

a witness in the above-entitled matter, called for examination by counsel for the Federal Election Commission, pursuant to notice, taken in the offices of the Federal Election Commission, 1325 K Street, N. W., Washington, D. C. beginning at 2:00 p.m., before Lu Anne Dawson, a Notary Public in and for the District of Columbia, when were present on behalf of the respective parties:

8504055 0082

For the Federal Election Commission:

Gary Johansen, Esq
Assistant General Counsel
Federal Election Commission
1325 K Street. N. W.
Washington, D. C. 20463

For the Respondent:

Clyde B. Pritchard, Esq
Attorney at Law
1930 Buhl Building
Detroit, Michigan 48226
(313) 965-1215

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CONTENTS

WITNESS:	EXAMINATION BY COUNSEL FOR: FEC (Mr. Johansen)	RESPONDENT (Mr. Madigan)
John D. Madigan	5	

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PROCEEDINGS

Thereupon. JOHN D. MADIGAN a witness, was called for examination by counsel for the F.E.C , and, after having been first duly sworn by the Notary. was examined and testified as follows:

BY MR. JOHANSEN:

Q State your name for the record. please?

A John D. Madigan.

Q Mr. Madigan, are you represented by counsel today?

A Yes, I am

Q Who is that?

A Mr. Clyde B. Pritchard.

MR. JOHANSEN: Let the record indicate that Mr. Pritchard is sitting at the table.

BY MR. JOHANSEN:

Q Are you married, Mr. Madigan?

A I'm married, yes.

Q And your wife's name?

A Lillian. L-i-l-l-i-a-n

Q Are you employed?

A I'm employed, yes.

Q Who is your employer?

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A First National Bank in Mount Clemens.

Q What is your position with the First National Bank in Mount Clemens?

A I'm Vice President, Public Relations.

I'm also a director.

Q How long have you held the position as Vice President of Public Relations?

A Since November of 1982.

Q How long have you been a director of the Mount Clemens Bank?

A First National Bank.

Q First National Bank of Mount Clemens?

A Yes, we have another bank. Since 1974.

Q Were you employed by the First National Bank of Mount Clemens before you became Vice President, Public Relations?

A No.

Q Could you describe what your responsibilities are as Vice President of Public Relations?

A I'm--I call on new business. I represent the bank at Chamber of Commerce. I'm on a board there; the Traffic Safety Association; Macomb County Treasurer's offices,

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Kiwanis Club; organize seminars that we have had for employees. But mostly calling on new business.

Q Mr. Madigan, you were issued a subpoena by the Federal Election Commission dated November 5, 1984 in which you were requested to produce certain documents. Did you receive that subpoena?

A Yes, I did.

Q I don't believe we received a formal response from you personally as to any documents that you may have had in your possession. Do you have any such documents?

A I have some documents. I'm not sure whether they're the ones or not.

MR. PRITCHARD: Actually, they're the same ones that the bank sent.

THE WITNESS: The bank sent them in for me.

BY MR. JOHANSEN:

Q These are documents that the bank sent in?

A Yes, these are documents that--yes, that's right.

MR. PRITCHARD: Show them to him, but I think they're all the same documents.

THE WITNESS: I think so.

MR. PRITCHARD: It is my understanding that there

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are no personal records that Mr. Madigan has or ever had. That is the reason they were not turned over to the committee.

BY MR. JOHANSEN:

Q So as far as your knowledge, any documents that you may have had or that the bank may have had have been produced to the Federal Election Commission?

A Yes.

Q Mr. Madigan, is it correct that on August 1st, 1983, a debt of $2,080.42 was transferred to your Visa account from Mr. Allmacher's Visa account?

A That's true

Q Do you know Mr. Allmacher?

A Yes.

Q How do you know him?

A He's the president of our bank.

Q Could you explain the circumstances surrounding the transfer of that debt?

A Mr. Allmacher informed me that I was to take over the business of handling of donations on tickets and that therefore, I would have my own Visa account.

Q Could you explain what you mean, handling

8504055 1089

donations for tickets? What exactly are you referring to?

A For political tickets politicians would bring in the office.

Q The $2,080.42 that was transferred to your account, who is responsible to pay that?

A That was to be settled later on. Apparently I was responsible at the time.

Q Do you know why Mr. Allmacher asked you to take over the handling of purchasing tickets for political events?

A That went along with my P. R. job. He told me that he was too busy to do this attend all these functions, and so that's the reason that I took some of the load off his shoulders.

Q So when you took over public relations for the bank, then you also took over the responsibility of purchasing these tickets to political functions?

A True. He would get the tickets, and then I would take it off my Visa account and he would pay the--pay for the tickets that way.

Q When you took over this responsibility of purchasing tickets for political events. did you discuss it with anyone other than Mr. Allmacher?

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A No. I didn't.

Q Was it your understanding when the $2,080 42 were transferred to your account that the bank would ultimately pay for that debt?

A We didn't have that kind of understanding. We never reached that point of, well, that happened.

Q What motivation did you have for accepting a debt of over $2,000 from someone else's account?

A I just felt that there would come a time when we would be able to work it out somehow. pay it off.

Q How did you anticipate that you may work it out or pay it off?

A I didn't know how, but it would have to be paid at some point.

Q Before you took over the responsibility of purchasing tickets for political functions, were you aware that Mr. Allmacher had that responsibility?

A Yes.

Q Did individuals ever come to you and tell you that there was a political fund raiser coming up and that you then, in turn, told Mr. Allmacher about that?

A I can't think of an instance like that. I usually

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went to him because he has always been the man doing that.

Q Did you understand that the obligations that Mr. Allmacher was incurring would be reimbursed by the bank? These were obligations that were incurred to purchase tickets to political functions.

MR. PRITCHARD: Just for the record, I think he has already answered that. I'm not sure. But you can go ahead and respond. But I will just interject an objection.

Go ahead.

THE WITNESS: Would you rephrase that?

BY MR JOHANSEN:

Q Was it your understanding that the bank was going to reimburse Mr. Allmacher for the obligations which he incurred in purchasing tickets to political fund raisers or political functions?

A I don't know that for sure.

MR. JOHANSEN: Let the record show that I am handing Mr. Madigan what has been marked as FEC Exhibit Number 1.

(Witness perusing document.

BY MR JOHANSEN:

Q Do you recognize that exhibit?

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A I do.

Q Can you describe what it is?

A That's the amount that was on Mr. Allmacher's--I can't pronounce it--Visa account. It was transferred to my account.

Q How did you ultimately pay for that $2,080.42 obligation?

A It was paid for when I paid my Visa account in full.

Q Did you pay for that out of personal funds?

A Out of personal funds.

Q So your answer is yes?

A Yes.

Q Did the bank give you any bonus at the time that you paid off the $2,080.42?

A No. I paid this off with a loan.

Q And the loan was from whom?

A From First National Bank.

Q When was the loan made?

A The loan was made three months ago.

Q Three months ago?

A Yes.

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Q Has the loan been paid off yet?

A No. I've made three payments on it. and it will be paid in a full year.

MR. JOHANSEN: Let the record show that I am handing to Mr. Madigan what has been marked as FEC Exhibit Number 8.

BY MR. JOHANSEN:

Q Do you recognize Exhibit Number 8?

A Yes.

Q I might point out that that exhibit contains four pages.

A I don't recognize this.

Q Mr. Madigan is referring to page 2 of Exhibit 8.

A That's my signature.

MR. PRITCHARD: On page 3?

THE WITNESS: Yes. That's the note, the check for the note. What is it?

MR. PRITCHARD: A check.

THE WITNESS: A check.

BY MR. JOHANSEN:

Q You indicated earlier that you received a loan from the First National Bank at Mount Clemens to pay off the

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$2,080.42 obligation.

A It was to pay off my Visa account in full.

Q Your Visa account in full?

A And also some--for some tickets that Harold had to be paid.

Q Is the loan application and loan which is indicated by Exhibit Number 8, is that the loan you are referring to to pay off the Visa account?

A Yes.

Q Let me refer again to Exhibit Number 1. I'm sorry.

MR. JOHANSEN: I am going to hand the witness what has been marked as FEC Exhibit Number 2.

BY MR. JOHANSEN:

Q Do you recognize FEC Exhibit Number 2?

A I have seen that, but I have no idea where it came from or who handled that. That was left with the papers when we switched over from Harold handling the tickets to me I don't know where the $100 came about.

Q Let me direct your attention to page 2 of FEC Exhibit Number 1. That shows a charge on your Visa account of $100.

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MR. PRITCHARD: Just a minute.

THE WITNESS: No, this isn't my Visa account.

MR. PRITCHARD: Could we identify Exhibit 2 so when we see it, I know what it is?

THE WITNESS: Oh.

MR. JOHANSEN: Sure.

MR. PRITCHARD: Just let the record reflect that Exhibit 2 is a check from First National Bank in the amount of $100 dated August. it looks like, the 19th, 1983. It's a bank money order.

THE WITNESS: A bank money order, right.

This turned up when Harold told--

MR. PRITCHARD: You have to tell her what you are talking about.

THE WITNESS: Exhibit M-28?

MR. JOHANSEN: Exhibit 1. page 2.

THE WITNESS: Exhibit 1, page 2.

Virginia Alwarat is the head of all Visa accounts. and Harold told her to move this money, $2,800, over to my account. and in the shifting and everything, this came from some place. and I have no idea where it came from.

BY MR. JOHANSEN:

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Q By "this" you are talking about FEC Exhibit Number 2?

A Yes.

Q The statements on FEC Exhibit No. 1, did I understand you to say that that was not your account?

A No. this is my account.

Q It is your account.

A Yes.

But this was put on my account for some reason. and I have no idea why.

Q When it was put on your account, did you ask Mr. Allmacher why the $100 that is evidenced by FEC Exhibit Number 2 was being placed in your account?

A They didn't know either. It was just--I don't know. I don't know the answer to that.

Q Did you object to having that $100 put in your account?

A I don't recall whether I did or not. It really was in a state of flux at the time as far as changing of accounts is concerned.

Q When you took over Mr. Allmacher's responsibilities of- let me rephrase that.

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Did you take over Mr. Allmacher's responsibilities to purchase tickets for political fund raisers?

A No. As I stated, they would bring the tickets to him. selling tickets to him, and when he'd see me, he would say, I have got five or six tickets on my desk that have to be paid. So then I would take it off my Visa, give him the cash for the tickets.

Q And this occurred during what period of time are we talking about?

A We are talking about right after this money was transferred to my Visa account here. Where is it? The $2,800.

Q So we are talking something in August of 1983?

A Right. True.

Q Let me make sure that I understand it. So sometime after August. 1983, Mr. Allmacher would come to you and say that there had been solicitations to buy tickets, and then you would--

A Yes.

Q --and then you would purchase those tickets?

A I would take the money from my Visa account and give them the money for it.

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Q And give the money back to Mr. Allmacher?
A Yes.
Q What would Mr. Allmacher do with the money. then?
A He would pay whoever, whomever had brought the tickets in.
Q You said that you would take this--by taking the money out of your Visa account, you would write a, get a cash advance from your Visa account?
A That's right.
Q And you would buy a money order then?
A No. I would just get the cash from my Visa account.
Q How many. from August 1983 until. let's say, until November of 1984, how many times did this occur that Mr. Allmacher came to you and asked you to buy tickets?
A It shows right on my Visa account how many times, because each time you--
Q Let me ask you it. Mr. Madigan. The account on which the $2.080.42 was transferred to that was a Visa account 4870201055805; is that correct?
A Yes.
Q How many Visa accounts did you have?

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A I had two account at the time. They went into this account, and then I took out a gold card.

Q Visa account?

A Yes, and that amount was transferred onto it.

Q And so then the amount that is listed on FEC Exhibit Number 1--let me ask this, instead.

When was the new Visa account taken out?

A It was taken out here shortly--there's a membership fee into the account, $35.

MR. PRITCHARD: Let the record reflect I don't know what exhibit we are looking at

BY MR. JOHANSEN:

Q Okay. Let me show the witness what has been marked as FEC Exhibit Number 6.

A Same one.

Q If I may refer back to FEC Exhibit No. 1, the last monthly statement we have is for October 5th, 1983. Were there monthly statements after October of 1983?

A This is right at that time when we switched over from this account to--

Q Your new Visa account?

A To my new Visa account.

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Q And your new Visa account was opened when?

A It was opened April 5th and continuing-- April 5th, 1983.

Q Let me again hand you what has been marked as FEC Exhibit Number 6. Do you recognize that document?

A Yes.

Q Can you identify it?

A Yes. This is a statement on my--on the new gold card Visa.

Q What is the account number on that new gold card Visa?

A 037700000064.

Q And it's your testimony that this account was opened in when?

A April 5th.

Q April 5th?

A 1983.

Q Referring to Exhibit Number 6, can you go down the Visa account and indicate to me which of those charges were for political type functions?

A Yes.

Q You are referring to which page?

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MR. PRITCHARD: Four.

MR. JOHANSEN: Page 4 of Exhibit number 6?

MR. PRITCHARD: No. page 6, page 6.

BY MR JOHANSEN:

Q Page 6 of Exhibit Number 6.

A First National Bank, Mount Clemens.

Q What month are you referring to?

A I'm referring to--

MR. PRITCHARD: You are on page 5 of Exhibit 6.

Q You are identifying the first charge against Visa account number 4224 037700000064?

A Yes.

Q Which pertain to charges made for political functions?

A Yes.

Q And can you again identify which charge that was?

A July the 19th, 1983.

Q Can you indicate what that charge is?

A Yes. It's a deduction from my Visa account of $200 in cash.

Q What is the description?

A First National Bank, Mount Clemens.

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Q Do you know what that $200 was for?
A No. I don't It was for tickets.
Q You know it was for tickets?
A Yes.
Q Do you know who the tickets were for?
A No. I don't
Q Did you keep copies of any charge card information or any log of any tickets that would indicate who the $200 was for?
A No. I didn't
Q Was it your standard procedures that when you made charges for tickets, the description on your Visa account would be the National Bank of Mount Clemens?
A That's right.
Q Are there any other such charges you could point out?
A Yes.
Q We are still referring to Exhibit Number 6.
A There are no charges on page 6.
Q Of Exhibit Number 6. How about on page 7 of Exhibit Number 6?
A No.

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Q There are no such charges?
A No such charges.
Q How about on page 8 of Exhibit Number 6?
A No such charges.
Q How about on page 8 of Exhibit Number 6?
A We just did 8.
Q How about page 9 of Exhibit Number 6?
A We have one.
Q Would you indicate which one that is?
A It's the second item for $900.
Q Maybe it would be helpful. Mr. Madigan, if you would take a pen and circle the item that you are referring to on page 9.
(Witness complied.)
Q And if you could also do that for the item we referred to on page 6?
MR. PRITCHARD: I blew it again. It's 5.
THE WITNESS: Page 5.
BY MR. JOHANSEN:
Q Back to page number 35. do you know what that--I'm sorry. back to page number 9, do you know what that $900 charge was for?

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A No. I don't.
Q Was it for a political event?
A Yes.
Q Was it for tickets?
A Yes.
Q You don't know for what kind of tickets?
A No, I don't It may have been more than one organization in that size.
Q Is there any record anywhere of what those tickets might have been for, what that charge might have been for?
A No.
Q From that, proceed to page 10. Are there any charges indicated on page 10 which were for political purposes?
A Yes. Number 1 item on January 5th, 1984
Q In the amount of?
A In the amount of $600.
Q Could you also circle what you just indicated?
A Yes.
Q What you are referring to?
Are there any other.
A There's another one?

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Q Are there any other such--

A Oh, there is one more, on December 23rd, 1984 for $250.

Q That would be December 23rd, 1983. is that not correct?

A '83 is right, no. Yes, you're right.

Q With regard to the $250, do you know what that was for?

A No. I don't. For tickets.

Q For a political function?

A Yes.

Q Would you turn your attention to page 11 of Exhibit Number 6?

A Nothing there.

Q Page number 12 of Exhibit Number 6?

A February 27th, 1984. $440. February the 9th, 1984, for $230; February the 17th, 1984. $400.

Q And you have circled each item that you just identified?

A Yes.

Q With regard to the February 27th, $440 charge, do you know what that was for?

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A I do not.
Q Was it for political purposes?
A Yes, it was.
Q With regard to the February 17th, $400 charge, do you know what that was for?
A For tickets.
Q For a political function?
A Political function.
Q With regard to the February 9th $230 charge, do you know what that was for?
A For tickets for political function.
Q You might turn your attention to page 13. Are there any charges there that were for political purposes?
A No. There's not.
Q Turn your attention to page 14, and Exhibit Number 6 Are there any items there that were for political purposes?
A No.
Q Turn your attention to page 15 of exhibit 6. Are there any items listed there that were for political purposes?
A No.

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Q Turn your attention to page 16 of Exhibit 6 Are there any items there that were for political purposes?

A June 12th, 1984, $600.

Q Would you circle that. please?

A Yes.

Q Do you know specifically what the $600 was for?

A For tickets for a political purpose.

Q Do you know to what candidate or what committee those tickets may have been purchased from?

A I do not.

Q Turn your attention to page 17 of Exhibit 6. Are there any items there that were for political purposes?

A July 20 th, 1984, $400.

Q Would you circle that. please?

A Yes.

Q Are there any others listed on page 17?

A No.

Q Do you know what the $400 was for?

A For tickets for a political function.

Q On page 18 of Exhibit 6. were there any charges for political purposes?

A No.

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Q On page 19 of Exhibit 6, were there any charges for political purposes?

A No.

Q On page 20 of Exhibit 6, were there any charges for political purposes?

A No.

Q If I might add these up, Mr. Madigan, I have a charge of $200 on page 5, a charge of $900 on page 9, a charge of $600 on page 10 and $250 on page 10; a charge of $440 on page 12; $400 on page 12; $230 on page 12; $600 on page 16; $400 on page 17, which adds up to a substantial sum of money. Was it your understanding that all of those charges that I have just noted were to be paid from your personal funds?

A Yes.

Q And it was not your understanding that the bank would offer you any assistance in paying for these charges?

A They gave me a bonus.

Q Do you know when they gave the bonus to you?

A The bonus was--I started working part-time, and my duties extended over the three days that I started off with, and I was putting in five or six days instead of three, so

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they give me a $10,000 bonus.

Q Let the record show that I am handing Mr. Madigan what has been marked as FEC Exhibit Number 5.

Do you recognize that document?

A That doesn't say anything except--

MR. PRITCHARD: We just asked you if you recognized the document. Have you ever seen this document before?

THE WITNESS: Yes.

BY MR. JOHANSEN:

Q When have you seen it before? What is it?

A It's the minutes of the board meeting.

Q Let me refer you to page 5 of Exhibit number 5.

Q It indicates there that a $10,000 bonus is being given to you. Is that the bonus that you referred to earlier?

A Yes.

Q Was it your understanding that that bonus money was to be used to help pay for the obligations you were incurring to purchase tickets for political events.

A Half of it is for that.

Q Part of it was for that purpose?

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A Yes.

Q Were you at the board meeting that that bonus was given to you?

A I was asked to be excused while they talked it over.

Q Did you speak to any of the board members with regard to your need to have some kind of reimbursement from the bank to pay for the political--

A No, I did not.

Q --donations? Do you know if Mr. Allmacher spoke to any of the other board members with regard to your need to have reimbursement with regard to the funds you were expending for political functions?

A No.

Q You do not know?

A I do not know whether he had any conversation with them.

Q But it was your understanding that the bonus, in part, was to be used by you to pay off these obligations you were incurring for tickets for political functions?

A That's what Mr. Allmacher told me. yes.

Q When did he tell you that?

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A You want a date?

Q Approximately.

A Approximately--I really don't know I can't come up with a--

Q Was it near the time that you received the bonus?

A It may have been, but I can't say for sure.

Q I am now handing to Mr. Madigan what has been marked as PEC Exhibit Number 3. Have you seen that document before?

A Yes, I have.

Q Could you describe it?

A It's the minutes of the board meeting of August 12th, 1982.

Q On page 3 of Exhibit Number 3, there is an indication that a bonus is being granted to Mr. Allmacher. Were you present at that meeting?

A Yes, I was.

Q Do you recall the discussion with regard to that bonus?

A I'm not too sure.

Q Let me ask this: Do you know if Mr. Allmacher was given bonuses which, in part, were for the purpose of

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assisting him in paying off his obligations which he has incurred to buy tickets or to make contributions to political committees?

A Yes.

Q Yes, you know. or yes, he was given such bonuses?

A Yes, I--I'm not sure how to say this. Will you rephrase that for me?

Q Was Mr. Allmacher given bonuses by the bank for the purpose of assisting him in paying off obligations which he had incurred to purchase tickets or make contributions to political candidates?

A You said bonuses. Do you mean--this is a bonus?

Q Yes.

A Yes. That's--it was.

Q How do you know that? Let me ask this: Were you a member of the board of directors at the time this bonus was made in August of 1982?

A I was.

Q And were you familiar with the fact that Mr. Allmacher was purchasing tickets for political events?

A Yes.

Q And you were also aware that he was to somehow be

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reimbursed by the bank for the purchase of those tickets?

A This was the proof.

Q The bonus that was granted to him is the proof?

A Yes.

Q Was that anything that was ever discussed by the board of directors?

A Not to my knowledge.

Q Was it something that was, shall we say, everyone knew about but no one talked about?

A I can't say for sure.

Q After you took over Mr. Allmacher's responsibilities to buy tickets to political functions, did you hand out the tickets to individuals, then. to attend those functions?

A No. the tickets went--the tickets would go to Mr. Allmacher.

Q And he. then. would determine as to who should attend?

A Yes.

Q So the only thing, really. that you did was incur the charges on your Visa account; is that correct?

A That is correct.

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Q You didn't make any decisions as to what tickets to buy or what candidates to support?

A No.

Q As a board of director of the bank, was there ever any discussions as to what tickets to purchase or what candidates to support?

A No.

Q Basically, that was all handled by Mr. Allmacher?

A That's right. We did try to give the tickets to our customers as a public relations job.

Q Why did you use the Visa account? Why didn't you just write a check out of your personal banking account?

A I wish we had.

This is the way it had been done, and it was just automatic to go into it again.

Q It had been done by Mr. Allmacher that way?

A Yes.

Q So when you took over this responsibility, he explained to you that you should do it in the same manner?

A That's right.

Q Did you know that this kind of activity could be illegal?

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Let me ask this. Did you know that it was illegal for a bank to make contributions to political committees?

A I found that out, yes, later.

Q Did you know at the time that Mr. Allmacher asked you to take over the responsibilities of purchasing tickets for political fund raisers?

A I don't know how to answer that.

MR. PRITCHARD: Well, the relevance of the question, anyway, but if you remembered that an event occurred that would cause you to think that it wasn't correct to do it that way?

THE WITNESS: Um.

BY MR. JOHANSEN:

Q Let me ask you this. Did you know that it was wrong, did you have a feeling that it was wrong to be doing this? It seems like there was quite a complicated or at least a scheme that was set up in order to handle these political contributions.

My question is, why was it done? What was the motive for handling them this way?

MR. PRITCHARD: If you don't know--

THE WITNESS: Just the fact that it had been going

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on so, you know. As I say, we figured it for public relations to take care of our customers.

BY MR. JOHANSEN:

Q Are you handling the making of contributions to political committees or the purchase of tickets for political functions in the same manner now?

A We stopped with your last amount there.

Q With the last amount that you indicated on exhibit number--

A Number--

Q Six?

A Six, yes.

Q What caused you to stop?

A Because we are in the process of forming a PAC.

Q By PAC, you mean a Political Action Committee?

A Yes. We have been working on it now for quite a while.

MR. JOHANSEN: Let the record show that I am handing to Mr. Madigan what has been marked as PEC Exhibit Number 7. Can you identify that document, exhibit number 7?

Let me ask you first, have you ever seen Exhibit Number 7 before?

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A I saw this exhibit just the other day.

MR. PRITCHARD: Exhibit 7 is a purchaser's copy of orders all dated September 19, 1984. from Perry's Drugstore.

THE WITNESS: I saw this on Mr. Allmacher's desk.

BY MR JOHANSEN:

Q Do you know what it is or what it refers to?

A It looks like a payment for a fund raiser for. some politicians, including Mr. Bonior

Q Would those payments have been made on your Visa account?

A No.

Q Would you have gotten cash from your Visa account and given the cash to Mr. Allmacher so that he could purchase those money orders?

A I wouldn't have gotten it from my Visa account, but that was part of the payment on the $5.000 that--the loan that I took out.

Q So if I understand you correctly, other than the amounts that you indicated on Exhibit Number 6 and circled, there were also other instances where you purchased tickets for political fund raisers, and the money for those tickets came out of a loan from the Mount Clemens Bank, First

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National Bank of Mount Clemens?

A This is the only thing that was different than the other ones. In the $5,000 that I borrowed, part of it went to pay my entire Visa account, and the balance, Harold had these tickets to pay for, and the balance of that went to pay for those tickets.

Q So what is indicated by FEC Exhibit Number 7 is the only instance in which money was taken from the loan directly to purchase tickets or make contributions to political committees?

A That's right.

Q With regard to that loan- you said you are still making payments on it?

A Yes.

Q Are you expecting the bank to reimburse you for that loan?

A No. No.

Q Are you expecting to get--

A That is part of my bonus.

Q So you are expecting or you have gotten a bonus which will pay off that loan?

A No. I should have been paying $400 a month on

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that loan. and I didn't know I was supposed to until we got down to the point where when Harold asked for more money, I said, there is no more. And he said- well, you should have been making $400 payments all this time- so I said. well, that was just a misunderstanding, so I took out the loan and paid it off in full.

Q When you said you were supposed to be making payments, were you referring to your Visa account?

A Yes.

Q And so Mr. Allmacher indicated that you should have been making payments on your Visa account?

A Right.

Q To pay off the charge else you had incurred?

A That's right.

Q For the tickets for political fund raisers?

A That is right.

Q So when you indicated to Mr. Allmacher that you hadn't been doing that. then the bank gave you a loan for $5.000?

A That's right.

Q And you are now paying on that $5.000 loan?

A That's right.

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Q You mentioned a bonus. How does the bonus come into play with regard to the $5,000 loan?

A When I got the $10,000.

Q The $10,000 bonus?

A Bonus. $35,000 was to pay my income tax on the bonus. and the other $5,000 was for political purchases.

MR. JOHANSEN: Why don't we take a short break at this time.

THE WITNESS: Very good.

(A short recess was taken.)

MR. JOHANSEN: I will go back on the record.

BY MR. JOHANSEN:

Q Mr. Madigan, let me again refer you and have you look at what has been marked as FEC Exhibit Number 1. The last statement which we have for that Visa account is page 3 of FEC Exhibit Number 1, which is a statement for October of 1983. That shows a balance outstanding of $2,245 19.

Do you know when the $2,245 19 was paid?

A Can you give me that amount again, please?

Q $2,245.19.

A May I look at the new Visa?

Q Let the record indicate that Mr. Madigan is now

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looking at what has been marked as FEC Exhibit No. 6.

A I don't know.

Q You don't know when it was paid? Do you know how it was paid?

A No, I don't.

Q Do you know if you paid it?

A If I did it would show on the records, wouldn't it?

Q Let me ask. With regard to FEC Exhibit Number 1, could you check your records, and we are talking about Visa account 4870201055805. Could you check your records and see if you have any records which would indicate when the $2.245.19 was paid?

A I shall check my records.

Q Could I also ask you after you check your records if, if you can, if you could tell me how it was paid; if you paid it personally; if someone else paid it for you, if the bank paid for it?

A I certainly will.

Q Or if that amount was transferred to another account, even, which may be a possibility.

A Yes.

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Q In terms of time frame, maybe we can talk about if we could have this within, what would be convenient for you, this information?

MR. PRITCHARD: I am leaving town next week. So how about the 15th of January. Is that all right? Is that too late or do you want it sooner?

There is no reason why we couldn't get it as soon as we get home. I don't know

THE WITNESS: I would say so.

MR. JOHANSEN: I would like it before then if it's possible. I know this is the holiday season. but--

THE WITNESS: Yes. We will get it to you.

MR. JOHANSEN: Okay. I have no further questions at this time.

Is there anything you would like to ask Mr. Madigan?

MR. PRITCHARD: Yes, just very quickly.

BY MR. PRITCHARD:

Q Mr. Madigan, when was it you went to work for the First National Bank?

A November of 1982.

Q What did you do prior to that time. sir?

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A I was president of the Oakland County Gas and Oil Company.

Q Had you ever had any association with the bank before previous to that time?

A Just as a director. Once a week.

Q And in November of 1982, what was your status with the oil company?

A We liquidated the oil company.

Q And you retired?

A Retired for three days.

Q And you went to work for the bank for how many days a week?

A Three days a week.

Q All right, sir. When you met with Mr. Allmacher when this account was transferred to your account, was there any grand scheme or any discussions about this at all?

A No. No.

Q In other words, it was just a carrying on of something that he had always done as far as you know?

A That is right.

Q Who did hire you? When you went to the bank?

A Mr. Allmacher.

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Q As far as you know. the funds that, I mean. when you would take the cash from the Visa account and gave it to Mr. Allmacher, that was for payment for these tickets; Is that right?

A That's right.

Q That is what you were advised of?

A He would show me the tickets.

Q Fine. And these tickets were just for political fund raising, is that your understanding?

A That's right; that's true

Q How much were these tickets? Do you have any recollection of how much they were?

A I added it up as you did, and it came out to around $400 a month.

Q I am showing, though. but for each ticket, do you know how much they were?

A Some were $100 for a golf outing, and then some are $25 for a brunch.

Q Is there any question in your mind that it was for a political reason? Could it have been for any other charitable reason?

A No.

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Q They were for political reasons, for political fund raisers?

A That's right.

Q How big a town is Mount Clemens?

A There are 19,000.

Q Has it been your understanding that for almost a civic duty or whatever for them to give $100- $50 to these local politicians?

A That's right.

Q It wasn't any scheme to try to get a lot of money in the bank from these people, was it?

A No, way.

Q I assume a lot of these tickets were for some prosecutors, too?

A I don't recall.

Q Okay. I don't have anything further.

MR. JOHANSEN: I have no further questions.

THE WITNESS: Thank you very much.

(Whereupon, at 3:35 P.M. the taking of the deposition was concluded.)

(By stipulation of counsel and agreement of the witness, reading and signature waived.)

8504051125

CERTIFICATE OF NOTARY PUBLIC

I. Lu Anne Dawson. the officer before whom the foregoing deposition was taken, do hereby certify that the witness whose testimony appears in the foregoing deposition was duly sworn by me; that the testimony of said witness was taken by me in shorthand and thereafter reduced to typewriting by me; that said deposition is a true record of the testimony given by said witness; that I am neither counsel for, related to. nor employed by any of the parties to the action in which this deposition was taken; and further that I am not a relative or employee of any attorney or counsel employed by the parties thereto, nor financially or otherwise interested in the outcome of the action.

Lu Anne Dawson

Notary Public in and for
the District of Columbia

My Commission Expires:
October 15, 1989

8504051126

L 3

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/05/83		104.00	2080.42	08/30/83	4870 201 055805	

4870201055805

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
%VIRGINIA ALWARDT
MT CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND ONLY INC REQUIRES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE AND BY	REFERENCE NUMBER	CARD USED	POSTING DATE AND BY	DESCRIPTION	AMOUNT *
0801	94462200	V	0801	ADJUSTMENT	2080.42

PREVIOUS * BALANCE OF	PAYMENTS	CREDITS	* PURCHASES	CASH ADVANCES		* FINANCE CHARGE ON PURCHASES	* FINANCE CHARGE ON CASH ADV'S	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL	* NEW BALANCE OF
					OB			FINANCE CHARGES	2080.42
			2080.42		NB				MINIMUM PAYMENT
VISA ACCOUNT NO. 4870		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE * PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	104.00
4870 201 055805		10000.00	7919.58		OB				DUE DATE
					NB			08/05/83	08/30/83
MASTERCARD ACCOUNT NUMBER		NOTICE See other side for important information. CARD USED M means MasterCard V means Visa C CR means Credit * An amount could include Average Daily Balance for previous month NOTICE Payment of any amount in excess is not required pending the Financial Institution's compliance with the billing error resolution procedures prescribed by Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance NB means New Balance					

PSC 1127 8504051127

M 3

FEC Ex. No. 1

M 28

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

09/05/83		110.00	2212.49	09/30/83	4870 201 055805	

4870201055805

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ [redacted]

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
%VIRGINIA ALWARDT
MT CLEMENS, MI 48043

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1 313 465 6221

FINANCE CHARGE DATA

	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	29 -	30 -	29 -	30 -
PURCHASES				
CASH ADVANCES				
PURCHASES	.50	-	18.0%	-
CASH ADVANCES	.50	-	18.0%	-

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

DB	4596620100530225	V	DB24	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

								2212.49
2080.42				100.00		31.20	.87	
								110.00
4870 201 055805		10080.00	7787.51	32.07				
						2080.42	58.06	09/05/83	09/30/83

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ACCOUNT NUMBER ACCOUNT NUMBER ACCOUNT NUMBER ACCOL

K 27

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
10/05/83		112.00	2245.19	10/30/83	4870 201 055805	

4870201055805

INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
%VIRGINIA ALWARDT
MT CLEMENS, MI 48043

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1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE On PURCHASES	FINANCE CHARGE On CASH ADV'S	NEW BALANCE OR DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
					OB				2245.19
2212.49					NB	31.20	1.50		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	112.00
4870 201 055805		10000.00	7754.81	32.70	OB				DUE DATE
MASTERCARD ACCOUNT NUMBER					NB	2080.42	100.00	10/05/83	10/30/83

NOTICE: See other side for important information.
CARD USED: M means MasterCard, V means Visa, "CR" means Credit. • This amount does not include Average Daily Balances for previous month.
NOTICE: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedures of Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

PRC 103 4/83
CCA 103 (Rev. 3/83)

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FIRST NATIONAL BANK IN
MT. CLEMENS

[redacted]

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

No. 866359

74-211
724

JOHN D. MADIGAN
REMITTER

MOUNT CLEMENS, MICH. 8/19 19 83

PAY TO THE ORDER OF COMMITTEE TO ELECT H. J. VANDERPUTTEN $ 100.00

[illegible] 100.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

PS. SEND THE CHECK TO MY [illegible]

CHECKS ARE PAYABLE TO H.J. VANDERPUTTEN...

FEC Ex No 2

MAIN OFFICE
40 Macomb St at Walnut

CLINTON TOWNSHIP DRIVE-IN BRANCH
[illegible] S Gratiot
[illegible] North of Metropolitan Drive-In Way

SELFRIDGE ANG BASE FACILITY
[illegible]

GROESBECK DRIVE-IN BRANCH
[illegible] Groesbeck Hwy at Cass

CLEMENS CENTER DRIVE-IN BRANCH
Across From The New Macomb
County Court House Building

ARMADA BRANCH
[illegible]

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MINUTES OF THE MEETING
OF THE BOARD OF DIRECTORS
AUGUST 12, 1982

The regular meeting of the Board of Directors of the First National Bank in Mt. Clemens was called to order by Mr. John Matthews, Chairman of the Board on Thursday, August 12, 1982 at 4 p.m. Members present were Mr. Matthews, Mr. Anton, Mr. Guldemond, Mr. Jeannette, Mr. Madigan, Mr. Mercier, Mr. Neely, and Mr. Valentine. Members absent: Mr. Kahrig and Mr. Mulso. Also in attendance were Mr. Allnacher, Executive Vice President; Mr. Johnson, Senior Vice President; and Mr. Peppler, Cashier.

Prior Minutes

The minutes of the previous meeting of the Board of Directors of July 21, 1982, were accepted as read. Ayes: Anton, Guldemond, Jeannette, Madigan, Mercier, Neely, and Valentine. Nayes: None.

Marketing Committee Meeting of 7/29/82

Allnacher Appointed C.E.O.

Plauman Leave of

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FEC EX. NO 3

Absence

George
Priehs
Loan
Request

Kehrig
Loan
Request

Building
Committee
Minutes
of
8/12/82

ALCO
Committee
Minutes
of 8/28/82

Valentine Allnacher Bonus

Motion was made by Mr. Jeannette and supported by Mr. Mercier to approve the extra bonus of $5,200 to Mr. Valentine and $7,400 to Mr. Allnacher payable September 3, 1982. Ayes: Anton, Guidemond, Jeannette, Madigan, Mercier, Neely, and Valentine. Nayes: None. Motion carried.

Commercial Loan Committee Meeting of 7/29/82

There being no further business to transact, the meeting of the Board of Directors was adjourned at 5:30 p.m. on motion by Mr. Anton and supported by Mr. Mercier. All ayes, no nayes.

John H. Madden
Chairman of the Board

H.W. Alexander
Acting Secretary

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MINUTES OF THE MEETING
OF THE BOARD OF DIRECTORS
MARCH 24, 1983

The regular meeting of the Board of Directors of the First National Bank in Mt. Clemens was called to order by Mr. Matthews, Chairman of the Board on Thursday, March 24, 1983 at 4:00 p.m. Members present were Mr. Matthews, Mr. Anton, Mr. Guldemond, Mr. Jeannette, Mr. Madigan, Mr. Neely, and Mr. Valentine. Members absent: Mr. Kahrig, Mr. Mercier, and Mr. Mulso. Also in attendance were Mr. Allnacher, President; Mr. Johnson, Senior Vice President; Mr. Kennedy, Vice President & Controller; and Mr. Peppler, Cashier.

Prior Board Minutes

The minutes of the previous meeting of the Board of Directors of March 22, 1983, were accepted as read. Ayes: Anton, Guldemond, Jeannette, Madigan, Neely, and Valentine. Nayes: None.

Loan Committee Minutes of 3/03/83

Loan Committee Minutes of 3/17/83

Building Committee Minutes of 2/24/83

Fed. Ex. No. 4

Public Relations
Marketing
Minutes of
[redacted]/04/83

Mr. Allnacher's Bonus

To recognize the hard work and dedication of Mr. Allnacher, Mr. Jeannette recommended that Mr. Allnacher be awarded a bonus of $10,000.

On motion by Mr. Guldemond, supported by Mr. Madigan, and unanimously carried, the following resolution was adopted:

RESOLVED, that Mr. Allnacher be awarded a bonus of $10,000.

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Gold & Silver
[redacted]verview

There being no further business to transact, the meeting of the Board of Directors was adjourned at 5:18 p.m. on motion by Mr. Jeannette, supported by Mr. Neely. All ayes, no nayes.

John H. Walker
Chairman of the Board

Laurence R. Kennedy
Secretary

MINUTES OF THE MEETING
OF THE BOARD OF DIRECTORS
SEPTEMBER 22, 1983

The regular meeting of the Board of Directors of the First National Bank in Mt. Clemens was called to order by Mr. Matthews, Chairman of the Board on Thursday, September 22, 1983 at 3:00 p.m. Members present were Mr. Matthews, Mr. Allmacher, Mr. Anton, Mr. Guldemond, Mr. Jeannette, Mr. Madigan, Mr. Mulso, and Mr. Neely. Members absent: Mr. Kehrig and Mr. Valentine. Also in attendance were Mr. Johnson, Senior Vice President; Mr. Kennedy, Vice President & Controller; and Mr. Peppler, Cashier.

Prior Board Minutes

The minutes of the previous meeting of the Board of Directors of June 30, 1983, were accepted as read. Ayes: Allmacher, Anton, Guldemond, Jeannette, Madigan, Mulso, and Neely. Nayes: None.

Examiner Criticism of Hillcrest

FCC EXH. 5

Payoff Empire
of America
With Hillcrest
Escrow Funds

8504051137

GAP & Equity
As a % of
Assets
Discussion

Approval To
Sell $30
Million In
Long Term
Securities

Examiners
Sighting
Violation
of
Regulation
"O"

8504050138

8504050139

Loan
Committee
Minutes of
8/04/83

Loan
Committee
Minutes of
8/19/83

Loan
Committee
Minutes of
9/08/83

Directors
Re-sign Copy
of 7/31/82
Compliance
Examination

Touche Ross
Engagement
Letter

Municipal Bonds Sold

Mr. Madigan Bonus & Salary Increase

Mr. Matthews stated that Mr. Madigan has been doing an excellent job in his position of public relations. Mr. Guldemond commented that several customers that Mr. Madigan called on were extremely impressed with his visit. Mr. Allmacher stated that Mr. Madigan was originally only supposed to work part time. His success, however, in dealing with customers and community organizations has demanded him to work many extra hours.

On motion by Mr. Mulso, supported by Mr. Jeannette, and unanimously carried, the following resolution was adopted:

RESOLVED, that Mr. Madigan be awarded a $10,000 Bonus to compensate him for his extra time he has committed to his public relations work and that his annual salary be increased by $10,000 to properly reflect his bi-weekly salary as compensation for full time employment.

Comptroller's Letter of Approval for 9/30/83 Cash Dividend

YMCA Letter of Gratitude For $10,000 Donation

850405 0149

Approval of $1,500 Donation of UF

On motion by Mr. Allmacher, supported by Mr. Anton, and unanimously carried, the following resolution was adopted:

RESOLVED, that First National Bank in Mount Clemens' annual donation for 1983 to the United Foundation be $1,500, which was the same as the donation in 1982.

There being no further business to transact, the meeting of the Board of Directors was adjourned at 5:48 p.m. on motion by Mr. Guldemond and supported by Mr. Jeannette. All ayes, no nayes.

Chairman of the Board

Secretary

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F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	PAY BY DATE	VISA ACCOUNT NUMBER	DISPUTED AMT ACCOUNT NUMBER
04/05/83		10.00	66.15	04/30/83	4224 0377 000C 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES (DB)				
CASH ADVANCES (DB)				
PURCHASES (NB)	1.50%	-	18.0%	-
CASH ADVANCES (NB)	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD NUMB	POSTING DATE MO DY	DESCRIPTION			AMOUNT
0225	6620100521284	V	0321	ANNUAL MEMBERSHIP FEE	MT CLEMENS	MI	35.00
0325	1420100442934	V	0329	JIMS TIFFANY PLACE	LANSING	MI	31.15

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE	NEW BALANCE
			66.15			66.15

VISA ACCOUNT NUMBER	CREDIT LIMIT	PREVIOUS UNPAID FINANCE CHARGE	TOTAL FINANCE CHARGE	PERIODIC RATE	ANNUAL PERCENTAGE RATE	FINANCE CHARGE
4224 0377 000C 0064	5000.00	4933.85		1.50%	18.0%	10.00

DISPUTED ACCOUNT NUMBER

NOTICE: See other side for important information.

04/05/83 04/30/83

-1- EEC. Ex. No. 6

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VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY EXCEED CREDIT OF	TOTAL FINANCE CHARGE	PURCHASES	CASH ADVANCES	BILLING PERIOD	
4224 0377 0000 0056	50000.00	47354.37					32.00
				DB			DUE DATE
				MB		05/05/83	05/30/83
MASTERCARD ACCOUNT NUMBER							

NOTICE: See other side for important information.
CARD USED: In column headed "V" means Visa. "M" means Master Charge. • This amount could include Overlimit Bank Charges for previous month.
NOTICE: Payment of any amount in excess of the required minimum is consistent with the billing plan in effect pursuant to provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. DB means Daily Balance. MB means New Balance.

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
05/05/83		10.00	102.63	05/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ [redacted]
AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

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FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	DB				
CASH ADVANCES	DB				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE AND BY	REFERENCE NUMBER	CARD USED	POSTING DATE AND BY	DESCRIPTION			AMOUNT •
033048390004060960254B		V	0406	WARDS RTL STORE #289	MOUNT CLEMENS	MI	20.79
042646212001632l0		V	0426	SANOMS TRANSMISSION	FRASER	MI	61.08
042644360004292910054B		V	0502	ARK SURPLUS INC	MT CLEMENS	MI	20.76
042951255600		V	0429	PAYMENT THANK YOU			66.15CR

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES	+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	NEW BALANCE OF DAILY BALANCE ACCTS	= NEW BALANCE OF
							FINANCE CHARGES	102.63
66.15	66.15		102.63					
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU MAY EXCEED CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	BILLING PERIOD	
4224 0377 0000 0064		5000.00	-897.37					10.00
				DB				DUE DATE
				MB				05/30/83
MASTERCARD ACCOUNT NUMBER								

NOTICE: See other side for important information.
CARD USED: In column headed "V" means Visa. "M" means Master Charge. • This amount could include Overlimit Bank Charges for previous month.
NOTICE: Payment of any amount in excess of the required minimum is consistent with the billing plan in effect pursuant to provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. DB means Daily Balance. MB means New Balance.

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FIRST NATIONAL BANK IN
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[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/05/83		10.00	190.40	06/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

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FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE AND CP	REFERENCE NUMBER	A AUTH NUMBER	POSTING DATE AND CP	DESCRIPTION			AMOUNT
0507	48390005 1213138342	V	0512	WARDS RTL STORE 1289	MOUNT CLEMENS	MI	5.70
0507	48390005 1213138285	V	0512	WARDS RTL STORE 1289	MOUNT CLEMENS	MI	16.56
0511	41020005 1122017494	V	0516	BROWNSTONE STUDIOS,INC.	NEW YORK CITY	NY	14.25
0513	3620100517059	V	0519	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	34.31
0513	44600005 2050738040	V	0520	TOYS R US #726	ROSEVILLE	MI	25.47
0517	44360005 2524100431	V	0526	FARBER'S ACE HARDWARE	MT CLEMENS	MI	12.12
0519	44600005 2554645803	V	0525	TOYS R US #726	ROSEVILLE	MI	13.49CR
0520	31496008 43258	V	0523	WALTON-PIERCE CO	GROSSE PTE	MI	54.08
0520	31496008 43260	V	0523	WALTON-PIERCE CO	GROSSE PTE	MI	39.52
0526	44360006 0201102152	V	0603	ARK SURPLUS INC	MT CLEMENS	MI	10.38CR
0528	45350006 0100308739	V	0602	STONE CROCK	ST JACOBS	CD	12.26
0602	39234200	V	0602	PAYMENT THANK YOU			102.63CR

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES	+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	= NEW BALANCE OF
						FINANCE CHARGES	190.40
102.63	102.63	23.27	214.27				

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY UNUSED CREDIT OF	TOTAL FINANCE CHARGE	+ PURCHASES	+ CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	NEW BALANCE
4224 0377 0000 0064	5000.00	4809.60					10.00
						06/05/83	06/30/83

MASTER CARD ACCOUNT NUMBER

NOTICE: See other side for important information.

CARD USED IN [illegible] NOTICE: Purchase of any product or service not approved by this company may violate consumer credit protection laws. Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means Ohio Business Men's Bureau.

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MT. CLEMENS
49 MACOMB ST.

[redacted]

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CARD ACCOUNT NUMBER
07/05/83	10.00	50.00	809.64	07/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED · ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 6221

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MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO -	OVER -	UP TO -	OVER -
PURCHASES	OS				
CASH ADVANCES	OS				
PURCHASES	MS	1.50%	-	18.0%	-
CASH ADVANCES	MS	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
0601	412700060748630614	V	0608	MINNESOTA FAB #23	MT CLEMENS	MI	30.32
0601	432700061634428M9L	V	0617	UNION OIL COMPANY	MOUNT CLEMENS	MI	200.14
0603	446000060862242167	V	0608	DESIGNER DEPOT #2000-8	ST CLAIR SHRS	MI	29.10
0604	446000060862144517	V	0608	K MART 4145-9	MT CLEMENS	MI	38.30
0606	446000061565703891	V	0615	FRANKS NURSERY CRFT 9	FRASER	MI	33.80
0608	8425000029455	V	0614	MINERS	BLFD HILLS	MI	9.36
0608	6620100987027	V	0614	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	58.35
0609	446000061465448573	V	0614	K MART 4145-9	MT CLEMENS	MI	17.13
0610	446000061767247187	V	0617	ST CLAIR INN	ST CLAIR M	MI	70.46
0611	446000062369303425	V	0624	ACO INC 916	MT CLEMENS	MI	20.48
0613	415000624U7LNKYN4	V	0624	THE CHIPPEWA MTL	MACKINAW ISL	MI	29.97
0614	446000062300448278	V	0624	K MART 4145-9	MT CLEMENS	MI	5.65
0615	446000062807541531	V	0621	FRANKS NURSERY CRFT 9	FRASER	MI	13.69

PREVIOUS BALANCE CR	PAYMENTS	CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE On PURCHASES	On CASH ADVS	= NEW BALANCE CR
					OS			FINANCE CHARGE
					MS			

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		Unpaid Cash Balance		Check Box If Billing Error
					+ PURCHASES	+ CASH ADVANCES	
				OS			End of Ltr
				MS			

MASTER CARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: V Visa · M MasterCard · T Travelers Check · CR Credit Memo · OS Other States · MS Master Charge States · This statement does not include Overseas Charges Balances or Transactions.
NOTICE: Payment of any amount in dispute is not required pending the review or investigation of billing error. See the billing error information section of Regulation Z issued by the Board of Governors of the Federal Reserve System. OS means Other States. MS means Master Charge.

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FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/05/83		29.00	595.79	08/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CG				
CASH ADVANCES	CG				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NUMBER	CARD USED	POSTING DATE	DESCRIPTION			AMOUNT
062744360007010110314 7		V	0706	ARK SURPLUS INC	MT CLEMENS	MI	73.30
065044600007111030997 9		V	0711	FRANKS NURSERY CRFT 9	FRASER	MI	24.30
070566201001933 82		V	0714	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	50.20
070629633300		V	0706	PAYMENT THANK YOU			190.40CR
070644600007111083923 0		V	0711	K MART 4145-9	MT CLEMENS	MI	18.20
071144600007211661068 4		V	0721	K MART 4405-7	FRASER	MI	9.42
071566201005940 17		V	0719	FST NTL BK MT CLEMENS	MT CLEMENS	MI	200.00
071881272008895 07		V	0721	MUERS OYSTER HOUSE	DETROIT	MI	92.66
072991460008012132255 2		V	0801	LL BEAN MAIL ORDER VIS	FREEPORT	ME	25.00
072965100907261370353 2		V	0803	CROCK & BLOCK	SARNIA	CD	22.81
073091460008022142107 9		V	0802	LL BEAN MAIL ORDER VIS	FREEPORT	ME	25.00
080215562900		V	0802	PAYMENT THANK YOU			619.24CR
080265100907280493859 2		V	0804	HOLIDAY INN #21	SARNIA	CD	52.73

PREVIOUS BALANCE	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	NEW BALANCE
					CG			FINANCE CHARGES
209.64	809.64		393.67	200.00	MB		2.12	595.79

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY HAVE CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE + CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	NEW BALANCE
				CG				
4224 0377 0000 0064	5000.00	4404.21	2.12	MB		141.33	08/05/83	595.79

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: V means VisaCard. M means MasterCard. CG means Credit Charge. MB means Bankcard. See Glossary for definitions.
NOTICE: Payment of any amount or request in any manner constitutes the acceptance by creditor of the billing error resolution procedures of Regulation Z issued by the Board of Governors of the Federal Reserve System. CD means One Bank. MB means New Balance.

G 1

FIRST NATIONAL BANK IN

6

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

09/05/83	29.00	64.00	710.67	09/30/83	4224 0377 0000 0064	

4224037700000064

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MAIL PAYMENT TO:
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

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605 WELLINGTON CRES
MT. CLEMENS, MI 48043

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MT. CLEMENS, MI 48043

FINANCE CHARGE	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES				
CASH ADVANCES				
PURCHASES	1.50%	-	18.0%	-
CASH ADVANCES	1.50%	-	18.0%	-

C	4150008181U7M2AXZM	V	0818	STAR THEATER OF FLINT	FLINT	MI	25.00
C	4102000830221086l9	V	0902	BROWNSTONE STUDIOS, INC.	NEW YORK CITY	NY	12.50CR
C	4517910726425951 21	V	0818	PETRO-CANADA		CD	16.26
C	4460008092740745 0	V	0509	K MART 4145-9	MT CLEMENS	MI	9.81
C	4460008092740751 2	V	0509	K MART 4145-9	MT CLEMENS	MI	31.98
C	04114100	V	0810	ADJUSTMENT			10.18
C	4360008242310069 8	V	0525	ARK SURPLUS INC	MT CLEMENS	MI	17.66
C	4014109291JZLE1W1J	V	0829	ALVINS OF ROCHESTER	ROCHESTER	MI	7.80
C	4460008312433525 5	V	0831	LL BEAN MAIL ORDER VIS	FREEPORT	ME	50.00CR
C	4460008314044097 1	V	0531	TOYS R US #726	ROSEVILLE	MI	7.62
C	76620100349144	V	0401	STEINMANN LTD	MT CLEMENS	MI	13.52
C	4460008312433048 5	V	0831	LL BEAN MAIL ORDER VIS	FREEPORT	ME	25.00

YOUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

E 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

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CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
10/05/83		57.00	1146.29	10/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

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BANKCARD CENTER
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SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO -	PERIODIC RATE OVER -	ANNUAL PERCENTAGE RATE UP TO -	ANNUAL PERCENTAGE RATE OVER -
PURCHASES	JB				
CASH ADVANCES	CB				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POST DATE MO DY	DESCRIPTION			AMOUNT
10014460001005614025 25		V	1005	K MART 4145-9	MT CLEMENS	MI	18.33
10014153200940346		V	1004	PATRICK OGRADY ,NC	ST CLAIR SHRS	MI	54.30
09274460001003603107 40		V	1003	KAY BAUM	GROSSE PTE	MI	37.42
09274600010036031074 1		V	1003	KAY BAUM	GROSSE PTE	MI	20.79
09279460000930598019 44		V	0930	FARMER JACK HOME CTRE	MT CLEMENS	MI	11.19
09169460000920533055 80		V	0920	TOYS R US #726	ROSEVILLE	MI	25.94
09134621200782500		V	0914	SANOMS TRANSMISSION	FRASER	MI	621.92
0909275796 00		V	0909	PAYMENT THANK YOU			400.79CR
08244600009074290122 8		V	0907	KIDDIELAND #140	ST CLAIR SHRS	MI	39.76

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	= NEW BALANCE OF
					CB			FINANCE CHARGES
710.67	400.79		829.65		MB	6.56	.20	1146.29

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4224 0377 0000 0064	5000.00	3353.71	6.76	JB				
				MB	437.55	13.06	10/05/83	57.00

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: JB means BankCard; V means Visa; "CB" means Canada; MB means MasterCard.
NOTICE: Payment of any amount in excess of any amount currently due may be made at any time. Any such payment in excess of $1 will be credited to your account as of the date received.

PIC 783 6/80
CC-0 OF 0 PAGE 83 01 02

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FIRST NATIONAL BANK IN
MT. CLEMENS

8

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
11/05/83		21.00	425.09	11/30/83	4224 0377 0000 0064	

4224037700000064

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 3 DAYS

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO -	OVER -	UP TO -	OVER -
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE AND CP	REFERENCE NUMBER	CARD USED	POSTING DATE AND CP	DESCRIPTION			AMOUNT
1031	46000110409102504	V	1104	STEWART FABRICS	BIRMINGHAM	MI	10.73
1102	D7033300	V	1102	PAYMENT THANK YOU			705.29CR
1021	1222800631039	V	1028	RODNICK WICKER	WARREN	MI	20.75
1017	6240010276439700 1	V	1027	WOMANS WRLD SHPS 2702	STERLING HGTS	MI	127.29
1014	4040001024VPE7BBJH	V	1025	BW WATERFRONT INN	TRAVERSE CITY	MI	28.40
1013	4860100684376	V	1020	HOTEL DOHERTY INC	CLARE	MI	21.25
1012	3624900012994	V	1013	BAYBERRY HILL CLASSICS	GR PTE	MI	38.48
0929	46000101164840408	V	1011	ACO INC 916	MT CLEMENS	MI	6.66
1004	46000101164141771	V	1011	ARDAN #61 A	MT CLEMENS	MI	20.56
1004	46000101164141761	V	1011	ARDAN #61 A	MT CLEMENS	MI	33.18CR
1010	48187700	V	1010	PAYMENT THANK YOU			309.88CR
1001	46000100762909800	V	1007	ARDAN #61 A	MT CLEMENS	MI	33.18

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVANCES	NEW BALANCE OF FINANCE CHARGE	NEW BALANCE OF
					CB				425.09
1146.29	1015.17	33.18	307.30		MB	19.85			MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU MAY HAVE CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	21.00
4224 0377 0000 0064		5000.00	4574.91	19.85	CB				DUE DATE
					MB	1323.46		11/05/83	11/30/83
MASTERCARD ACCOUNT NUMBER		NOTICE: See other side for important information. CARD USED: To obtain MasterCard, V means Visa. "CB" means Credit. NOTICE: Payment of any amount in excess of one required pending the Finance Charge, in accordance with the billing error resolution provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means One Balance. MB means Two Balance.							

PAC 1023 4000
ECC 88 CAN DUAL 001 07

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4224 0377 0000 0059	50000.00	3018.03	78.63	381		
				5242.19	12/05/83	12/30/83

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MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	AMOUNT PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
12/05/83			757.47	12/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
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SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES (CR)				
CASH ADVANCES (CR)				
PURCHASES (MB)	1.50%	-	18.0%	-
CASH ADVANCES (MB)	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NUMBER	CARD USED	POST DATE	DESCRIPTION			AMOUNT
				INTEREST BILLED IN 1983 $ 48.11			
1130	46000120527005789	V	1205	TOYS R US #7206	ROSEVILLE	MI	43.28
1201	5620100442247	V	1205	1ST NTL BK MT CLEMENS	MT CLEMENS	MI	900.00
1125	436001201011011188	V	1202	HARBER'S ACE HARDWARE	MT CLEMENS	MI	5.47
1125	46000120225404955	V	1202	K MART 4145-9	MT CLEMENS	MI	5.07
1202	52746300	V	1202	PAYMENT THANK YOU			425.09CR
1126	5620100193504	V	1201	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	9.98
1126	5620100193503	V	1201	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	74.82
1201	17010500	V	1201	PAYMENT THANK YOU			450.00CR
1125	46000112922540355	V	1125	BED BATH & LINEN STORE	GROSSE PTE	MI	7.80
1109	436001125230101434	V	1126	ARK SURPLUS INC	MT CLEMENS	MI	17.66
1109	46000112319207269	V	1125	K MART 4145-9	MT CLEMENS	MI	18.30

PREVIOUS BALANCE	- PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	NEW BALANCE	NEW BALANCE
					(CR)				
					(MB)				

VISA ACCOUNT NUMBER	VISA CREDIT LIMIT	VISA CASH ADVANCE LIMIT	TOTAL FINANCE CHARGE	PREVIOUS DAILY BALANCE • PURCHASES	PREVIOUS DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
							DUE DATE

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: A means MasterCard, V means Visa, "CR" means Credit • This statement should include Average Daily Balance for previous month
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedures of Regulation Z issued by the Board of Governors of the Federal Reserve System. 00 means Old Balance, 48 means New Balance

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CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
01/05/84		92.00	1844.22	01/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

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IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

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POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

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BANKCARD CENTER
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MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES OB				
CASH ADVANCES CB				
PURCHASES MB	1.50%	-	18.0%	-
CASH ADVANCES MB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD VISA	POSTING DATE MO DY	DESCRIPTION		AMOUNT
				INTEREST BILLED IN 1983 $ 48.11		
01	036620100151496	V	0105	FST NTL BK MT CLEMENS	MT CLEMENS MI	600.00
12	44460001228432100 33	V	1228	ACO INC 916	MT CLEMENS MI	40.88
12	74460001228432100 17	V	1228	ACO INC 916	MT CLEMENS MI	23.91CR
12	06446000122341107640	V	1223	A J FOLAND & CO #4	MT CLEMENS MI	71.57
12	16620100811653	V	1223	FST NTL BK MT CLEMENS	MT CLEMENS MI	250.00
12	056560400318831	V	1220	CRAFTS ORCHARD & CIDER	MT CLEMENS MI	31.20
12	16562850032519 7	V	1220	RAINBOWS END INC	STERLING HTS MI	6.18
12	07446000121332507529	V	1213	FRANKS NURSERY/CRFT 92	CLINTON TWP MI	24.33
12	12922500121347510261	V	1213	SERVICE MERCHANDISE 531	STERLING HGHTSMI	25.85
12	12922500121347510270	V	1213	SERVICE MERCHANDISE 531	STERLING HGHTSMI	6.80
12	04460001209297027 78	V	1209	FRANKS NURSERY CRFT 9	FRASER MI	15.15

PREVIOUS BALANCE OR	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES	+ FINANCE CHARGE		+ LATE CHARGES	= NEW BALANCE OR
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU MAY HAVE CREDIT OF	TOTAL FINANCE CHARGE				
MASTERCARD ACCOUNT NUMBER		NOTICE: See other side for important information.						

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[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
02/05/84		85.00	1711.20	02/28/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
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POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
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MT. CLEMENS, MI 48043

[redacted]
[redacted]

1 313 465 2400

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES (CR)				
CASH ADVANCES (CR)				
PURCHASES (MR)	1.50%	-	18.0%	-
CASH ADVANCES (MR)	1.50%	-	18.0%	-

FIRST NATIONAL BANK
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SEND BILLING INQUIRIES TO THIS ADDRESS

TRANS DATE AND ID	REFERENCE NUMBER	CARD USED	POSTING DATE AND ID	DESCRIPTION		AMOUNT
				INTEREST BILLED IN 1983 $ 48.11		
D202	24900358045	V	D203	BAYBERRY HILL CLASSICS GR PTE	MI	104.00CR
D127	12700020147833278	V	D202	MINNESOTA FAB #23 MT CLEMENS	MI	19.76
D202	18068100	V	D202	PAYMENT THANK YOU		245.36CR
D131	46000013164105989	V	D131	ACO INC 916 MT CLEMENS	MI	15.89
D127	3128200582862	V	D130	DON GOOLEY CADILLAC HARPER WOODS	MI	33.00
D127	3149600622076	V	D130	DALTON-PIERCE CO GROSSE PTE	MI	49.92CR
D125	24360012500084933	V	D126	CROWLEY-UNIVMALL 006 WARREN	MI	24.65
D125	24360012500231252	V	D126	CROWLEY-UNIVMALL 069 WARREN	MI	20.80
D126	10200012026000176	V	D124	LILLIAN VERNON CORP. MOUNT VERNON	NY	21.03
D119	3149600643496	V	D119	DALTON-PIERCE CO GROSSE PTE	MI	49.92
D118	24900714782	V	D119	BAYBERRY HILL CLASSICS GR PTE	MI	104.00

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
					(CR)				
					(MR)				

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY ADVANCE CASH UP TO	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
				(CR)				DUE DATE
MASTERCARD ACCOUNT NUMBER				(MR)				

NOTICE: See other side for important information.

CARD USED: V means VisaCard, M means MasterCard. • means Credit. - means amount owed reduces balance by amount shown. + means amount added to balance. PURCHASES: Purchases of any amount or property or any service purchased, including the Purchased merchandise, complaints with the billing error resolution procedures of Regulation Z issued by the Board of Governors of the Federal Reserve System. CR means Credit Balance. MR means Past Balance.

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-12-

MASTERCARD ACCOUNT NUMBER	NOTICE: See other side for important information. CARD USED: In square MasterCard, V means Visa, CD means Credit. This card will never include Overdraft Daily Balance for privacy. Notice: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

PSC 703 8/80 (C) BANKCARD HOLDERS OF AMERICA, INC. 1980

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FIRST NATIONAL BANK IN
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MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
03/05/84		162.00	3250.98	03/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

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INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

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POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

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BANKCARD CENTER
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MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES OB				
CASH ADVANCES OB				
PURCHASES NB	1.50%	-	18.0%	-
CASH ADVANCES NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
02 21	431194022805510018	V	02 29	SANDY HOOK CRAB HOUSE	MATLACHA	FL	25.45
02 28	76134600	V	02 28	PAYMENT THANK YOU			344.05CR
02 22	6620100532214	V	02 27	FST NTL BK MT CLEMENS	MT CLEMENS	MI	440.00
02 24	6620100550093	V	02 27	ANNUAL MEMBERSHIP FEE	MT CLEMENS	MI	35.00
02 16	6620100703010	V	02 17	FST NTL BK MT CLEMENS	MT CLEMENS	MI	400.00
02 07	4600002150214 7930	V	02 15	STEWART FABRICS	BIRMINGHAM	MI	14.67
02 09	9436000209902 46376	V	02 10	CROWLEY-STR MT 069	STERLING HGTS	MI	20.80CR
02 07	6620100856752	V	02 09	FST NTL BK MT CLEMENS	MT CLEMENS	MI	230.00
02 06	3149600876910	V	02 09	WALTON-PIERCE CO	GROSSE PTE	MI	24.96
01 24	4327000206621 12867	V	02 06	MR. K TRAVEL SERVICE	MT CLEMENS	MI	348.00
01 24	4327000206631 12866	V	02 06	MR. K TRAVEL SERVICE	MT CLEMENS	MI	348.00

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	= NEW BALANCE OF ACCOUNT	= NEW BALANCE OF
					OB			+ FINANCE CHARGES	3250.98
1711.20	344.05	20.80	796.08	1070.00	NB	12.24	26.31		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		+ PURCHASES	+ CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	162.00
4224 0377 0000 0064		5000.00	1749.02	38.55	OB				DUE DATE
					NB	816.19	754.50	03/05/84	03/30/84

MASTERCARD ACCOUNT NUMBER	NOTICE: See other side for important information. CARD USED: In square MasterCard, V means Visa, CD means Credit. This card will never include Overdraft Daily Balance for privacy. Notice: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

PSC 703 8/80 (C) BANKCARD HOLDERS OF AMERICA, INC. 1980

MASTERCARD ACCOUNT NUMBER								
4224 0377 0000 0056	50000.00	58170.75	198.28	DB				04/30/84
				NB	13218.69		04/05/84	

NOTICE: See other side for important information.
CARD USED: In means MasterCard; V means Visa; "CP" means Credit; • This amount may include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedures prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System. DB means Old Balance; NB means New Balance.

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CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
04/05/84		135.00	2714.22	04/30/84	4224 0377 0000 0064	

4224037700000064

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ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES OB				
CASH ADVANCES OB				
PURCHASES NB	1.50%	-	18.0%	-
CASH ADVANCES NB	1.50%	-	18.0%	-

TRANS DATE AND ID	REFERENCE NUMBER	CARD USED	POSTING DATE AND ID	DESCRIPTION	AMOUNT •
0330	12064200	V	0330	PAYMENT THANK YOU	796.08CR
0313	43119403150741760	V	0316	BANK OF THE ISLANDS SANIBEL FL	200.00

PREVIOUS • BALANCE OF	PAYMENTS	CREDITS	• PURCHASES	CASH ADVANCES		• FINANCE CHARGE ON PURCHASES	• FINANCE CHARGE ON CASH ADVS	NEW BALANCE OF •
					OB			FINANCE CHARGES 2714.22
3250.98	796.08			200.00	NB	32.16	27.16	

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	DUE DATE
4224 0377 0000 0064	5000.00	2285.78	59.32	OB			04/05/84	135.30
				NB	2144.65	910.71		04/30/84

NOTICE: See other side for important information.
CARD USED: In means MasterCard; V means Visa; "CP" means Credit; • This amount may include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedures prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance; NB means New Balance.

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-14-

4224 0377 0000 0056	$0000.00	$1684.69	161.72				
					10781.72	05/05/84	05/30/84

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED IN FOREIGN COUNTRY ... CR means Credit ... The amount could include items of Data Processing ...
NOTICE: Payment of any amount in excess of the required periodic installment constitutes a ... Regulation Z issued by the Board of Governors of the Federal Reserve System. (FR means Old Balance. NB means New Balance.

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CLOSING DATE OF BILLING PERIOD	PAST DUE	AMOUNT PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCT. NUMBER
05/05/84		132.00	2649.97	05/30/84	4224 0377 0000 0064	

4224037700000064

$ [redacted]
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

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FIRST NATIONAL BANK
BANKCARD CENTER
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MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES CB				
CASH ADVANCES CB				
PURCHASES NB	1.50%	-	18.0%	-
CASH ADVANCES NB	1.50%	-	18.0%	-

TRANS DATE	POST DATE	REFERENCE NUMBER	CARD USED	EXPENSE CATEGORY CODE	DESCRIPTION			AMOUNT
0502	0503	80417186	V	0503	LEAP YEAR INTEREST ADJUSTMENT			1.33CR
0501	0501	77145300	V	0501	PAYMENT THANK YOU			200.00CR
0403	0423	46000042137507337	V	0423	ACO INC 916	MT CLEMENS	MI	13.16
0414	0416	94014004167461537 3	V	0416	SERVICE MERCHANDISE	ROSEVILLE	MI	20.77
0330	0409	46000040931447754	V	0409	ST CLAIR INN	ST CLAIR M	MI	50.92
0331	0406	46000040629910118	V	0406	K MART 4145-9	MT CLEMENS	MI	12.77

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVANCES	NEW BALANCE OF FINANCE CHARGES	2649.97
2514.22	200.00	1.33	97.62		CB	20.78	18.68		
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	132.00
4224 0377 0000 0064		5000.00	2350.03	39.46	CB				
					NB	1595.49	1245.83	05/05/84	05/30/84

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED IN FOREIGN COUNTRY ... CR means Credit ... The amount could include items of Data Processing ...
NOTICE: Payment of any amount in excess of the required periodic installment constitutes a ... Regulation Z issued by the Board of Governors of the Federal Reserve System. (FR means Old Balance. NB means New Balance.

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CLOSING DATE OF BILLING PERIOD	PAST DUE	AMOUNT PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CARD ACCOUNT NUMBER
06/05/84		136.00	2731.18	06/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES OB				
CASH ADVANCES OB				
PURCHASES NB	1.50%	-	18.0%	-
CASH ADVANCES NB	1.50%	-	18.0%	-

TRANSACTION DATE	REFERENCE NUMBER	CARD NUMBER	POSTING DATE	TRANSACTION DESCRIPTION		AMOUNT
052992910500		V	0529	PAYMENT THANK YOU		132.00CR
05144600005235870103 7		V	0523	K MART 4145-9	MT CLEMENS MI	12.28
05184620700221473		V	0521	BROWNIES BAR INC	ST CLAIR SHRS MI	32.27
04264460000515532075 54		V	0515	THE CANDLE FACTORY	TRAVERSE CITYMI	25.79
04264460000507468034 65		V	0507	HOLIDAY INN	TRAVERSE CITYMI	102.70

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE		NEW BALANCE
								FINANCE CHARGES 2731.18
2649.97	132.00		173.04		=	23.62	16.55	

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNPAID CHARGES OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE		PAYMENT DUE BY	NEW BALANCE
								136.00
4224 0377 0000 0064	5000.00	2268.82	40.17	+				
				=	1575.19	1103.51	06/05/84	06/30/84

MASTER CARD ACCOUNT NUMBER

NOTICE See other side for important information.
CARD USED BY [illegible]
NOTICE Payment of any amount or charge is not required by the [illegible]
Regulation Z issued by the Board of Governors of the Federal Reserve System. (A copy of Reg. Z is available from your bank.)

MT. CLEMENS, MI 48043

07/05/84	136.00	321.00	3706.88	07/30/84	4224 0377 0000 0064	

4224037700000064

$ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES

		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO	OVER	UP TO	OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE MO DA	REFERENCE NUMBER	CARD USED	POSTING DATE MO DA	DESCRIPTION			AMOUNT
06 29	5149600103033	V	07 03	WALTON-PIERCE CO	GROSSE PTE	MI	54.08
06 23	4831000628U8G02TBM	V	06 28	THE KNIGHT CAP	LANSING	MI	38.75
06 22	62620100541031	V	06 27	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	37.43
06 11	6839000620177120744	V	06 20	WARDS RTL STORE 1289	MOUNT CLEMENS	MI	91.00
06 07	4460000061401038446	V	06 14	K MART 4405-7	FRASER	MI	28.41
06 08	66201007700017	V	06 12	FST NTL BK MT CLEMENS	MT CLEMENS	MI	600.00
06 01	4460000060767404598	V	06 07	FRANKS NURSERY CRFT 9	FRASER	MI	10.54
06 02	4821000074515	V	06 07	HOLIDAY INN	MIDLAND	MI	53.35
05 22	4460000060666539124	V	06 06	ACO INC 916	MT CLEMENS	MI	11.22

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE		NEW BALANCE	PAYMENT DUE DATE
							FINANCE CHARGES	3706.88
2731.18			324.58	600.00	27.20	25.92		
ACCOUNT NUMBER	CREDIT LIMIT	CASH LIMIT	TOTAL FINANCE CHARGE					321.00
4224 0377 0000 0064	5000.00	1293.12	51.12				1813.52	1594.86 07/05/84 07/30/84
CHANGE(S) OF ACCOUNT NUMBER								

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

07/05/84		59.00	1135.27	07/30/84 224 0377 0000 0072

E 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	PAYMENTS RECEIVED	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/05/84		192.00	3846.02	08/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND INITIAL INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES OB				
CASH ADVANCES OB				
PURCHASES NB	1.50%	-	18.0%	-
CASH ADVANCES NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
080309009300		V	0803	PAYMENT THANK YOU			321.00CR
07519460000802319089 82		V	0802	FARMER JACK HOME CTRE	MT CLEMENS	MI	7.71
07154839000723202282 88		V	0723	WARDS RTL STORE 1289	MOUNT CLEMENS	MI	16.62
07084660000720232056 08		V	0720	FRANKS NURSERY CRFT 9	FRASER	MI	7.31
07156897000720BE4AAB47		V	0720	SHOWCASE OF FINE 158	STERLING HTS	MI	60.98
07186620100191541		V	0720	FST NTL BK MT CLEMENS	MT CLEMENS	MI	400.00
07115425000775814		V	0717	MINERS	BLFD HILLS	MI	14.56
07175425000775818		V	0717	MINERS	BLFD HILLS	MI	29.12CR
07136146000716198201 54		V	0716	CARROLL REED - MAIL OD	NORTH CONWAY	NH	85.40
06275425000473505		V	0706	MINERS	BLFD HILLS	MI	30.42
07066481570 0		V	0706	PAYMENT THANK YOU			173.04CR

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVS	NEW BALANCE OF
					OB			3946.02
3706.88	494.04	29.12	203.00	400.00	NB	33.08	26.22	

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	NEW BALANCE
4224 0377 0000 0064	5000.00	1153.98	59.30				192.00
				OB			
				NB	2205.81	1748.41	08/05/84	08/30/84

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: V means Visa card, M means MasterCard. OB means Old Balance. NB means New Balance.
NOTICE: Payment of any amount of credit balance is not required unless the balance exceeds the credit limit or you receive a credit balance refund. See Regulation Z issued by the Board of Governors of the Federal Reserve System.

F 1

FIRST NATIONAL BANK IN

G 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

09/05/84		188.00	3767.75	09/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAKE PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO —	OVER —	UP TO —	OVER —
PURCHASES	08				
CASH ADVANCES	08				
PURCHASES	48	1.50%	—	18.0%	—
CASH ADVANCES	48	1.50%	—	18.0%	—

TRANS DATE AND TIME	REFERENCE NUMBER	CARD USED	POSTING DATE AND CR	DESCRIPTION	AMOUNT
08314399000905 20NYT8H6		V	D905	FOOT LOCKER 30072417 STERLING HTS MI	29.02
D905D9818100		V	D905	PAYMENT THANK YOU	192.00CR
D8259460000830488484 02		V	D830	TOYS R US #7213 STERLING HTS MI	18.36
D8254460000829475485 04		V	D829	K MART 4145-9 MT CLEMENS MI	7.25

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE		NEW BALANCE	
						PURCHASES	CASH ADVANCES	FINANCE CHARGES	NEW BALANCE
3846.02	192.00		54.63		08				
					48	35.12	23.98	3767.75	
ACCOUNT NUMBER	CREDIT LIMIT	NO. OF PURCHASES THIS CYCLE	TOTAL FINANCE CHARGE			AVERAGE DAILY BALANCE		CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT DUE
						PURCHASES	CASH ADVANCES		
4224 0377 0000 0064	5000.00	1232.25	59.10		CO				188.00
					48	2341.68	159.80	09/05/84	09/30/84

MASTERCARD ACCOUNT NO. HERE

NOTICE: See other side for important information.
CARD USED: To charge purchases and to obtain cash advances. PURCHASES: Purchases of goods or services. CASH ADVANCES: Obtaining cash from a bank or automatic teller machine. CREDITS: Payments or other amounts which reduce the balance. PURCHASES: Purchases of goods or services. CASH ADVANCES: Obtaining cash from a bank or automatic teller machine. CREDITS: Payments or other amounts which reduce the balance.

H 1

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

10/05/84		10.00	57.12	10/30/84	4224 0377 0000 0064	

4224037700000064

$ _____ AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES 06				
CASH ADVANCES 06				
PURCHASES 18	1.50%	-	18.0%	-
CASH ADVANCES 18	1.50%	-	18.0%	-

09214600009276444152 1	V	0927	FRANKS NURSERY CRFT 9	FRASER	MI	30.61
09224600009276444048 1	V	0927	FRANKS NURSERY CRFT 9	FRASER	MI	8.30
09224600009276444049 8	V	0927	FRANKS NURSERY CRFT 9	FRASER	MI	7.05
08284600009155604 3229	V	0925	ACO INC 916	MT CLEMENS	MI	10.17
09176897000924BUDXKZP7	V	0924	SHOWCASE OF FINE 158	STERLING HTS	MI	87.99
09199955600	V	0919	PAYMENT THANK YOU			3882.19CR
09094600009145611 2104	V	0914	K MART 4145-9	MT CLEMENS	MI	16.94
09055125100466141	V	0907	PERSNICKETY PEDLAR LTD	GROSSE PTE FM	MI	10.50

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE	NEW BALANCE
						57.12
3767.73	3882.19		171.56			

ACCOUNT NUMBER	CREDIT LIMIT	CASH LIMIT	TOTAL FINANCE CHARGE			PAYMENT DUE DATE
4224 0377 0000 0064	5000.00	4942.88				10/05/84

STATEMENT DATE	PAYMENT DUE DATE
10/05/84	10/30/84

G 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
11/05/84		12.00	246.33	11/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OS				
CASH ADVANCES	OS				
PURCHASES	NS	1.5000%	-	18.0000%	-
CASH ADVANCES	NS	1.5000%	-	18.0000%	-

TRANS DATE AND SY	REFERENCE NUMBER	CARD USED	POSTING DATE AND SY	DESCRIPTION			AMOUNT *
1026	4600011011584 9519	V	1101	FRANKS NURSERY CRFT 9	FRASER	MI	27.41.
1031	20916700	V	1031	PAYMENT THANK YOU			57.12CR
1018	46000102611801218	V	1026	FRANKS NURSERY/CRFT 92	CLINTON TWP	MI	10.63
1013	46000102209041910	V	1022	THE CANDLE FACTORY	TRAVERSE CITY	MI	29.12
1020	3149600963871	V	1022	WALTON-PIERCE CO	GROSSE PTE	MI	18.72
1017	3149600632017	V	1018	WALTON-PIERCE CO	GROSSE PTE	MI	90.48
1014	860100263236	V	1017	HOTEL DOHERTY INC	CLARE	MI	24.99
1016	3125100453166	V	1017	PERSNICKETY PEDLAR LTD	GROSSE PTE FM	MI	9.88
1009	46000101102640321	V	1011	FARMER JACK HOME CTRE	MT CLEMENS	MI	35.10

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADV'S	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OS				246.33
57.12	57.12		246.33		NS				
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE AVAILABLE CREDIT OF	TOTAL FINANCE CHARGE		PREVIOUS DAILY BALANCE + PURCHASES	PREVIOUS DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4224 0377 0000 0064		5000.00	4753.67		OS				12.00
					NS			11/05/84	11/30/84
MASTERCARD ACCOUNT NUMBER		NOTICE: See other side for important information. Cash used in excess of credit limit is shown thus: • "CR" means Credit. • The amount could include Average Daily Balance for previous month. NOTICE: Payment of any amount in dispute will not suspend posting the finance charge or in accordance with the billing error resolution provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. OS means Visa Balances.					

PIC FED-USE
CC1800M 0484 8510

G 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

8504055 1162

PURCHASER'S COPY
RETAIN FOR YOUR RECORDS - SEE AGREEMENT BELOW

NOT NEGOTIABLE

PERRY Drug Stores

27-487,271,332

PAY THE SUM OF
NOT GOOD OVER $300.

9-19-84

$ 250.00

FUND RAISER FOR CONGRESSMAN DAVID E. BONIOR

PURCHASE AGREEMENT: By using American Express Money Orders you agree to everything written here: American Express will replace or refund your lost or stolen money order only if: (1) You fill in the face of the Money Order completely. (2) You do not give the Money Order away voluntarily. (3) You notify American Express immediately of the loss or theft. Copies of Money Orders will only be provided for 2 years from date of purchase. American Express does not have to stop payment on Money Orders.

PURCHASER'S COPY
RETAIN FOR YOUR RECORDS - SEE AGREEMENT BELOW

NOT NEGOTIABLE

PERRY Drug Stores

27-487,271,331

PAY THE SUM OF
NOT GOOD OVER $300.

9-19-84

$ 500.00

FUND RAISER FOR CONGRESSMAN DAVID E. BONIOR

PURCHASE AGREEMENT: By using American Express Money Orders you agree to everything written here: American Express will replace or refund your lost or stolen money order only if: (1) You fill in the face of the Money Order completely. (2) You do not give the Money Order away voluntarily. (3) You notify American Express immediately of the loss or theft. Copies of Money Orders will only be provided for 2 years from date of purchase. American Express does not have to stop payment on Money Orders.

PURCHASER'S COPY
RETAIN FOR YOUR RECORDS - SEE AGREEMENT BELOW

NOT NEGOTIABLE

PERRY Drug Stores

27-487,271,333

PAY THE SUM OF
NOT GOOD OVER $300.

$ 500.00

PURCHASE AGREEMENT: By using American Express Money Orders you agree to everything written here: American Express will replace or refund your lost or stolen money order only if: (1) You fill in the face of the Money Order completely. (2) You do not give the Money Order away voluntarily. (3) You notify American Express immediately of the loss or theft. Copies of Money Orders will only be provided for 2 years from date of purchase. American Express does not have to stop payment on Money Orders.

PURCHASER'S COPY
RETAIN FOR YOUR RECORDS - SEE AGREEMENT BELOW

NOT NEGOTIABLE

PERRY Drug Stores

27-487,271,330

PAY THE SUM OF
NOT GOOD OVER $300.

$ 250.00

PURCHASE AGREEMENT: By using American Express Money Orders you agree to everything written here: American Express will replace or refund your lost or stolen money order only if: (1) You fill in the face of the Money Order completely. (2) You do not give the Money Order away voluntarily. (3) You notify American Express immediately of the loss or theft. Copies of Money Orders will only be provided for 2 years from date of purchase. American Express does not have to stop payment on Money Orders.

FEC Ex. No 7

8504050 11163

Consumer Loan ..pplication . . for

☒ INDIVIDUAL ☐ JOINT ☐ CO SIGNER

☐ SECURED ☒ UNSECURED

TO
FIRST NATIONAL BANK IN MOUNT CLEMENS
49 MACOMB PLACE
MOUNT CLEMENS, MICHIGAN 48043
(LENDER)

FOR OFFICE USE ONLY

Date Received: 9/19/84

Received By: ☒ In Person ☐ By Phone ☐ By Mail

Amount of Loan: $ 5000.00
Duration: 14 mos.
Purpose: Debt Consolidation

Applicant or Co Signer Information

Name (Last): Tulejan First: John Middle: D.
Social Security Number: 703-01-4040
Date of Birth:
Address: 605 Wellington Crescent
Home Telephone:
City: Mt. Clemens Zip Code: 48043 County: Macomb
How Long There:
Number of Dependents:
Previous Address (if less than 5 years at present address):
Employer: First National Bank
Employer's Address:
Employer's Phone:
Position: V.P. - Industry + Public Relations
How Long?
Gross Monthly Pay: $
Other Income: ☐ Per Week ☐ Per Month
Income Explanation Required: $
Employer's Phone:
How Long There?
Other Income Source*:
Source*:
Name of Nearest Relative Not Living with You:
Relationship:
Relative's Address:

Co-Applicant Information (If Any)

Name (Last): First: Middle:
Social Security Number:
Date of Birth:
Address:
Home Telephone:
City: Zip Code: County:
How Long There?
Number of Dependents:
Relationship to Applicant (if any):
Employer:
Position:
Business Phone:
How Long?
Gross Monthly Pay: $ ☐ Per Week ☐ Per Month
Additional Income: $ Per:
Employer's Phone:
How Long There?
Other Income Source*:
Source*:

Additional Income: * You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Income Received: ☐ Applicant ☐ Co Applicant

Alimony per Month: $ Child Support per Month: $ Other per Month: $

The following are all of the loans or debts I (we) presently owe, including alimony, child support, or separate maintenance payments which I am obligated to make: (Attach additional sheets if necessary)

Name of Bank, Company, or Individual Address	Account Number	Original Amount	Current Balance	Monthly Payment	Collateral

My Account At: FNB
Type of Account: ☐ Checking ☐ Savings

I (we) warrant the truth of the above information. Further, I (we) recognize that it will be relied upon by the Lender in the final determination of whether to furnish credit to me (us) and hereby authorize the Lender, Credit Bureau, or any other investigative agency employed by the Lender, to investigate the references, statements, or other data herein listed and obtained from me (us) which pertain to my (our) credit and financial responsibility.

9/19/84
Signature of Applicant or Co Signer: x John D Tulejan
Signature of Co Applicant: FDIC P.N. 8

8504051164

Collateral Type

☐ New ☐ Used ☐ Automobile ☐ Recreational Vehicle
☐ Boat ☐ Real Estate ☐ Savings Account ☐ Life Insurance Policy
☐ Stock ☐ Mobile Home ☐ Co Signer
☐ Other – Describe

Collateral Description

The description should include make, year, length, loan value, selling price, operating hours, serial numbers, name(s) of title holder(s), legal description, license or registration numbers, etc. as may be applicable.

Type of Loan		Account Number	
AMOUNT OF LOAN	$	Cash Sale Price	$
Title and Filing Fee	$	Discount (If Any)	$
FHA Insurance Premium	$	Trade-In	$
LAH Insurance Premium	$	Less Amount Owing	$
CL Insurance Premium	$	Equity	$
Total Insurance Premiums	$	Cash	$
Amount Financed	$	Total Down Payment	$
Interest	$	Unpaid Balance	$
Service Fee	$	Insurance Agent	
Total Charges	$	Agent's Telephone Number	
AMOUNT OF NOTE	$	Agent's Address	
ANNUAL PERCENTAGE RATE	%		
PAYMENTS: Months @ $	and 1 @ $	☐ Fire ☐ Theft ☐ PL&PD	Deductible Amount $
First Payment Due	Date of Contract	Loss Payee On Auto	By
☐ Placement of Loan	Agency By	Pay Insurance Premium and Interest on Loan	
Permanent Reserve	Temporary Reserve	Stamp Necessary	

Check Number	Amount	Payable To

Loan Approval (Indicate Conditions of Loan, If Any)

Date 9/19/84 By [signature] Amount 5 M

Principal Reason(s) for Adverse Action Concerning Credit

- ☐ Credit Application Incomplete
- ☐ Unable to Verify Credit References
- ☐ Temporary or Irregular Employment
- ☐ Unable to Verify Employment
- ☐ Length of Employment Too Short
- ☐ Insufficient Income
- ☐ Excessive Obligations
- ☐ Unable to Verify Income
- ☐ Inadequate Collateral
- ☐ Too Short a Period of Residence
- ☐ Temporary Residence
- ☐ Unable to Verify Residence
- ☐ No Credit File
- ☐ Delinquent Credit Obligations
- ☐ Delinquent Credit Obligations
- ☐ Bankruptcy
- ☐ Garnishment, Attachment, Foreclosure, Repossession, or Suit
- ☐ Insufficient Credit References
- ☐ We do not grant credit to any applicant on the terms and conditions you request.
- ☐ Other – Specify

Date By ☐ Credit Report Used

OFFICE COPY

...eement

...pay this loan to Creditor/Secured Party, according to the terms below.

TRUTH IN LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	At this time I have the right to receive an itemization of the Amount Financed. *(Initial here if itemization is wanted)*
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled.	
15 %	$ 481.42	$ 5,000.00	$ 5,481.42	

My PAYMENT SCHEDULE will be:

Number of regular payments	Amount of each regular payment	Amount of one final payment *(if different)*	Due date of first payment
14	$ 391.85	$	10-19-84

INSURANCE Credit Life and Credit Disability Insurance are not required to obtain credit and will not be ... unless you sign and agree to pay the additional cost by signing below.

Type	Premium	Signature	Signature
Credit Life	N/A	I/We want Credit Life Insurance: X	X
Credit Disability	N/A	I/We want Credit Disability Insurance: X	X

SECURITY You are giving a security interest in the following as indicated:

- ☐ The goods or property being purchased
- ☐ Mobile home(s)
- ☐ Securities
- ☐ Other *(Specify)*
- ☐ Motor Vehicle(s)
- ☐ Household Goods
- ☐ Watercraft
- ☒ Unsecured
- ☐ Insurance Policy(ies)
- ☐ Deposit Account(s)

OTHER FEES

Filing Fees	Non-Filing Insurance	PREPAYMENT	
$	$	If I pay off early, I will not have to pay a penalty.	See additional contract terms below for further information about prepayment, default, and the right to accelerate the maturity of your obligation.

FINANCE CHARGE, ADD-ON AND SIMPLE-INTEREST RATE

Interest	Service Fee		Finance Charge	Simple Interest Rate
$ 481.42	$ N/A	$	$ 481.42	15 %

INTEREST RATE AND EARLY PAYMENT REBATE(S). The loan is subject to a simple interest rate which will be assessed on the unpaid balance of the loan. This rate is shown above. The dollar amount shown above in the box entitled "Interest" is the amount of the interest I will pay if I make every scheduled payment on its due date. I may make payments early without penalty; and if I do, there will be a decrease in the interest charged for my loan. If I make a payment later than the due date, there will be an increase in the amount of interest I will pay. Interest to date will be deducted from my payments before any principal reduction. The Service Fee is not refundable. If the final instalment is more than 105% of any regular payment, I have the option to pay the deferred interest charge 25 days after the due date of the last regular payment.

COLLATERAL I am giving a security interest (mortgage) in the collateral shown below.

Year	Make	Model	Serial Number
	N/A		
Optional Description			

I have given no other collateral for this loan. I promise to keep the collateral in good repair and I will insure it through a company of my choice for your protection. If I fail to so insure it, you may do so and I agree to pay you for your expense. If I fail to pay you, you may add the expense to the balance owing under this agreement, together with interest at a rate equal to the rate applicable to this agreement, from the date incurred. I promise that the collateral will not be used to violate any law. I will not allow any other lien or security interest to be placed on or claimed against the collateral.

DEFAULT. If I do not keep any promise made in this agreement, or if I give you any false information in order to obtain, or while I owe on the loan, I will be in default. If I will have to pay you the entire unpaid balance of this loan. If default, and I agree to give you the collateral, if any. You do not lose your rights under this agreement if you delay enforcing them. I agree to pay all reasonable agent or attorney fees incurred by you in collecting the debt evidenced by this agreement or in the taking of the collateral.

SIGNATURE. I have signed this loan agreement on the date shown below and I acknowledge that I have read it, that I understand it and that I have received a completely filled-in copy.

Date September 19, 1984	Date
Debtor's Signature X John D. Mulligan	Debtor's Signature X
Street Address 605 Wellington Cresc. City Mt. Clemens	Street Address City
County Macomb State Michigan	County State

CO-SIGNER. I understand that I have full liability and responsibility to pay the loan. You don't have to make any demands on any other person signing this agreement or have to take any steps to repossess any collateral before you ask me to pay. I have read and understand the whole agreement.

Co-Signer's Signature X Date

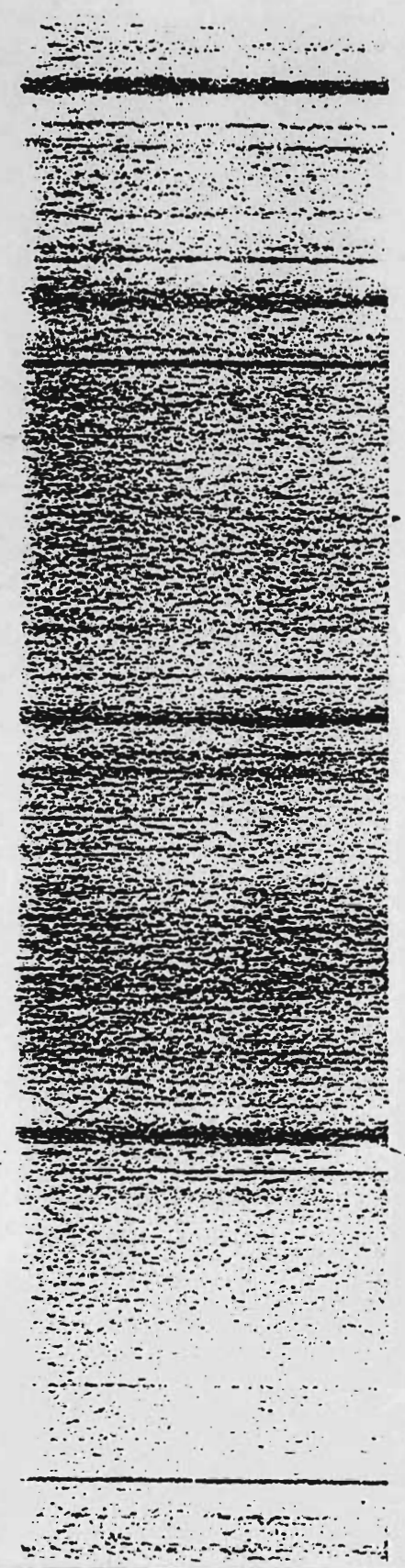
Co-Signer's Signature X Date

CREDITOR / SECURED PARTY

FIRST NATIONAL BANK IN MOUNT CLEMENS
49 MACOMB PLACE
MOUNT CLEMENS, MICHIGAN 48043
PHONE (313) 465-8222

FILE COPY

8504051165



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REMITTER COPY

FNB
FIRST NATIONAL BANK

FOR YOUR PROTECTION SAVE THIS

558820772

September 19, 1984

$5,000.00

John B. Madigan

5000dollars

LOAN DISBURSEMENT CHECK

CITICORP REMITTANCE SERVICE™

NOT NEGOTIABLE

PLEASE SEE REVERSE SIDE.

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

August 6 1985

Lucien Nedzi, Esquire
Dickinson, Wright, Moon
Van Dusen & Freeman
Suite 801
1901 L Street, N.W.
Washington, D.C. 20036

Re: MUR 1713

Dear Mr. Nedzi:

Pursuant to your request of June 17, 1985, we enclose three certified copies of the final conciliation agreement in MUR 1713.

Additionally, two checks for payment of the witness fees for Mr. Madigan and Mr. Allmacher whose depositions were taken on December 1, 1984 in Washington, D.C. as part of the investigation in this matter have been sent. We request that Mr. Madigan and Mr. Allmacher submit documentation of their travel costs for their trip so that reimbursement may be made promptly.

If you have any questions, please contact Judy Thedford at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosures
Agreements (3)

8504055167

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
	)	MUR 1713
First National Bank in Mount Clemens, Michigan	)	
Harold Allmacher, Jr.	)	
John D. Madigan	)	

CONCILIATION AGREEMENT

This matter was initiated by the Federal Election Commission (hereinafter "the Commission"), pursuant to information ascertained in the normal course of carrying out its supervisory responsibilities. The Commission found reason to believe that the First National Bank in Mount Clemens (the "Bank") violated 2 U.S.C. § 441b(a) by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the name of another; and Harold Allmacher, Jr. and John D. Madigan violated 2 U.S.C. § 441f by allowing their names to be used to effect contributions in the name of another.

NOW, THEREFORE, the Commission and Respondents, having participated in informal methods of conciliation, prior to a finding of probable cause to believe, do hereby agree as follows:

I. The Commission has jurisdiction over the Respondents, and the subject matter of this proceeding, and this agreement has the effect of an agreement entered into pursuant to 2 U.S.C. § 437g(a)(4)(A)(i).

8504055168

II. Respondents have had a reasonable opportunity to demonstrate that no action should be taken in this matter.

III. Respondents enter voluntarily into this agreement with the Commission for the purpose of avoiding the uncertainty and expense of litigation.

IV. The Commission makes the following factual determinations from the record in this matter:

1. The First National Bank in Mount Clemens, is a national bank located in Mount Clemens, Michigan.

2. Harold Allmacher, Jr. is president of the First National Bank in Mount Clemens, Michigan.

3. John D. Madigan is vice-president for public relations of the First National Bank in Mount Clemens.

4. In February of 1982, Harold Allmacher, Jr. opened a VISA account, number 4870 201 047208. Mr. Allmacher was the lone signatory on the account.

5. During the period, February 1, 1982, through July 6, 1983, Mr. Allmacher caused approximately 45 cash advances totalling $9,322.03 to be made against VISA account number 4870 201 047208, and one $100 cash advance to be made against VISA account 4870 201 055805 on August 24, 1983.

8504055169

6. The cash advanced through the VISA accounts was then used by Allmacher to purchase approximately 51 money orders. Of the 51 money orders purchased and signed by Allmacher, 49 money orders totalling $9,294.03 went to local, state and federal candidates in connection with their elections to political office.

7. On or around September 3, 1982, and April 15, 1983, the Bank gave bonuses to Mr. Allmacher in the amounts of $4,269.11 and $5,125.28, respectively.

8. These bonuses were granted to Mr. Allmacher upon his request and at a time when no other bank employee received a bonus.

9. Within a month after receiving the bonuses, Mr. Allmacher made payments to his VISA account number 4870 201 047208 as follows: (9/3/82 - $3,000; 5/13/83 - $5,000).

10. John D. Madigan succeeded Harold Allmacher, Jr. in performing public relations work for the Bank.

11. During the period 7/18/83-7/20/84, Mr. Madigan caused approximately nine cash advances totalling $4,020 to be made against his personal VISA account number 4224 0377 0000 0064.

12. The cash advanced through Madigan's VISA account was then used to purchase money orders totalling

8504055 1170

$4,020 that went to local, state and federal candidates in connection with their elections to political office.

13. On September 22, 1983, Mr. Madigan was given a $10,000 bonus by the Bank for overtime. One half of this bonus was to be used by Mr. Madigan to make political purchases.

14. On September 19, 1984, John D. Madigan obtained a $5,000 consumer loan from the Bank. Part of the $5,000 loan was used to purchase four money orders totalling $990 that went to support local and federal candidates in connection with their elections to political office.

V. In order to conciliate and settle this matter, Respondents accept the commission's determination of the following legal conclusions:

A. Pursuant to 2 U.S.C. § 441b(a) a national bank is prohibited from making contributions in connection with any election to political office.

B. Pursuant to 2 U.S.C. § 441f no person shall make a contribution in the name of another or knowingly permit his name to be used to effect a contribution in the name of another.

C. The First National Bank in Mount Clemens violated 2 U.S.C. § 441b by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the names of Harold Allmacher, Jr. and John Madigan to various candidates.

8504051171

D. Harold Allmacher, Jr. violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

E. John D. Madigan violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

VI. Respondents will pay in settlement of this matter a civil penalty to the Treasurer of the United States in the amount of ten thousand dollars ($10,000), pursuant to 2 U.S.C. § 437g(a)(5)(A).

VII. Respondents agree that they shall not undertake any activity which is in violation of the Federal Election Campaign Act of 1971, as amended, 2 U.S.C. § 431, et seq.

VIII. The Commission, on request of anyone filing a complaint under 2 U.S.C. § 437(a)(1) concerning the matters at issue herein or on its own motion, may review compliance with this agreement. If the Commission believes that this agreement or any requirement thereof has been violated, it may institute a civil action for relief in the United States District Court for the District of Columbia. In the absence of a violation thereof, this agreement is a complete bar to any further action by the Commission as to these matters.

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IX. This agreement shall become effective as of the date that all parties hereto have executed same and the Commission has approved the entire agreement.

X. Respondent shall have no more than thirty (30) days from the date this agreement becomes effective to comply with and implement the requirements contained in this agreement and to so notify the Commission.

XI. This Conciliation Agreement constitutes the entire agreement between the parties on the matters raised herein, and no other statement, promise, or agreement, either written or oral, made by either party or by agents of either party, that is not contained in this written agreement shall be valid.

FOR THE COMMISSION:

Charles N. Steele
General Counsel

By: _____ June 13, 1985
Kenneth A. Gross
Associate General Counsel

FOR THE RESPONDENTS:

_____ May 15, 1985
First National Bank
in Mount Clemens
John J. Carvin, Chief Executive Officer

_____ 5-13-85
Harold Allmacher, Jr.

_____ 5-17-85
John D. Madigan

CERTIFIED TO BE A TRUE COPY:

By _____
Marjorie W. Emmons
Secretary of the FEC 7/18/85

8504055117 3

GCC# 8027

MEMORANDUM

TO: Retha Dixon [redacted]

FROM: JOAN HARRIS

TO: JOAN HARRIS
Retha Dixon

FROM: [redacted]

CHECK NO. 02513 (a copy of which is attached) RELATING TO MUR 1713 AND NAME 1st Natl. Bank in Mt. Clemens Mich. WAS RECEIVED ON July 19, 1985. PLEASE INDICATE THE ACCOUNT INTO WHICH IT SHOULD BE DEPOSITED:

/ / BUDGET CLEARING ACCOUNT (#95F3875.16)

/ X / CIVIL PENALTIES ACCOUNT (#95-1099.160)

/ / OTHER _____

SIGNATURE Retha L. Dixon DATE 7-17-85

8504055

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN

Counsellors at Law

800 FIRST NATIONAL BUILDING • • • DETROIT, MICHIGAN 48226

9-32
720

S 02573

PAY EXACTLY 10000 AND 00 CTS

PAY TO THE ORDER OF

U.S. Treasurer
c/o Federal Election Commission
1325 K Street N.W.
Washington, D.C. 20463

DATE: July 11, 1985

AMOUNT: $10,000.00

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
SPECIAL TRUST ACCOUNT

NATIONAL BANK OF DETROIT
DETROIT, MICHIGAN

"002573" :072000326: 0717243"

RECEIVED AT THE FEC
HAND DELIVERED
85 JUL 12 P1:53
GCC#8027

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
COUNSELLORS AT LAW
525 NORTH WOODWARD AVENUE
P. O. BOX 509
BLOOMFIELD HILLS, MICHIGAN 48013
TELEPHONE (313) 646-4300

800 FIRST NATIONAL BUILDING
DETROIT, MICHIGAN 48226
TELEPHONE (313) 223-3500

SUITE 200
215 SOUTH WASHINGTON SQUARE
LANSING, MICHIGAN 48933
TELEPHONE (517) 371-1730

SUITE 801
1901 L STREET, N.W.
WASHINGTON, D.C. 20036
TELEPHONE (202) 457-0160

ROBERT P. HURLBERT

85 JUL 17 P2:42

July 11, 1985

Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

Re: MUR 1713
First National Bank in Mt. Clemens, Michigan
Harold Allmacher, Jr.

Gentlemen:

Enclosed please find a check, drawn on our Clients' Trust Account, in payment of the civil penalty imposed against Respondents First National Bank in Mt. Clemens, Harold Allmacher, Jr. and John Madigan in the subject matter. It is our understanding that this concludes this matter.

Sincerely,

Robert P. Hurlbert

RPH/sf
Enclosure

cc: Audit Committee - First National Bank in Mt. Clemens

Mr. Harold Allmacher, Jr.
Mr. John Madigan

FEDERAL EXPRESS

8504053176

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	MUR 1713
First National Bank in Mount Clemens, MI	)	
Harold Allmacher, Jr.	)	
John D. Madigan	)	

CERTIFICATION

I, Marjorie W. Emmons, Secretary of the Federal Election Commission, do hereby certify that on June 5, 1985, the Commission decided by a vote of 6-0 to take the following actions in MUR 1713:

1. Accept the agreement signed by the respondents, as submitted with the General Counsel's Report signed May 31, 1985.
2. Close the file.
3. Approve and send the letters attached to the General Counsel's Report signed May 31, 1985.

Commissioners Aikens, Elliott, Harris, McDonald, McGarry and Reiche voted affirmatively in this matter.

Attest:

6/6/85
Date

Marjorie W. Emmons
Secretary of the Commission

Received in Office of Commission Secretary: 5-31-85, 12:14
Circulated on 48 hour tally basis: 6- 3-85, 11:00

8504055177

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 14, 1985

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen
& Freeman
1901 L Street, N.W.
Suite 801
Washington, D.C. 20036

RE: MUR 1713
First National Bank in Mount
Clemens, Michigan
Harold Allmacher, Jr.

Dear Mr. Nedzi:

On June 5, 1985, the Commission accepted the conciliation agreement signed by your clients, First Natinal Bank in Mount Clemens and Harold Allmacher, Jr., in settlement of violations of 2 U.S.C. § 441b(a), a provision of the Federal Election Campaign Act of 1971, as amended. Accordingly, the file has been closed in this matter, and it will become a part of the public record within thirty days. However, 2 U.S.C. § 437g(a)(4)(B) prohibits any information derived in connection with any conciliation attempt from becoming public without the written consent of the respondent and the Commission. Should you wish any such information to become part of the public record, please advise us in writing.

The check for the civil penalty should be submitted within 30 days. Please make it payable to the "U.S. Treasurer."

Enclosed you will find fully executed copies of the final conciliation agreements for your files.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

cc: Robert P. Hurlbert, Esquire

8504051178

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
	)	MUR 1713
First National Bank in Mount Clemens, Michigan	)	
Harold Allmacher, Jr.	)	
John D. Madigan	)	

CONCILIATION AGREEMENT

This matter was initiated by the Federal Election Commission (hereinafter "the Commission"), pursuant to information ascertained in the normal course of carrying out its supervisory responsibilities. The Commission found reason to believe that the First National Bank in Mount Clemens (the "Bank") violated 2 U.S.C. § 441b(a) by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the name of another; and Harold Allmacher, Jr. and John D. Madigan violated 2 U.S.C. § 441f by allowing their names to be used to effect contributions in the name of another.

NOW, THEREFORE, the Commission and Respondents, having participated in informal methods of conciliation, prior to a finding of probable cause to believe, do hereby agree as follows:

I. The Commission has jurisdiction over the Respondents, and the subject matter of this proceeding, and this agreement has the effect of an agreement entered into pursuant to 2 U.S.C. § 437g(a)(4)(A)(i).

8504051179

II. Respondents have had a reasonable opportunity to demonstrate that no action should be taken in this matter.

III. Respondents enter voluntarily into this agreement with the Commission for the purpose of avoiding the uncertainty and expense of litigation.

IV. The Commission makes the following factual determinations from the record in this matter:

1. The First National Bank in Mount Clemens, is a national bank located in Mount Clemens, Michigan.

2. Harold Allmacher, Jr. is president of the First National Bank in Mount Clemens, Michigan.

3. John D. Madigan is vice-president for public relations of the First National Bank in Mount Clemens.

4. In February of 1982, Harold Allmacher, Jr. opened a VISA account, number 4870 201 047208. Mr. Allmacher was the lone signatory on the account.

5. During the period, February 1, 1982, through July 6, 1983, Mr. Allmacher caused approximately 45 cash advances totalling $9,322.03 to be made against VISA account number 4870 201 047208, and one $100 cash advance to be made against VISA account 4870 201 055805 on August 24, 1983.

8504051180

6. The cash advanced through the VISA accounts was then used by Allmacher to purchase approximately 51 money orders. Of the 51 money orders purchased and signed by Allmacher, 49 money orders totalling $9,294.03 went to local, state and federal candidates in connection with their elections to political office.

7. On or around September 3, 1982, and April 15, 1983, the Bank gave bonuses to Mr. Allmacher in the amounts of $4,269.11 and $5,125.28, respectively.

8. These bonuses were granted to Mr. Allmacher upon his request and at a time when no other bank employee received a bonus.

9. Within a month after receiving the bonuses, Mr. Allmacher made payments to his VISA account number 4870 201 047208 as follows: (9/3/82 - $3,000; 5/13/83 - $5,000).

10. John D. Madigan succeeded Harold Allmacher, Jr. in performing public relations work for the Bank.

11. During the period 7/18/83-7/20/84, Mr. Madigan caused approximately nine cash advances totalling $4,020 to be made against his personal VISA account number 4224 0377 0000 0064.

12. The cash advanced through Madigan's VISA account was then used to purchase money orders totalling

8504051-81

$4,020 that went to local, state and federal candidates in connection with their elections to political office.

13. On September 22, 1983, Mr. Madigan was given a $10,000 bonus by the Bank for overtime. One half of this bonus was to be used by Mr. Madigan to make political purchases.

14. On September 19, 1984, John D. Madigan obtained a $5,000 consumer loan from the Bank. Part of the $5,000 loan was used to purchase four money orders totalling $990 that went to support local and federal candidates in connection with their elections to political office.

V. In order to conciliate and settle this matter, Respondents accept the commission's determination of the following legal conclusions:

A. Pursuant to 2 U.S.C. § 441b(a) a national bank is prohibited from making contributions in connection with any election to political office.

B. Pursuant to 2 U.S.C. § 441f no person shall make a contribution in the name of another or knowingly permit his name to be used to effect a contribution in the name of another.

C. The First National Bank in Mount Clemens violated 2 U.S.C. § 441b by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the names of Harold Allmacher, Jr. and John Madigan to various candidates.

8504055182

D. Harold Allmacher, Jr. violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

E. John D. Madigan violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

VI. Respondents will pay in settlement of this matter a civil penalty to the Treasurer of the United States in the amount of ten thousand dollars ($10,000), pursuant to 2 U.S.C. § 437g(a)(5)(A).

VII. Respondents agree that they shall not undertake any activity which is in violation of the Federal Election Campaign Act of 1971, as amended, 2 U.S.C. § 431, et seq.

VIII. The Commission, on request of anyone filing a complaint under 2 U.S.C. § 437(a)(1) concerning the matters at issue herein or on its own motion, may review compliance with this agreement. If the Commission believes that this agreement or any requirement thereof has been violated, it may institute a civil action for relief in the United States District Court for the District of Columbia. In the absence of a violation thereof, this agreement is a complete bar to any further action by the Commission as to these matters.

8504051-83

IX. This agreement shall become effective as of the date that all parties hereto have executed same and the Commission has approved the entire agreement.

X. Respondent shall have no more than thirty (30) days from the date this agreement becomes effective to comply with and implement the requirements contained in this agreement and to so notify the Commission.

XI. This Conciliation Agreement constitutes the entire agreement between the parties on the matters raised herein, and no other statement, promise, or agreement, either written or oral, made by either party or by agents of either party, that is not contained in this written agreement shall be valid.

FOR THE COMMISSION:

Charles N. Steele
General Counsel

By: _____ June 13, 1985
Kenneth A. Gross
Associate General Counsel

FOR THE RESPONDENTS:

_____ May 15, 1985
First National Bank
in Mount Clemens
John J. Garvin, Chief Executive Officer

_____ 5-13-85
Harold Allmacher, Sr.

_____ 5-17-85
John D. Madigan

8504051134

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 14, 1985

John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

RE: MUR 1713
John D. Madigan

Dear Mr. Madigan:

On June 5, 1985, the Commission accepted the conciliation agreement signed by you in settlement of violations of 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended. Accordingly, the file has been closed in this matter, and it will become a part of the public record within thirty days. However, 2 U.S.C. § 437g(a)(4)(B) prohibits any information derived in connection with any conciliation attempt from becoming public without the written consent of the respondent and the Commission. Should you wish any such information to become part of the public record, please advise us in writing.

The check for the civil penalty should be submitted within 30 days. Please make it payable to the "U.S. Treasurer."

Enclosed you will find fully executed copies of the final conciliation agreements for your files.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

3504051183

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
	)	MUR 1713
First National Bank in Mount Clemens, Michigan	)	
Harold Allmacher, Jr.	)	
John D. Madigan	)	

CONCILIATION AGREEMENT

This matter was initiated by the Federal Election Commission (hereinafter "the Commission"), pursuant to information ascertained in the normal course of carrying out its supervisory responsibilities. The Commission found reason to believe that the First National Bank in Mount Clemens (the "Bank") violated 2 U.S.C. § 441b(a) by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the name of another; and Harold Allmacher, Jr. and John D. Madigan violated 2 U.S.C. § 441f by allowing their names to be used to effect contributions in the name of another.

NOW, THEREFORE, the Commission and Respondents, having participated in informal methods of conciliation, prior to a finding of probable cause to believe, do hereby agree as follows:

I. The Commission has jurisdiction over the Respondents, and the subject matter of this proceeding, and this agreement has the effect of an agreement entered into pursuant to 2 U.S.C. § 437g(a)(4)(A)(i).

8504051186

II. Respondents have had a reasonable opportunity to demonstrate that no action should be taken in this matter.

III. Respondents enter voluntarily into this agreement with the Commission for the purpose of avoiding the uncertainty and expense of litigation.

IV. The Commission makes the following factual determinations from the record in this matter:

1. The First National Bank in Mount Clemens, is a national bank located in Mount Clemens, Michigan.

2. Harold Allmacher, Jr. is president of the First National Bank in Mount Clemens, Michigan.

3. John D. Madigan is vice-president for public relations of the First National Bank in Mount Clemens.

4. In February of 1982, Harold Allmacher, Jr. opened a VISA account, number 4870 201 047208. Mr. Allmacher was the lone signatory on the account.

5. During the period, February 1, 1982, through July 6, 1983, Mr. Allmacher caused approximately 45 cash advances totalling $9,322.03 to be made against VISA account number 4870 201 047208, and one $100 cash advance to be made against VISA account 4870 201 055805 on August 24, 1983.

8504051187

6. The cash advanced through the VISA accounts was then used by Allmacher to purchase approximately 51 money orders. Of the 51 money orders purchased and signed by Allmacher, 49 money orders totalling $9,294.03 went to local, state and federal candidates in connection with their elections to political office.

7. On or around September 3, 1982, and April 15, 1983, the Bank gave bonuses to Mr. Allmacher in the amounts of $4,269.11 and $5,125.28, respectively.

8. These bonuses were granted to Mr. Allmacher upon his request and at a time when no other bank employee received a bonus.

9. Within a month after receiving the bonuses, Mr. Allmacher made payments to his VISA account number 4870 201 047208 as follows: (9/3/82 - $3,000; 5/13/83 - $5,000).

10. John D. Madigan succeeded Harold Allmacher, Jr. in performing public relations work for the Bank.

11. During the period 7/18/83-7/20/84, Mr. Madigan caused approximately nine cash advances totalling $4,020 to be made against his personal VISA account number 4224 0377 0000 0064.

12. The cash advanced through Madigan's VISA account was then used to purchase money orders totalling

8504051-88

$4,020 that went to local, state and federal candidates in connection with their elections to political office.

13. On September 22, 1983, Mr. Madigan was given a $10,000 bonus by the Bank for overtime. One half of this bonus was to be used by Mr. Madigan to make political purchases.

14. On September 19, 1984, John D. Madigan obtained a $5,000 consumer loan from the Bank. Part of the $5,000 loan was used to purchase four money orders totalling $990 that went to support local and federal candidates in connection with their elections to political office.

V. In order to conciliate and settle this matter, Respondents accept the commission's determination of the following legal conclusions:

A. Pursuant to 2 U.S.C. § 441b(a) a national bank is prohibited from making contributions in connection with any election to political office.

B. Pursuant to 2 U.S.C. § 441f no person shall make a contribution in the name of another or knowingly permit his name to be used to effect a contribution in the name of another.

C. The First National Bank in Mount Clemens violated 2 U.S.C. § 441b by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the names of Harold Allmacher, Jr. and John Madigan to various candidates.

8504051189

D. Harold Allmacher, Jr. violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

E. John D. Madigan violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

VI. Respondents will pay in settlement of this matter a civil penalty to the Treasurer of the United States in the amount of ten thousand dollars ($10,000), pursuant to 2 U.S.C. § 437g(a)(5)(A).

VII. Respondents agree that they shall not undertake any activity which is in violation of the Federal Election Campaign Act of 1971, as amended, 2 U.S.C. § 431, et seq.

VIII. The Commission, on request of anyone filing a complaint under 2 U.S.C. § 437(a)(1) concerning the matters at issue herein or on its own motion, may review compliance with this agreement. If the Commission believes that this agreement or any requirement thereof has been violated, it may institute a civil action for relief in the United States District Court for the District of Columbia. In the absence of a violation thereof, this agreement is a complete bar to any further action by the Commission as to these matters.

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IX. This agreement shall become effective as of the date that all parties hereto have executed same and the Commission has approved the entire agreement.

X. Respondent shall have no more than thirty (30) days from the date this agreement becomes effective to comply with and implement the requirements contained in this agreement and to so notify the Commission.

XI. This Conciliation Agreement constitutes the entire agreement between the parties on the matters raised herein, and no other statement, promise, or agreement, either written or oral, made by either party or by agents of either party, that is not contained in this written agreement shall be valid.

FOR THE COMMISSION:

Charles N. Steele
General Counsel

By: _____ June 13, 1985
Kenneth A. Gross
Associate General Counsel

FOR THE RESPONDENTS:

_____ May 15, 1985
First National Bank
in Mount Clemens
John J. Garvin, Chief Executive Officer

_____ 5-13-85
Harold Allmacher, Jr.

_____ 5-17-85
John D. Madigan

8504055119

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 14, 1985

Ralph E. Sharpe, Director
Enforcement and Compliance Division
Comptroller of the Currency
Washington, D.C. 20219

Re: MUR 1713

Dear Mr. Sharpe:

This is in reference to the captioned matter involving the First National Bank in Mount Clemens, Michigan, Harold Allmacher, Jr., and John D. Madigan, which your office referred to the Commission.

After conducting an investigation into this matter, the Commission determined there was reason to believe that the First National Bank in Mt. Clemens violated 2 U.S.C. §§ 441b and 441f and Harold Allmacher, Jr. and John D. Madigan violated 2 U.S.C. § 441f. The Commission has now entered into a conciliation agreement in this matter. A copy of this agreement is enclosed for your information.

We appreciate your cooperation in helping the Commission meet its enforcement responsibilities under the Federal Election Campaign Act.

If you have any questions, please contact Judy Thedford the staff member assigned to this matter, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

8504051192

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
	)	MUR 1713
First National Bank in Mount Clemens, Michigan	)	
Harold Allmacher, Jr.	)	
John D. Madigan	)	

CONCILIATION AGREEMENT

This matter was initiated by the Federal Election Commission (hereinafter "the Commission"), pursuant to information ascertained in the normal course of carrying out its supervisory responsibilities. The Commission found reason to believe that the First National Bank in Mount Clemens (the "Bank") violated 2 U.S.C. § 441b(a) by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the name of another; and Harold Allmacher, Jr. and John D. Madigan violated 2 U.S.C. § 441f by allowing their names to be used to effect contributions in the name of another.

NOW, THEREFORE, the Commission and Respondents, having participated in informal methods of conciliation, prior to a finding of probable cause to believe, do hereby agree as follows:

I. The Commission has jurisdiction over the Respondents, and the subject matter of this proceeding, and this agreement has the effect of an agreement entered into pursuant to 2 U.S.C. § 437g(a)(4)(A)(i).

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II. Respondents have had a reasonable opportunity to demonstrate that no action should be taken in this matter.

III. Respondents enter voluntarily into this agreement with the Commission for the purpose of avoiding the uncertainty and expense of litigation.

IV. The Commission makes the following factual determinations from the record in this matter:

1. The First National Bank in Mount Clemens, is a national bank located in Mount Clemens, Michigan.

2. Harold Allmacher, Jr. is president of the First National Bank in Mount Clemens, Michigan.

3. John D. Madigan is vice-president for public relations of the First National Bank in Mount Clemens.

4. In February of 1982, Harold Allmacher, Jr. opened a VISA account, number 4870 201 047208. Mr. Allmacher was the lone signatory on the account.

5. During the period, February 1, 1982, through July 6, 1983, Mr. Allmacher caused approximately 45 cash advances totalling $9,322.03 to be made against VISA account number 4870 201 047208, and one $100 cash advance to be made against VISA account 4870 201 055805 on August 24, 1983.

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6. The cash advanced through the VISA accounts was then used by Allmacher to purchase approximately 51 money orders. Of the 51 money orders purchased and signed by Allmacher, 49 money orders totalling $9,294.03 went to local, state and federal candidates in connection with their elections to political office.

7. On or around September 3, 1982, and April 15, 1983, the Bank gave bonuses to Mr. Allmacher in the amounts of $4,269.11 and $5,125.28, respectively.

8. These bonuses were granted to Mr. Allmacher upon his request and at a time when no other bank employee received a bonus.

9. Within a month after receiving the bonuses, Mr. Allmacher made payments to his VISA account number 4870 201 047208 as follows: (9/3/82 - $3,000; 5/13/83 - $5,000).

10. John D. Madigan succeeded Harold Allmacher, Jr. in performing public relations work for the Bank.

11. During the period 7/18/83-7/20/84, Mr. Madigan caused approximately nine cash advances totalling $4,020 to be made against his personal VISA account number 4224 0377 0000 0064.

12. The cash advanced through Madigan's VISA account was then used to purchase money orders totalling

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$4,020 that went to local, state and federal candidates in connection with their elections to political office.

13. On September 22, 1983, Mr. Madigan was given a $10,000 bonus by the Bank for overtime. One half of this bonus was to be used by Mr. Madigan to make political purchases.

14. On September 19, 1984, John D. Madigan obtained a $5,000 consumer loan from the Bank. Part of the $5,000 loan was used to purchase four money orders totalling $990 that went to support local and federal candidates in connection with their elections to political office.

V. In order to conciliate and settle this matter, Respondents accept the commission's determination of the following legal conclusions:

A. Pursuant to 2 U.S.C. § 441b(a) a national bank is prohibited from making contributions in connection with any election to political office.

B. Pursuant to 2 U.S.C. § 441f no person shall make a contribution in the name of another or knowingly permit his name to be used to effect a contribution in the name of another.

C. The First National Bank in Mount Clemens violated 2 U.S.C. § 441b by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the names of Harold Allmacher, Jr. and John Madigan to various candidates.

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D. Harold Allmacher, Jr. violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

E. John D. Madigan violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

VI. Respondents will pay in settlement of this matter a civil penalty to the Treasurer of the United States in the amount of ten thousand dollars ($10,000), pursuant to 2 U.S.C. § 437g(a)(5)(A).

VII. Respondents agree that they shall not undertake any activity which is in violation of the Federal Election Campaign Act of 1971, as amended, 2 U.S.C. § 431, et seq.

VIII. The Commission, on request of anyone filing a complaint under 2 U.S.C. § 437(a)(1) concerning the matters at issue herein or on its own motion, may review compliance with this agreement. If the Commission believes that this agreement or any requirement thereof has been violated, it may institute a civil action for relief in the United States District Court for the District of Columbia. In the absence of a violation thereof, this agreement is a complete bar to any further action by the Commission as to these matters.

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IX. This agreement shall become effective as of the date that all parties hereto have executed same and the Commission has approved the entire agreement.

X. Respondent shall have no more than thirty (30) days from the date this agreement becomes effective to comply with and implement the requirements contained in this agreement and to so notify the Commission.

XI. This Conciliation Agreement constitutes the entire agreement between the parties on the matters raised herein, and no other statement, promise, or agreement, either written or oral, made by either party or by agents of either party, that is not contained in this written agreement shall be valid.

FOR THE COMMISSION:

Charles N. Steele
General Counsel

By: _____ June 13, 1985
Kenneth A. Gross
Associate General Counsel

Date

FOR THE RESPONDENTS:

_____ May 15, 1985
First National Bank
in Mount Clemens
John J. Garvin, Chief Executive Officer

Date

_____ 5-13-85
Harold Allmacher, Sr.

Date

_____ 5-17-85
John D. Madigan

Date

8504055198

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 14, 1985

Ralph E. Sharpe, Director
Enforcement and Compliance Division
Comptroller of the Currency
Washington, D.C. 20219

Re: MUR 1713

Dear Mr. Sharpe:

This is in reference to the captioned matter involving the First National Bank in Mount Clemens, Michigan, Harold Allmacher, Jr., and John D. Madigan, which your office referred to the Commission.

After conducting an investigation into this matter, the Commission determined there was reason to believe that the First National Bank in Mt. Clemens violated 2 U.S.C. §§ 441b and 441f and Harold Allmacher, Jr. and John D. Madigan violated 2 U.S.C. § 441f. The Commission has now entered into a conciliation agreement in this matter. A copy of this agreement is enclosed for your information.

We appreciate your cooperation in helping the Commission meet its enforcement responsibilities under the Federal Election Campaign Act.

If you have any questions, please contact Judy Thedford the staff member assigned to this matter, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

8504051199

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

Ralph E. Sharpe, Director
Enforcement and Compliance Division
Comptroller of the Currency
Washington, D.C. 20219

Re: MUR 1713

Dear Mr. Sharpe:

This is in reference to the captioned matter involving the First National Bank in Mount Clemens, Michigan, Harold Allmacher, Jr., and John D. Madigan, which your office referred to the Commission.

After conducting an investigation into this matter, the Commission determined there was reason to believe that the First National Bank in Mt. Clemens violated 2 U.S.C. §§ 441b and 441f and Harold Allmacher, Jr. and John D. Madigan violated 2 U.S.C. § 441f. The Commission has now entered into a conciliation agreement in this matter. A copy of this agreement is enclosed for your information.

We appreciate your cooperation in helping the Commission meet its enforcement responsibilities under the Federal Election Campaign Act.

If you have any questions, please contact Judy Thedford the staff member assigned to this matter, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

Ralph E. Sharpe, Director
Enforcement and Compliance Division
Comptroller of the Currency
Washington, D.C. 20219

Re: MUR 1713

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This is in reference to the captioned matter involving the First National Bank in Mount Clemens, Michigan, Harold Allmacher, Jr., and John D. Madigan, which your office referred to the Commission.

After conducting an investigation into this matter, the Commission determined there was reason to believe that the First National Bank in Mt. Clemens violated 2 U.S.C. §§ 441b and 441f and Harold Allmacher, Jr. and John D. Madigan violated 2 U.S.C. § 441f. The Commission has now entered into a conciliation agreement in this matter. A copy of this agreement is enclosed for your information.

We appreciate your cooperation in helping the Commission meet its enforcement responsibilities under the Federal Election Campaign Act.

If you have any questions, please contact Judy Thedford the staff member assigned to this matter, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

6/12/85

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 14, 1985

John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

RE: MUR 1713
John D. Madigan

Dear Mr. Madigan:

On June 5, 1985, the Commission accepted the conciliation agreement signed by you in settlement of violations of 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended. Accordingly, the file has been closed in this matter, and it will become a part of the public record within thirty days. However, 2 U.S.C. § 437g(a)(4)(B) prohibits any information derived in connection with any conciliation attempt from becoming public without the written consent of the respondent and the Commission. Should you wish any such information to become part of the public record, please advise us in writing.

The check for the civil penalty should be submitted within 30 days. Please make it payable to the "U.S. Treasurer."

Enclosed you will find fully executed copies of the final conciliation agreements for your files.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

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FEDERAL ELECTION COMMISSION
WASHINGTON, D C 20463

John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

RE: MUR 1713
John D. Madigan

Dear Mr. Madigan:

On , 1985, the Commission accepted the conciliation agreement signed by you in settlement of violations of 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended. Accordingly, the file has been closed in this matter, and it will become a part of the public record within thirty days. However, 2 U.S.C. § 437g(a)(4)(B) prohibits any information derived in connection with any conciliation attempt from becoming public without the written consent of the respondent and the Commission. Should you wish any such information to become part of the public record, please advise us in writing.

The check for the civil penalty should be submitted within 30 days. Please make it payable to the "U.S. Treasurer."

Enclosed you will find fully executed copies of the final conciliation agreements for your files.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

6/12/85

8504051203

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

RE: MUR 1713
John D. Madigan

Dear Mr. Madigan:

On , 1985, the Commission accepted the conciliation agreement signed by you in settlement of violations of 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended. Accordingly, the file has been closed in this matter, and it will become a part of the public record within thirty days. However, 2 U.S.C. § 437g(a)(4)(B) prohibits any information derived in connection with any conciliation attempt from becoming public without the written consent of the respondent and the Commission. Should you wish any such information to become part of the public record, please advise us in writing.

The check for the civil penalty should be submitted within 30 days. Please make it payable to the "U.S. Treasurer."

Enclosed you will find fully executed copies of the final conciliation agreements for your files.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 14, 1985

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen
& Freeman
1901 L Street, N.W.
Suite 801
Washington, D.C. 20036

RE: MUR 1713
First National Bank in Mount
Clemens, Michigan
Harold Allmacher, Jr.

8504055120

Dear Mr. Nedzi:

On June 5, 1985, the Commission accepted the conciliation agreement signed by your clients, First Natinal Bank in Mount Clemens and Harold Allmacher, Jr., in settlement of violations of 2 U.S.C. § 441b(a), a provision of the Federal Election Campaign Act of 1971, as amended. Accordingly, the file has been closed in this matter, and it will become a part of the public record within thirty days. However, 2 U.S.C. § 437g(a)(4)(B) prohibits any information derived in connection with any conciliation attempt from becoming public without the written consent of the respondent and the Commission. Should you wish any such information to become part of the public record, please advise us in writing.

The check for the civil penalty should be submitted within 30 days. Please make it payable to the "U.S. Treasurer."

Enclosed you will find fully executed copies of the final conciliation agreements for your files.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

cc: Robert P. Hurlbert, Esquire

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
	)	MUR 1713
First National Bank in Mount Clemens, Michigan	)	
Harold Allmacher, Jr.	)	
John D. Madigan	)	

CONCILIATION AGREEMENT

This matter was initiated by the Federal Election Commission (hereinafter "the Commission"), pursuant to information ascertained in the normal course of carrying out its supervisory responsibilities. The Commission found reason to believe that the First National Bank in Mount Clemens (the "Bank") violated 2 U.S.C. § 441b(a) by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the name of another; and Harold Allmacher, Jr. and John D. Madigan violated 2 U.S.C. § 441f by allowing their names to be used to effect contributions in the name of another.

NOW, THEREFORE, the Commission and Respondents, having participated in informal methods of conciliation, prior to a finding of probable cause to believe, do hereby agree as follows:

I. The Commission has jurisdiction over the Respondents, and the subject matter of this proceeding, and this agreement has the effect of an agreement entered into pursuant to 2 U.S.C. § 437g(a)(4)(A)(i).

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II. Respondents have had a reasonable opportunity to demonstrate that no action should be taken in this matter.

III. Respondents enter voluntarily into this agreement with the Commission for the purpose of avoiding the uncertainty and expense of litigation.

IV. The Commission makes the following factual determinations from the record in this matter:

1. The First National Bank in Mount Clemens, is a national bank located in Mount Clemens, Michigan.

2. Harold Allmacher, Jr. is president of the First National Bank in Mount Clemens, Michigan.

3. John D. Madigan is vice-president for public relations of the First National Bank in Mount Clemens.

4. In February of 1982, Harold Allmacher, Jr. opened a VISA account, number 4870 201 047208. Mr. Allmacher was the lone signatory on the account.

5. During the period, February 1, 1982, through July 6, 1983, Mr. Allmacher caused approximately 45 cash advances totalling $9,322.03 to be made against VISA account number 4870 201 047208, and one $100 cash advance to be made against VISA account 4870 201 055805 on August 24, 1983.

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6. The cash advanced through the VISA accounts was then used by Allmacher to purchase approximately 51 money orders. Of the 51 money orders purchased and signed by Allmacher, 49 money orders totalling $9,294.03 went to local, state and federal candidates in connection with their elections to political office.

7. On or around September 3, 1982, and April 15, 1983, the Bank gave bonuses to Mr. Allmacher in the amounts of $4,269.11 and $5,125.28, respectively.

8. These bonuses were granted to Mr. Allmacher upon his request and at a time when no other bank employee received a bonus.

9. Within a month after receiving the bonuses, Mr. Allmacher made payments to his VISA account number 4870 201 047208 as follows: (9/3/82 - $3,000; 5/13/83 - $5,000).

10. John D. Madigan succeeded Harold Allmacher, Jr. in performing public relations work for the Bank.

11. During the period 7/18/83-7/20/84, Mr. Madigan caused approximately nine cash advances totalling $4,020 to be made against his personal VISA account number 4224 0377 0000 0064.

12. The cash advanced through Madigan's VISA account was then used to purchase money orders totalling

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$4,020 that went to local, state and federal candidates in connection with their elections to political office.

13. On September 22, 1983, Mr. Madigan was given a $10,000 bonus by the Bank for overtime. One half of this bonus was to be used by Mr. Madigan to make political purchases.

14. On September 19, 1984, John D. Madigan obtained a $5,000 consumer loan from the Bank. Part of the $5,000 loan was used to purchase four money orders totalling $990 that went to support local and federal candidates in connection with their elections to political office.

V. In order to conciliate and settle this matter, Respondents accept the commission's determination of the following legal conclusions:

A. Pursuant to 2 U.S.C. § 441b(a) a national bank is prohibited from making contributions in connection with any election to political office.

B. Pursuant to 2 U.S.C. § 441f no person shall make a contribution in the name of another or knowingly permit his name to be used to effect a contribution in the name of another.

C. The First National Bank in Mount Clemens violated 2 U.S.C. § 441b by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the names of Harold Allmacher, Jr. and John Madigan to various candidates.

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D. Harold Allmacher, Jr. violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

E. John D. Madigan violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

VI. Respondents will pay in settlement of this matter a civil penalty to the Treasurer of the United States in the amount of ten thousand dollars ($10,000), pursuant to 2 U.S.C. § 437g(a)(5)(A).

VII. Respondents agree that they shall not undertake any activity which is in violation of the Federal Election Campaign Act of 1971, as amended, 2 U.S.C. § 431, et seq.

VIII. The Commission, on request of anyone filing a complaint under 2 U.S.C. § 437(a)(1) concerning the matters at issue herein or on its own motion, may review compliance with this agreement. If the Commission believes that this agreement or any requirement thereof has been violated, it may institute a civil action for relief in the United States District Court for the District of Columbia. In the absence of a violation thereof, this agreement is a complete bar to any further action by the Commission as to these matters.

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IX. This agreement shall become effective as of the date that all parties hereto have executed same and the Commission has approved the entire agreement.

X. Respondent shall have no more than thirty (30) days from the date this agreement becomes effective to comply with and implement the requirements contained in this agreement and to so notify the Commission.

XI. This Conciliation Agreement constitutes the entire agreement between the parties on the matters raised herein, and no other statement, promise, or agreement, either written or oral, made by either party or by agents of either party, that is not contained in this written agreement shall be valid.

FOR THE COMMISSION:

Charles N. Steele
General Counsel

By: Kenneth A. Gross — June 13, 1985
Kenneth A. Gross — Date
Associate General Counsel

FOR THE RESPONDENTS:

John J. Garvin — May 15, 1985
First National Bank — Date
in Mount Clemens
John J. Garvin, Chief Executive Officer

Harold Allmacher, Jr. — 5-13-85
Harold Allmacher, Jr. — Date

John D. Madigan — 5-17-85
John D. Madigan — Date

8504055211

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen
& Freeman
1901 L Street, N.W.
Suite 801
Washington, D.C. 20036

RE: MUR 1713
First National Bank in Mount
Clemens, Michigan
Harold Allmacher, Jr.

Dear Mr. Nedzi:

On June 5, 1985, the Commission accepted the conciliation agreement signed by your clients, First Natinal Bank in Mount Clemens and Harold Allmacher, Jr., in settlement of violations of 2 U.S.C. § 441b(a), a provision of the Federal Election Campaign Act of 1971, as amended. Accordingly, the file has been closed in this matter, and it will become a part of the public record within thirty days. However, 2 U.S.C. § 437g(a)(4)(B) prohibits any information derived in connection with any conciliation attempt from becoming public without the written consent of the respondent and the Commission. Should you wish any such information to become part of the public record, please advise us in writing.

The check for the civil penalty should be submitted within 30 days. Please make it payable to the "U.S. Treasurer."

Enclosed you will find fully executed copies of the final conciliation agreements for your files.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

cc: Robert P. Hurlbert, Esquire

6/12/85

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen
& Freeman
1901 L Street, N.W.
Suite 801
Washington, D.C. 20036

RE: MUR 1713
First National Bank in Mount Clemens, Michigan
Harold Allmacher, Jr.

8504055213

Dear Mr. Nedzi:

On June 5, 1985, the Commission accepted the conciliation agreement signed by your clients, First Natinal Bank in Mount Clemens and Harold Allmacher, Jr., in settlement of violations of 2 U.S.C. § 441b(a), a provision of the Federal Election Campaign Act of 1971, as amended. Accordingly, the file has been closed in this matter, and it will become a part of the public record within thirty days. However, 2 U.S.C. § 437g(a)(4)(B) prohibits any information derived in connection with any conciliation attempt from becoming public without the written consent of the respondent and the Commission. Should you wish any such information to become part of the public record, please advise us in writing.

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Enclosed you will find fully executed copies of the final conciliation agreements for your files.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

cc: Robert P. Hurlbert, Esquire

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
	)	MUR 1713
First National Bank in Mount Clemens, Michigan	)	
Harold Allmacher, Jr.	)	
John D. Madigan	)	

CONCILIATION AGREEMENT

This matter was initiated by the Federal Election Commission (hereinafter "the Commission"), pursuant to information ascertained in the normal course of carrying out its supervisory responsibilities. The Commission found reason to believe that the First National Bank in Mount Clemens (the "Bank") violated 2 U.S.C. § 441b(a) by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the name of another; and Harold Allmacher, Jr. and John D. Madigan violated 2 U.S.C. § 441f by allowing their names to be used to effect contributions in the name of another.

NOW, THEREFORE, the Commission and Respondents, having participated in informal methods of conciliation, prior to a finding of probable cause to believe, do hereby agree as follows:

I. The Commission has jurisdiction over the Respondents, and the subject matter of this proceeding, and this agreement has the effect of an agreement entered into pursuant to 2 U.S.C. § 437g(a)(4)(A)(i).

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II. Respondents have had a reasonable opportunity to demonstrate that no action should be taken in this matter.

III. Respondents enter voluntarily into this agreement with the Commission for the purpose of avoiding the uncertainty and expense of litigation.

IV. The Commission makes the following factual determinations from the record in this matter:

1. The First National Bank in Mount Clemens, is a national bank located in Mount Clemens, Michigan.

2. Harold Allmacher, Jr. is president of the First National Bank in Mount Clemens, Michigan.

3. John D. Madigan is vice-president for public relations of the First National Bank in Mount Clemens.

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8. These bonuses were granted to Mr. Allmacher upon his request and at a time when no other bank employee received a bonus.

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10. John D. Madigan succeeded Harold Allmacher, Jr. in performing public relations work for the Bank.

11. During the period 7/18/83-7/20/84, Mr. Madigan caused approximately nine cash advances totalling $4,020 to be made against his personal VISA account number 4224 0377 0000 0064.

12. The cash advanced through Madigan's VISA account was then used to purchase money orders totalling

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$4,020 that went to local, state and federal candidates in connection with their elections to political office.

13. On September 22, 1983, Mr. Madigan was given a $10,000 bonus by the Bank for overtime. One half of this bonus was to be used by Mr. Madigan to make political purchases.

14. On September 19, 1984, John D. Madigan obtained a $5,000 consumer loan from the Bank. Part of the $5,000 loan was used to purchase four money orders totalling $990 that went to support local and federal candidates in connection with their elections to political office.

V. In order to conciliate and settle this matter, Respondents accept the commission's determination of the following legal conclusions:

A. Pursuant to 2 U.S.C. § 441b(a) a national bank is prohibited from making contributions in connection with any election to political office.

B. Pursuant to 2 U.S.C. § 441f no person shall make a contribution in the name of another or knowingly permit his name to be used to effect a contribution in the name of another.

C. The First National Bank in Mount Clemens violated 2 U.S.C. § 441b by making contributions in connection with elections to political offices and 2 U.S.C. § 441f by making contributions in the names of Harold Allmacher, Jr. and John Madigan to various candidates.

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D. Harold Allmacher, Jr. violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

E. John D. Madigan violated 2 U.S.C. § 441f by allowing his name to be used to make contributions on behalf of the First National Bank in Mount Clemens, Michigan.

VI. Respondents will pay in settlement of this matter a civil penalty to the Treasurer of the United States in the amount of ten thousand dollars ($10,000), pursuant to 2 U.S.C. § 437g(a)(5)(A).

VII. Respondents agree that they shall not undertake any activity which is in violation of the Federal Election Campaign Act of 1971, as amended, 2 U.S.C. § 431, et seq.

VIII. The Commission, on request of anyone filing a complaint under 2 U.S.C. § 437(a)(1) concerning the matters at issue herein or on its own motion, may review compliance with this agreement. If the Commission believes that this agreement or any requirement thereof has been violated, it may institute a civil action for relief in the United States District Court for the District of Columbia. In the absence of a violation thereof, this agreement is a complete bar to any further action by the Commission as to these matters.

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IX. This agreement shall become effective as of the date that all parties hereto have executed same and the Commission has approved the entire agreement.

X. Respondent shall have no more than thirty (30) days from the date this agreement becomes effective to comply with and implement the requirements contained in this agreement and to so notify the Commission.

XI. This Conciliation Agreement constitutes the entire agreement between the parties on the matters raised herein, and no other statement, promise, or agreement, either written or oral, made by either party or by agents of either party, that is not contained in this written agreement shall be valid.

FOR THE COMMISSION:

Charles N. Steele
General Counsel

By: Kenneth A. Gross — June 13, 1985
Kenneth A. Gross — Date
Associate General Counsel

FOR THE RESPONDENTS:

First National Bank — May 15, 1985
in Mount Clemens — Date
John J. Gervin, Chief Executive Officer

Harold Allmacher, Jr. — 5-13-85
Date

John D. Madigan — 5-17-85
Date

8504055121 9

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 5, 1985

Lucien N. Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen
& Freeman
Suite 801
1901 L Street, N.W.
Washington, DC 20036

RE: MUR 1713

Dear Mr. Nedzi:

Enclosed please find a third bill from Milton Reporting, Inc. which you agreed to pay. The bill was previously sent to your office on December 6, 1984 and January 23, 1985.

As you will recall, you requested that the depositions of your clients be rescheduled on the morning they were to be taken and we were unable to reach the court reporter to cancel her appearance. The charge is for the appearance of the reporter on November 28, 1984.

Again we submit the bill to you for payment.

If you have any questions concerning the enclosed bill, please contact Judy Thedford at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

8504055I220

Milton Reporting, Inc.
Suite 301
1601 Connecticut Ave., N.W.
Washington, D.C. 20009

Phone:
202-833-3598
202-833-3599

Invoice: _____ Date _____

85 MAR 1 5 A9:58

Please Detach and Return With Your Remittance $ _____

DATE	INVOICE #	DESCRIPTION	BALANCE
		BALANCE DUE →	

General Stenotype Reporting

TERMS: BALANCE WAS DUE WITHIN 30 DAYS FROM BILLING DATE.

8504055121

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	MUR 1713
First National Bank of Mount Clemens	)	
Harold Allmacher, Jr.	)	
John Madigan	)	

CERTIFICATION

I, Marjorie W. Emmons, Secretary of the Federal Election Commission, do hereby certify that on March 4, 1985, the Commission decided by a vote of 6-0 to take the following actions in MUR 1713:

1. Find reason to believe John D. Madigan violated 2 U.S.C. § 441f and send the legal and factual analysis attached to the General Counsel's Report signed February 28, 1985.

2. Enter into pre-probable cause conciliation with the First National Bank of Mount Clemens, Harold Allmacher, Jr. and John D. Madigan.

3. Send the agreement to the respondents as submitted with the General Counsel's Report signed February 28, 1985.

Commissioners Aikens, Elliott, Harris, McDonald, McGarry and Reiche voted affirmatively in this matter.

Attest:

3-5-85
Date

Marjorie W. Emmons
Marjorie W. Emmons
Secretary of the Commission

Received in Office of Commission Secretary: 2-28-85, 12:04
Circulated on 48 hour tally basis: 2-28-85, 4:00

8504055122

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 5, 1985

Lucien N. Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
Suite 801
1901 L Street, N.W.
Washington, D.C. 20036

RE: MUR 1713
First National Bank in
Mount Clemens, Michigan
Harold Allmacher, Jr.

8504051223

Dear Mr. Nedzi:

On May 30, 1984, the Commission found reason to believe that the First National Bank in Mount Clemens violated 2 U.S.C. § 441b(a) and § 441f, and Harold Allmacher, Jr., violated 2 U.S.C. § 441f. At your request, the Commission also determined on March 4, 1985, to enter into negotiations directed towards reaching a conciliation agreement in settlement of this matter prior to a finding of probable cause to believe with the First National Bank in Mount Clemens, Harold Allmacher, Jr., and John D. Madigan.

Enclosed is a conciliation agreement that the Commission has approved in settlement of this matter. If your clients agree with the provisions of the enclosed agreement, please sign and return it, along with the civil penalty, to the Commission. In light of the fact that conciliation negotiations, prior to a finding of probable cause to believe, are limited to a maximum of 30 days, you should respond to this notification as soon as possible. If you have any questions or suggestions for changes

in the agreement, or if you wish to arrange a meeting in connection with mutually satisfactory conciliation agreements, please contact Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

3504055122 4

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

Lucien N. Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
Suite 801
1901 L Street, N.W.
Washington, D.C. 20036

RE: MUR 1713
First National Bank in
Mount Clemens, Michigan
Harold Allmacher, Jr.

8504055122 5

Dear Mr. Nedzi:

On May 30, 1984, the Commission found reason to believe that the First National Bank in Mount Clemens violated 2 U.S.C. § 441b(a) and § 441f, and Harold Allmacher, Jr., violated 2 U.S.C. § 441f. At your request, the Commission also determined on March 4, 1985, to enter into negotiations directed towards reaching a conciliation agreement in settlement of this matter prior to a finding of probable cause to believe with the First National Bank in Mount Clemens, Harold Allmacher, Jr., and John D. Madigan.

Enclosed is a conciliation agreement that the Commission has approved in settlement of this matter. If your clients agree with the provisions of the enclosed agreement, please sign and return it, along with the civil penalty, to the Commission. In light of the fact that conciliation negotiations, prior to a finding of probable cause to believe, are limited to a maximum of 30 days, you should respond to this notification as soon as possible. If you have any questions or suggestions for changes

in the agreement, or if you wish to arrange a meeting in connection with mutually satisfactory conciliation agreements, please contact Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

8504055I226

3/5/85

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

Lucien N. Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
Suite 801
1901 L Street, N.W.
Washington, D.C. 20036

RE: MUR 1713
First National Bank in
Mount Clemens, Michigan
Harold Allmacher, Jr.

Dear Mr. Nedzi:

On May 30, 1984, the Commission found reason to believe that the First National Bank in Mount Clemens violated 2 U.S.C. § 441b(a) and § 441f, and Harold Allmacher, Jr., violated 2 U.S.C. § 441f. At your request, the Commission also determined on March 4, 1985, to enter into negotiations directed towards reaching a conciliation agreement in settlement of this matter prior to a finding of probable cause to believe with the First National Bank in Mount Clemens, Harold Allmacher, Jr., and John D. Madigan.

Enclosed is a conciliation agreement that the Commission has approved in settlement of this matter. If your clients agree with the provisions of the enclosed agreement, please sign and return it, along with the civil penalty, to the Commission. In light of the fact that conciliation negotiations, prior to a finding of probable cause to believe, are limited to a maximum of 30 days, you should respond to this notification as soon as possible. If you have any questions or suggestions for changes

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in the agreement, or if you wish to arrange a meeting in connection with mutually satisfactory conciliation agreements, please contact Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Conciliation Agreement

8504055I228

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 7, 1985

John D. Madigan
605 Wellington Crescent
Mt. Clemens, Michigan 48043

RE: MUR 1713
John D. Madigan

Dear Mr. Madigan:

On March 4, 1985, the Federal Election Commission determined that there is reason to believe you violated 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended ("the Act"). The General Counsel's factual and legal analysis, which formed a basis for the Commission's finding, is attached for your information.

Under the Act, you have an opportunity to demonstrate that no action should be taken against you. You may submit any factual or legal materials which you believe are relevant to the Commission's consideration of this matter. Please submit any such materials within ten days of your receipt of this letter.

At your request, the Commission also determined to enter into negotiations directed towards reaching a conciliation agreement in settlement of this matter prior to a finding of probable cause to believe.

Enclosed is a conciliation agreement that the Commission has approved in settlement of this matter. If you agree with the provisions of the enclosed agreement, please sign and return it, along with the civil penalty, to the Commission. In light of the fact that conciliation negotiations, prior to a finding of probable cause to believe, are limited to a maximum of 30 days, you should respond to this notification as soon as possible.

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If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and a statement authorizing such counsel to receive any notifications and other communications from the Commission.

The investigation now being conducted will be confidential in accordance with 2 U.S.C §§ 437g(a)(4)(B) and 437g(a)(12)(A), unless you notify the Commission in writing that you wish the investigation to be made public.

For your information, we have attached a brief description of the Commission's procedure for handling possible violation of the Act. If you have any questions or suggestions for changes in the agreement, or if you wish to arrange a meeting in connection with mutually satisfactory conciliation agreements, please contact Judy Thedford, at (202) 523-4000.

Sincerely,

John Warren McGarry

John Warren McGarry
Chairman

Enclosures
General Counsel's Factual and Legal Analysis
Procedures
Designation of Counsel Statement
Conciliation Agreement

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FEDERAL ELECTION COMMISSION

GENERAL COUNSEL'S FACTUAL AND LEGAL ANALYSIS

MUR NO. 1713
STAFF MEMBER(S) & TEL. NO.
RESPONDENT John D. Madigan Judy Thedford (202) 523-4000

SOURCE OF MUR: I N T E R N A L L Y G E N E R A T E D

BACKGROUND

On October 22, 1984, the Commission issued a subpoena for deposition to John D. Madigan. The deposition was taken on December 16, 1984.

FACTUAL AND LEGAL ANALYSIS

Mr. Madigan succeeded Allmacher in performing public relations work for the Bank which involved the purchasing of tickets for political events. The following is a list of contributions which were paid by Madigan through his personal VISA account #4224-0377-0000-0064:

7-19-83	$200
12-05-83	$900
12-23-83	$250
1-05-84	$600
2-09-84	$230
2-17-84	$400
2-27-84	$440
6-12-84	$600
7-20-84	$400

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Mr. Madigan identifed these items from copies of monthly statements for his VISA account. He testified that all of these charges were for political tickets; however, he was unable to identify the actual recipients. These contributions were made by taking cash advances against his personal VISA account (4224-0377-0000-0064) and then forwarding money orders to the various candidates.

Mr. Madigan received a $10,000 bonus from the Bank on September 22, 1983. The Bank Minutes of September 22, 1983, reflect payment of the bonus for extra time committed to public relations work. Mr. Madigan testified that half of the bonus was to be used to facilitate the making of political contributions.

The depositions also revealed that four additional contributions were made to local and federal candidates on September 19, 1984. Mr. Allmacher submitted copies of the money orders. Below is a list reflecting the date, amount and recipient.

9-19-84	$140	Fundraiser for Congressman David E. Bonior
9-19-84	$300	
9-19-84	$300	Tom Welsh, Drain Commissioner
9-19-84	$250	Sheriff Hackle

These four contributions were purchased by Madigan with cash. The cash had been obtained from a $5,000 consumer loan given to him by the Bank on the same day. The loan remains outstanding.

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Upon taking the job of public relations for the Bank, Mr. Madigan was transferred the outstanding balance of $2,080.42 from Allmacher's personal VISA account #4870-201-047208. This account had been used by Allmacher to facilitate the making of political contributions (See General Counsel's Report dated 10/16/84). The balance of $2,080.42 was transferred to a new VISA account in Madigan's name #4870-201-055805. Mr. Allmacher authorized a $100 cash advance against Madigan account which was used to purchaser a $100 money order to the Committee to Elect H.J. Vanderputten. Mr. Madigan paid this account in full on October 17, 1983. The check totalled $2,245.19 which included payment of the $100 cash advance and interest on the balance.

In light of the above evidence, the Office of General Counsel recommends finding reason to believe Mr. Madigan violated 2 U.S.C. § 441f by using his name to effect contributions in the name of another.

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DESCRIPTION OF PRELIMINARY PROCEDURES FOR PROCESSING POSSIBLE VIOLATIONS DISCOVERED BY THE FEDERAL ELECTION COMMISSION

Possible violations discovered during the normal course of the Commission's supervisory responsibilities shall be referred to the Enforcement Division of the Office of General Counsel where they are assigned a MUR (Matter Under Review) number, and assigned to a staff member.

Following review of the information which generated the MUR, a recommendation on how to proceed on the matter, which shall include preliminary legal and factual analysis, and any information compiled from materials available to the Commission shall be submitted to the Commission. This initial report shall recommend either: (a) that the Commission find reason to believe that a possible violation of the Federal Election Campaign Act (FECA) may have occurred or is about to occur and that the Commission conduct an investigation of the matter; or (b) that the Commission find no reason to believe that a possible violation of the FECA has occurred and that the Commission close the file on the matter.

Thereafter, if the Commission decides by an affirmative vote of four (4) Commissioners that there is reason to believe that a violation of the Federal Election Campaign Act (FECA) has been committed or is about to be committed, the Office of the General Counsel shall open an investigation into the matter. Upon notification of the Commission's finding(s), within 15 days a respondent(s) may submit any factual or legal materials relevant to the allegations. During the investigation, the Commission shall have the power to subpoena documents, to subpoena individuals to appear for depositions, and to order answers to interrogatories. The respondent(s) may be contacted more than once by the Commission in its investigation.

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If, during this period of investigation, the respondent(s) indicate a desire to enter into conciliation, the Office of General Counsel staff may begin the conciliation process prior to a finding of probable cause to believe a violation has been committed. Conciliation is an informal method of conference and persuasion to endeavor to correct or prevent a violation of the Federal Election Campaign Act (FECA). Most often, the result of conciliation is an agreement signed by the Commission and the respondent(s). The Conciliation Agreement must be adopted by four votes of the Commission before it becomes final. After signature by the Commission and the respondent(s), the Commission shall make public the Conciliation Agreement.

[If the investigation warrants], and no conciliation agreement is entered into prior to a probable cause to believe finding, the General Counsel must notify the respondent(s) of his intent to proceed to a vote on probable cause to believe that a violation of the Federal Election Campaign Act (FECA) has been committed or is about to be committed. Included with the notification to the respondent(s) shall be a brief setting forth the position of the General Counsel on the legal and factual issues of the case. Within 15 days of receipt of such brief, the respondent(s) may submit a brief posing the position of respondent(s) and replying to the brief of the General Counsel. Both briefs will then be filed with the Commission Secretary and will be considered by the Commission. Thereafter, if the Commission determines by an affirmative vote of four (4) Commissioners, that there is probable cause to believe that a violation of the FECA has been committed or is about to be committed conciliation must be undertaken for a period of at least 30 days but not more than 90 days. If the Commission is unable to correct or prevent any violation of the FECA through conciliation the Office of General Counsel may recommend that the Commission file a civil suit against the respondent(s) to enforce the Federal Election Campaign Act (FECA). Thereafter, the Commission may, upon an affirmative vote of four (4) Commissioners, institute civil action for relief in the District Court of the United States.

See 2 U.S.C. § 437g, 11 C.F.R. Part 111.

November 1980

8504055123

STATEMENT OF DESIGNATION OF COUNSEL

MUR _____

NAME OF COUNSEL: _____

ADDRESS: _____

_____

_____

TELEPHONE: _____

The above-named individual is hereby designated as my counsel and is authorized to receive any notifications and other communications from the Commission and to act on my behalf before the Commission.

_____ _____

Date Signature

RESPONDENT'S NAME: _____

ADDRESS: _____

_____

_____

HOME PHONE: _____

BUSINESS PHONE: _____

8504055I236

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

MEMORANDUM

TO: Office of the Commission Secretary

FROM: Office of General Counsel

DATE: February 28, 1985

SUBJECT: MUR 1713 - General Counsel's Report

The attached is submitted as an Agenda document for the Commission Meeting of _____

Open Session _____

Closed Session _____

CIRCULATIONS		DISTRIBUTION	
48 Hour Tally Vote	[X]	Compliance	[X]
Sensitive	[X]		
Non-Sensitive	[ ]	Audit Matters	[ ]
24 Hour No Objection	[ ]	Litigation	[ ]
Sensitive	[ ]		
Non-Sensitive	[ ]	Closed MUR Letters	[ ]
Information	[ ]	Status Sheets	[ ]
Sensitive	[ ]		
Non-Sensitive	[ ]	Advisory Opinions	[ ]
Other	[ ]	Other (see distribution below)	[ ]

8504055I237

SENSITIVE

BEFORE THE FEDERAL ELECTION COMMISSION

RECEIVED
OFFICE OF THE FEC
COMMISSION SECRETARY

In the Matter of	)	
	)	
First National Bank of Mount Clemens	)	MUR 1713
Harold Allmacher, Jr.	)	
John Madigan	)	

'84 DEC 28 P12:05

GENERAL COUNSEL'S REPORT

I. BACKGROUND

On October 24, 1984, the Commission denied the First National Bank in Mount Clemens ("the Bank") and Harold Allmacher, Jr.'s request to enter into pre-probable cause conciliation at that time and authorized a subpoena for documents to the Bank and subpoenas for depositions to Harold Allmacher, Jr. and John Madigan.

The Bank submitted documents on November 20, 1984, and December 10, 1984, consisting of the following:

1. Copies of the Bank Board of Director's Meeting Minutes (8/12/82, 3/24/83, 9/22/83, 7/26/84);

2. Copies of Monthly statements for VISA accounts #4870-201-047208, #4870-201-055805; and #4224-0377-0000-0064; and

3. A copy of a consumer loan made payable to J.D. Madigan on 9/19/84.

The depositions of Mr. Madigan and Mr. Allmacher were taken on December 16, 1984.

II. FACTUAL AND LEGAL ANALYSIS

The depositions and subpoenaed documents reveal that additional contributions had been made to local, state and federal candidates by the Bank through John Madigan. Mr. Madigan succeeded Allmacher in performing public relations work for the Bank which involved the purchasing of tickets for political events.

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The following is a list of contributions which were paid by Madigan through his personal VISA account #4224-0577-0000-0064:

7-19-83	$200
12-05-83	$900
12-23-83	$250
1-05-84	$600
2-09-84	$230
2-17-84	$400
2-27-84	$440
6-12-84	$600
7-20-84	$400

Mr. Madigan identifed these items from copies of monthly statements for his VISA account. He testified that all of these charges were for political tickets; however, he was unable to identify the actual recipients. These contributions were made by taking cash advances against his personal VISA account (4224-0377-0000-0064) and then forwarding money orders to the various candidates.

Mr. Madigan received a $10,000 bonus from the Bank on September 22, 1983. The Bank Minutes of September 22, 1983, reflect payment of the bonus for extra time committed to public relations work. Mr. Madigan testified that half of the bonus was to be used to facilitate the making of political contributions.

The depositions also revealed that four additional contributions were made to local and federal candidates on September 19, 1984. Mr. Allmacher submitted copies of the money

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orders. Below is a list reflecting the date, amount and recipient.

9-19-84	$140	Fundraiser for Congressman David E. Bonior
9-19-84	$300	
9-19-84	$300	Tom Welsh, Drain Commissioner
9-19-84	$250	Sheriff Hackle

These four contributions were purchased by Madigan with cash. The cash had been obtained from a $5,000 consumer loan given to him by the Bank on the same day. The loan remains outstanding.

Upon taking the job of public relations for the Bank, Mr. Madigan was transferred the outstanding balance of $2,080.42 from Allmacher's personal VISA account #4870-201-047201. This account had been used by Allmacher to facilitate the making of political contributions (See General Counsel's Report dated 10/16/84). The balance of $2,080.42 was transferred to a new VISA account in Madigan's name #4870-201-055805. Mr. Allmacher authorized a $100 cash advance against Madigan account which was used to purchaser a $100 money order to the Committee to Elect H.J. Vanderputten. Mr. Madigan paid this account in full on October 17, 1983. The check totalled $2,245.19 which included payment of the $100 cash advance and interest on the balance.

In light of the above evidence, the Office of General Counsel recommends finding reason to believe Mr. Madigan violated 2 U.S.C. § 441f by using his name to effect contributions in the name of another.

3 0 4 0 5 5 1 2 4 0

The testimony of Mr. Allmacher verified the information previously presented to the Commission in our October 16, 1984, General Counsel's Report. Each contribution was discussed and explained by Mr. Allmacher. Mr. Allmacher also testified that since the surfacing on this matter, the Bank has established a political action committee, the First National Bank in Mount Clemens Political Action Committee. The PAC registered with the Commission on December 17, 1984.

Counsel for the Bank and Allmacher have renewed its August 8, 1984, requesting for pre-probable cause conciliation, and Madigan requested pre-probable cause conciliation.

III. DISCUSSION OF CONCILIATION AND CIVIL PENALTY

The Office of General Counsel recommends entering into pre-probable cause conciliation with the respondents. The

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IV. RECOMMENDATIONS

1. Find reason to believe John D. Madigan violated 2 U.S.C. § 441f and send the attached legal and factual analysis.

2. Enter into pre-probable cause conciliation with the First National Bank of Mount Clemens, Harold Allmacher, Jr. and John D. Madigan.

3. Send the attached agreement to the respondents.

Charles N. Steele
General Counsel

February 28, 1985
Date

By: Kenneth A. Gross
Associate General Counsel

Attachments
Legal and Factual Analysis
Proposed Conciliation Agreement
Proposed Letter

3504055124 2

FEDERAL ELECTION COMMISSION

GENERAL COUNSEL'S FACTUAL AND LEGAL ANALYSIS

MUR NO. 1713
STAFF MEMBER(S) & TEL. NO.
RESPONDENT John D. Madigan Judy Thedford (202) 523-4000

SOURCE OF MUR: I N T E R N A L L Y G E N E R A T E D

BACKGROUND

On October 22, 1984, the Commission issued a subpoena for deposition to John D. Madigan. The deposition was taken on December 16, 1984.

FACTUAL AND LEGAL ANALYSIS

Mr. Madigan succeeded Allmacher in performing public relations work for the Bank which involved the purchasing of tickets for political events. The following is a list of contributions which were paid by Madigan through his personal VISA account #4224-0377-0000-0064:

7-19-83	$200
12-05-83	$900
12-23-83	$250
1-05-84	$600
2-09-84	$230
2-17-84	$400
2-27-84	$440
6-12-84	$600
7-20-84	$400

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(1)

Mr. Madigan identifed these items from copies of monthly statements for his VISA account. He testified that all of these charges were for political tickets; however, he was unable to identify the actual recipients. These contributions were made by taking cash advances against his personal VISA account (4224-0377-0000-0064) and then forwarding money orders to the various candidates.

Mr. Madigan received a $10,000 bonus from the Bank on September 22, 1983. The Bank Minutes of September 22, 1983, reflect payment of the bonus for extra time committed to public relations work. Mr. Madigan testified that half of the bonus was to be used to facilitate the making of political contributions.

The depositions also revealed that four additional contributions were made to local and federal candidates on September 19, 1984. Mr. Allmacher submitted copies of the money orders. Below is a list reflecting the date, amount and recipient.

9-19-84	$140	Fundraiser for Congressman David E. Bonior
9-19-84	$300	
9-19-84	$300	Tom Welsh, Drain Commissioner
9-19-84	$250	Sheriff Hackle

These four contributions were purchased by Madigan with cash. The cash had been obtained from a $5,000 consumer loan given to him by the Bank on the same day. The loan remains outstanding.

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(2)

Upon taking the job of public relations for the Bank, Mr. Madigan was transferred the outstanding balance of $2,080.42 from Allmacher's personal VISA account #4870-201-047208. This account had been used by Allmacher to facilitate the making of political contributions (See General Counsel's Report dated 10/16/84). The balance of $2,080.42 was transferred to a new VISA account in Madigan's name #4870-201-055805. Mr. Allmacher authorized a $100 cash advance against Madigan account which was used to purchaser a $100 money order to the Committee to Elect H.J. Vanderputten. Mr. Madigan paid this account in full on October 17, 1983. The check totalled $2,245.19 which included payment of the $100 cash advance and interest on the balance.

In light of the above evidence, the Office of General Counsel recommends finding reason to believe Mr. Madigan violated 2 U.S.C. § 441f by using his name to effect contributions in the name of another.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

Lucien N. Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
Suite 801
1901 L Street, N.W.
Washington, D.C. 20036

RE: MUR 1713
First National Bank in
Mount Clemens, Michigan
Harold Allmacher, Jr.

Dear Mr. Nedzi:

On May 30, 1984, the Commission found reason to believe that the First National Bank in Mount Clemens violated 2 U.S.C. § 441b(a) and § 441f, and Harold Allmacher, Jr., violated 2 U.S.C. § 441f. At your request, the Commission also determined on February , 1985, to enter into negotiations directed towards reaching a conciliation agreement in settlement of this matter prior to a finding of probable cause to believe with the First National Bank in Mount Clemens, Harold Allmacher, Jr., and John D. Madigan.

Enclosed is a conciliation agreement that the Commission has approved in settlement of this matter. If your clients agree with the provisions of the enclosed agreement, please sign and return it, along with the civil penalty, to the Commission. In light of the fact that conciliation negotiations, prior to a finding of probable cause to believe, are limited to a maximum of 30 days, you should respond to this notification as soon as possible. If you have any questions or suggestions for changes

8504055 1246

(9)

in the agreement, or if you wish to arrange a meeting in connection with mutually satisfactory conciliation agreements, please contact Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure

8504050512247

(10)

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

John D. Madigan
605 Wellington Crescent
Mt. Clemens, Michigan 48043

RE: MUR 1713
John D. Madigan

Dear Mr. Madigan:

On February , 1985, the Federal Election Commission determined that there is reason to believe you violated 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended ("the Act"). The General Counsel's factual and legal analysis, which formed a basis for the Commission's finding, is attached for your information.

Under the Act, you have an opportunity to demonstrate that no action should be taken against you. You may submit any factual or legal materials which you believe are relevant to the Commission's consideration of this matter. Please submit any such materials within ten days of your receipt of this letter.

At your request, the Commission also determined to enter into negotiations directed towards reaching a conciliation agreement in settlement of this matter prior to a finding of probable cause to believe.

Enclosed is a conciliation agreement that the Commission has approved in settlement of this matter. If you agree with the provisions of the enclosed agreement, please sign and return it, along with the civil penalty, to the Commission. In light of the fact that conciliation negotiations, prior to a finding of probable cause to believe, are limited to a maximum of 30 days, you should respond to this notification as soon as possible.

(11)

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If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and a statement authorizing such counsel to receive any notifications and other communications from the Commission.

The investigation now being conducted will be confidential in accordance with 2 U.S.C §§ 437g(a)(4)(B) and 437g(a)(12)(A), unless you notify the Commission in writing that you wish the investigation to be made public.

For your information, we have attached a brief description of the Commission's procedure for handling possible violation of the Act. If you have any questions or suggestions for changes in the agreement, or if you wish to arrange a meeting in connection with mutually satisfactory conciliation agreements, please contact Judy Thedford, at (202) 523-4000.

Sincerely,

John Warren McGarry
Chairman

Enclosures
General Counsel's Factual and Legal Analysis
Procedures
Designation of Counsel Statement
Conciliation Agreement

8504055I249

(12)

ACC# 6575

Thedford

LAW OFFICES
CLYDE B. PRITCHARD
PROFESSIONAL CORPORATION
1930 BUHL BUILDING
DETROIT, MICHIGAN 48226

TELEPHONE
(313) 965-1215

OF COUNSEL
JAMES B. RITCHIE
499 SOUTH CAPITOL ST., S.W.
WASHINGTON, D.C. 20003
(202) 484-2100
ADMITTED IN WASHINGTON, D.C. ONLY

February 1, 1985

FEC MAIL CENTER
1985 FEB 4 AM 11:55

Federal Election Committee
Washington, D. C. 20463

Attention: Ms. Judy Thedford

Re: First National Bank
of Mt. Clemens and
John D. Madigan
M.U.R. 1713

Dear Ms. Thedford:

On behalf of John D. Madigan, request is hereby made to enter into a pre-probable cause conciliation regarding MUR 1713.

Very truly yours,

Clyde B. Pritchard

Clyde B. Pritchard

CBP/est

8504055125 0

ACC # 6574

Redford

Law Offices
Schwartz, Juneau and Szot
Sterling Office Plaza
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

(313) 268-4600

MICHAEL D. SCHWARTZ
RAYMOND M. JUNEAU
STANLEY J. SZOT

OF COUNSEL
ROGER P. JOSEPH
MICHAEL P. O'NEILL

January 31, 1985

FEDERAL EXPRESS

Lucien Nedzi, Esq.
Dickinson, Wright, Moon, VanDusen
& Freeman
1901 L Street, N.W.
Suite 801
Washington, D.C. 20036

Re: MUR 1713; Harold Allmacher, Jr.

Dear Mr. Nedzi:

Pursuant to my telephone conversation with you on January 31, 1985, please be advised that you are hereby authorized to enter into any pre-probable cause conciliation with members or representatives of the Federal Election Commission concerning my client, Harold Allmacher, Jr.

This authorization shall be good until notice in writing revoking same.

Thank you again for your courtesies and consideration.

Sincerely,

SCHWARTZ, JUNEAU AND SZOT

Michael D. Schwartz

MDS/djm

cc: Mr. Harold Allmacher, Jr.

5 FEB 4 AM 11:55

8504055125 1

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

January 23, 1985

Lucien Nedzi, Esquire
Dickinson, Wright, Moon,
Van Dusen & Freeman
1901 L Street, N.W.
Suite 801
Washington, D.C. 20036

Re: MUR 1713

Dear Mr. Nedzi:

Enclosed please find a second bill from Milton Reporting, Inc. which you agreed to pay. The bill was previously sent to your office.

The charge is for the appearance of the court reporter on November 28, 1984, to take depositions of your clients. As you recall, you requested that the depositions be rescheduled the morning they were to be taken and we were unable to reach the court reporter to cancel her appearance.

Again, we submit the bill to you for payment.

If you have any questions, please contact Judy Thedford at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Invoice

8504055125 2

Milton Reporting, Inc.
Suite 301
1601 Connecticut Ave., N.W.
Washington, D.C. 20009

Phone:
202-833-3598
202-833-3599

Invoice: KH-2309 Date November 28, 1984

Please ... WE'D APPRECIATE YOUR ATTENTION!
Our records do not reflect payment of your account. Kindly review your records and please remit. Thank you.

Gary Johansen, Esq.
Federal Election Commission
1325 K Street, N.W.
7th Floor
Washington, D.C. 20463

Please Detach and Return With Your Remittance $ $75.00

DATE	INVOICE #	DESCRIPTION	BALANCE
11-28-84	KH-2309	Appearance Fee, Deposition at 10:00 & 3:00 cancelled; after reporter arrived	$75.00
		PAYMENT PAST DUE PLEASE REMIT	
		BALANCE DUE →	$75.00

General Stenotype Reporting

TERMS: BALANCE WAS DUE WITHIN 30 DAYS FROM BILLING DATE.

8504055I253

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

MEMORANDUM TO: CHARLES N. STEELE
GENERAL COUNSEL

FROM: MARJORIE W. EMMONS/JODY C. RANSOM

DATE: JANUARY 4, 1985

SUBJECT: MUR 1713 - Comprehensive Investigative Report #2 signed January 2, 1985

The above-captioned matter was circulated to the Commission on a 24 hour no-objection basis at 11:00, January 3, 1985.

There were no objections to the Comprehensive Investigative Report at the time of the deadline.

8504055125 6

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

MEMORANDUM

TO: Office of the Commission Secretary

FROM: Office of General Counsel

DATE: January 3, 1985

SUBJECT: MUR 1713 - Comprehensive Investigative Report #2

The attached is submitted as an Agenda document for the Commission Meeting of _____

Open Session _____

Closed Session _____

CIRCULATIONS		DISTRIBUTION	
48 Hour Tally Vote	[ ]	Compliance	[X]
Sensitive	[ ]		
Non-Sensitive	[ ]	Audit Matters	[ ]
24 Hour No Objection	[X]	Litigation	[ ]
Sensitive	[X]		
Non-Sensitive	[ ]	Closed MUR Letters	[ ]
Information	[ ]	Status Sheets	[ ]
Sensitive	[ ]		
Non-Sensitive	[ ]	Advisory Opinions	[ ]
Other	[ ]	Other (see distribution below)	[ ]

8504055112537

SENSITIVE

RECEIVED
OFFICE OF THE FEC
COMMISSION SECRETARY

BEFORE THE FEDERAL ELECTION COMMISSION

85 JAN 3 A9:07

In the Matter of	)	
	)	
First National Bank in Mount Clemens, Michigan	)	MUR 1713
Harold Allmacher, Jr.	)	

COMPREHENSIVE INVESTIGATIVE REPORT #2

On October 24, 1984, the Commission issued a subpoena to produce documents to the First National Bank in Mount Clemens ("the Bank") and subpoenaes for depositions to Harold Allmacher, Jr. and John Madigan.

The depositions were scheduled for November 28, 1984; however, the respondents requested rescheduling that same day. The rescheduling was requesting by the opposing counsel to avoid a conflict of interest.

The depositions of Mr. Allmacher and Mr. Madigan were rescheduled and taken on December 16, 1984.

The Bank submitted documents to the Commission prior to the depositions on November 20, 1984 and December 10, 1984.

Upon receipt of the transcripts and a review of the depositions by the Office of the General Counsel, a report recommending further action will be presented to the Commission.

Charles N. Steele
General Counsel

Jan 2, 1985
Date

BY: Kenneth A. Gross
Kenneth A. Gross
Associate General Counsel

8504055128

RECEIVED AT THE FEC
GCC#612
84 DEC 31 A8:22

LAW OFFICES
CLYDE B. PRITCHARD
PROFESSIONAL CORPORATION
1930 BUHL BUILDING
DETROIT, MICHIGAN 48226

OF COUNSEL
JAMES E. RITCHIE
499 SOUTH CAPITOL ST., S.W.
WASHINGTON, D.C. 20003
(202) 484-2100
ADMITTED IN WASHINGTON, D.C. ONLY

TELEPHONE
(313) 965-1815

RECEIVED
FEC
84 DEC 31 A10:07

December 27, 1984

Federal Election Committee

Washington, D.C. 20463

Attention: Ms. Judy Thedford

In Re: John D. Madigan
M.U.R. 1713

Dear Ms. Thedford:

I have enclosed a copy of Mr. Madigan's check, dated October 17, 1983, made payable to the First National Bank in the amount of $2,245.19, which he used to pay his Visa account. Additionally, have enclosed a copy of his personal checking account statement which indicates the debit of $2,245.19.

You requested that we determine how payment was made on the visa account, and I believe that these documents reveal how it was accomplished.

If you have any questions, please advise.

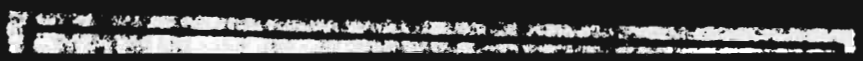
Very truly yours,

Clyde B. Pritchard

Clyde B. Pritchard /e

CBP/est
CC: John D. Madigan

8504055125 9



*** FRAME H14 **

8 5 0 4 0 5 5 1 2 6 1

4011 EMP

DIRECT INQUIRIES TO

JOHN D MADIGAN 155
LILLIAN I MADIGAN
605 WELLINGTON CRESCENT
MT CLEMENS MI 48043

001

STATEMENT DATE	ACCOUNT NUMBER
10/31/83	14-04294

65

BALANCE PREVIOUS STATEMENT	TOTAL DEPOSITS AND OTHER CREDITS	NUMBER OF ITEMS	TOTAL CHECKS AND OTHER DEBITS	NUMBER OF ITEMS	SERVICE CHARGE	PRESENT BALANCE
5,101.89	5,214.45	7	8,011.29	65	.00	2,305.05

CHECKS AND OTHER DEBITS

SYMBOL	AMOUNT	DATE PAID	SYMBOL	AMOUNT	DATE PAID
	1,824.78	10/03	664	8.75	10/11
	100.00	10/12	665	54.00	10/13
	120.00	10/17	666	10.00	10/12
	2,245.19	10/18	667	17.10	10/13
514	20.00	10/06	668	40.93	10/14
* 627	15.00	10/07	669	100.00	10/12
* 629	25.00	10/04	670	50.00	10/12
630	35.00	10/05	671	27.00	10/14
* 633	9.25	10/05	672	11.20	10/14
* 636	6.50	10/07	673	20.10	10/17
637	11.82	10/05	674	20.00	10/17
638	25.28	10/05	675	21.27	10/14
639	60.00	10/06	676	50.00	10/19
640	10.00	10/04	677	46.68	10/24
641	26.06	10/04	678	9.18	10/21
642	32.75	10/31	679	17.32	10/21
643	20.00	10/17	680	25.16	10/25
644	10.37	10/10	681	14.28	10/25
645	6.50	10/11	682	20.00	10/25
646	495.00	10/10	683	16.95	10/25
647	296.45	10/06	684	22.24	10/26
648	56.72	10/12	685	32.78	10/27
649	14.04	10/11	686	50.00	10/25
650	24.96	10/07	* 688	30.00	10/31
651	29.95	10/07	689	11.20	10/31
652	67.50	10/10	* 693	296.45	10/31
653	20.00	10/13	* 699	42.05	10/31
654	41.00	10/13	* 705	675.29	10/31
655	28.56	10/10			
656	9.75	10/10			
657	309.88	10/07			
658	91.00	10/11			
659	58.79	10/12			
660	27.26	10/13			
661	35.00	10/06			
662	36.00	10/10			
663	26.00	10/10			

CREDITS DEPOSITS AND BALANCE

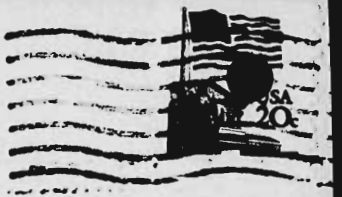
DEPOSITS AND OTHER CREDITS	DATE	BALANCE
	9/30	5,101.89
	10/03	3,277.11
	10/04	3,216.05
	10/05	3,134.70
1,600.00	10/06	4,323.25
	10/07	3,936.96
	10/10	3,263.78
200.00	10/11	3,343.49
	10/12	2,967.98
200.00	10/13	3,008.62
483.33PD	10/14	3,391.55
	10/17	3,211.45
	10/18	966.26
	10/19	916.26
	10/21	889.76
	10/24	843.08
	10/25	716.69
	10/26	694.45
477.83PD	10/27	1,139.50
30.00	10/31	
2,223.29	10/31	2,305.05

A HELPFUL CHECKBOOK BALANCING FORM AND EXPLANATION OF SYMBOLS ARE PROVIDED ON THE REVERSE SIDE.

*** FRAME I14 **

4011 EMP

LAW OFFICES
DE B. PRITCHARD
OFESSIONAL CORPORATION
930 BUHL BUILDING
ROIT, MICHIGAN 48226



Federal Election Committee
Washington, D. C. 20463
Attention: Ms. Judy Thedford

84 DEC 31 A8:22

8504055126

GCC#5975

Redford

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
COUNSELLORS AT LAW
SUITE 801
1901 L STREET, N. W.
WASHINGTON, D. C. 20036
TELEPHONE (202) 457-0160

LUCIEN N. NEDZI

800 FIRST NATIONAL BUILDING
DETROIT, MICHIGAN 48226
TELEPHONE (313) 223-3500

525 NORTH WOODWARD AVENUE
P. O. BOX 309
BLOOMFIELD HILLS, MICHIGAN 48013
TELEPHONE (313) 540-4300

121 EAST ALLEGAN STREET
LANSING, MICHIGAN 48933
TELEPHONE (517) 371-1730

RECEIVED
FEDERAL ELECTION COMMISSION
'84 DEC 17 A9:54

December 17, 1984

Kenneth A. Gross, Esquire
Associate General Counsel
Federal Election Commission
Washington, DC 20463

RE: MUR 1713
First National Bank in
Mount Clemens

Dear Mr. Gross:

As you know we have requested to appear as counsel for the 1st National Bank in Mt. Clemens at the depositions of Messers Harold Allmacher and John Madigan on December 17, 1984. You have advised that the practice of the Federal Election Commission is to exclude all parties and counsel, except counsel for the deponent, from such proceedings.

Inasmuch as we are desirous of and anticipate a conciliation with the FEC in this matter, we have elected not to pursue the issue; however, we reserve the right to object to the introduction of any transcripts of depositions in subsequent proceedings in the event conciliation is not achieved.

Sincerely,

Lucien N. Nedzi

Lucien N. Nedzi
Dickinson, Wright, Moon,
Van Dusen & Freeman

LN/kes

8504051263

GCC# 5914

FEDERAL ELECTION COMMISSION

WASHINGTON, D.C.

In Re: First National Bank in
Mount Clemens, Michigan M.U.R. No. 1713

/

84 DEC 10 P3:36

SUPPLEMENT TO RESPONSE OF
FIRST NATIONAL BANK IN MOUNT CLEMENS
TO SUBPOENA DATED NOVEMBER 1, 1984

First National Bank in Mt. Clemens through its undersigned counsel supplements its response to the subpoena previously served November 1, 1984 by submitting herewith the accompanying documents regarding VISA Account 4224-0377-0000-0064 and those regarding the consumer loan made to J. D. Madigan dated September 19, 1984.

Respectfully submitted,

Dickinson, Wright, Moon
Van Dusen & Freeman
Attorneys for First National
Bank in Mount Clemens

By: Lucien N. Nedzi

Lucien N. Nedzi
1901 L Street, N.W.
Suite 801
Washington, D.C. 20036

Dated: December 10, 1984

3504051264

8504055I265

Consumer Loan Application for

☒ INDIVIDUAL ☐ JOINT ☐ CO-SIGNER

☐ SECURED ☒ UNSECURED

TO
FIRST NATIONAL BANK IN MOUNT CLEMENS
49 MACOMB PLACE
MOUNT CLEMENS, MICHIGAN 48043
(LENDER)

FOR OFFICE USE ONLY
Date Received: 9/19/84
Received By: ☒ In Person ☐ By Phone ☐ By Mail

Dealer | Salesperson | Phone

Amount of Loan: $ 5000.00 | Months: 14 mos. | Purpose: Debt Consolidation

Applicant or Co-Signer Information

Name (Last): Madigan | First: John | Initial: D. | Social Security Number: 703-01-4040 | Date of Birth
Address: 605 Wellington Crescent | Driver's License Number | Phone Number
City: Mt. Clemens | Zip Code: 48043 | County: Macomb | How Long There | Number of Dependents
Previous Address (if less than 5 years at present address)
Employer: First National Bank | Employer's Address | Phone Number
Position: V.P. - Industry & Public Relations | How Long | Take Home Pay: $ ☐ Per Week ☐ Per Month | Average Overtime Pay: $
Previous Employer | How Long There
Other Income* | Source*
Name of Mortgage Holder or Landlord | Monthly Mortgage Payment or Rent Payment: $
Purchase Price of Home: $ | Present Value: $ | Balance Owing: $ | Account Number with Mortgage Holder
Name of Nearest Relative Not Living with You | Relationship
Relative's Address

Co-Applicant Information (If Any)

Name (Last) | First | Initial | Social Security Number | Date of Birth
Address | Driver's License Number | Phone Number
City | Zip Code | How Long There | Number of Dependents | Relationship to Applicant (if any)
Employer | Address | Phone Number
Position | How Long | Take Home Pay: $ ☐ Per Week ☐ Per Month | Average Overtime Pay: $
Previous Employer | How Long There
Other Income* | Source*

Additional Information

* You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Information About: ☐ Applicant ☐ Co-Applicant

Alimony per Month	Child Support per Month	Separate Maintenance per Month
$	$	$

The following are all of the loans or debts I (we) presently owe, including alimony, child support, or separate maintenance payments which I am obligated to make: *(Attach additional sheets if necessary)*

Name of Bank, Company, or Individual Address	Account Number	Original Amount	Current Balance	Monthly Payment	Collateral

Checking Account At: FNB | Type of Account: ☐ Checking ☐ Savings

I (we) warrant the truth of the above information. Further, I (we) recognize that it will be relied upon by the Lender in the final determination of whether to furnish credit to me (us) and hereby authorize the Lender, Credit Bureau, or any other investigative agency employed by the Lender, to investigate the references, statements, or other data herein listed and obtained from me (us) which pertain to my (our) credit and financial responsibility.

Date	Signature of Applicant or Co-Signer	Signature of Co-Applicant
9/19/84	x John D Madigan	

COPYRIGHT 1981 [illegible]

8504055126 3

Collateral Type

☐ New ☐ Used ☐ Automobile ☐ Recreational Vehicle
☐ Boat ☐ Real Estate ☐ Savings Account ☐ Life Insurance Policy
☐ Stock ☐ Mobile Home ☐ Co Signer
☐ Other – Describe _____

Collateral Description

The description should include make, year, length, loan value, selling price, existing liens, serial numbers, name(s) of title holder(s), legal description, license or registration numbers, etc. as may be applicable.

Type of Loan		Account Number	
AMOUNT OF LOAN ➤	$	Cash Sale Price	$
Title and Filing Fee	$	Discount (If Any)	$
FHA Insurance Premium	$	Trade-In	$
LAH Insurance Premium	$	Less Amount Owing	$
CL Insurance Premium	$	Equity	$
Total Insurance Premiums	$	Cash	$
Amount Financed	$	Total Down Payment	$
Interest	$	Unpaid Balance	$
Service Fee	$	Insurance Agent	
Total Charges	$	Agent's Telephone Number	
AMOUNT OF NOTE ➤	$	Agent's Address	
ANNUAL PERCENTAGE RATE	%		
PAYMENTS: Months @ $	and 1 @ $	☐ Fire ☐ Theft ☐ PL&PD	Deductible Amount $
First Payment Due	Date of Contract	Less Payoff On Date	By
☐ Placement of Lien	Closed By	Pay Insurance Premium and Include in Loan	
Permanent Reserve	Temporary Reserve	Dealer Holdback	

Check Number	Amount	Payable To

Loan Approval *(Indicate Conditions of Loan, If Any)*

Date	By	Amount
9/19/84	Albracker	5M

Principal Reason(s) for Adverse Action Concerning Credit

- ☐ Credit Application Incomplete
- ☐ Unable to Verify Credit References
- ☐ Temporary or Irregular Employment
- ☐ Unable to Verify Employment
- ☐ Length of Employment Too Short
- ☐ Insufficient Income
- ☐ Excessive Obligations
- ☐ Unable to Verify Income
- ☐ Inadequate Collateral
- ☐ Too Short a Period of Residence
- ☐ Temporary Residence
- ☐ Unable to Verify Residence
- ☐ No Credit File
- ☐ Open Delinquent Credit Obligations
- ☐ Closed Delinquent Credit Obligations
- ☐ Bankruptcy
- ☐ Garnishment, Attachment, Foreclosure, Repossession, or Suit
- ☐ Insufficient Credit References
  If you have established credit under another name, you may be eligible for credit by calling this office and providing us with additional information.
- ☐ We do not grant credit to any applicant on the terms and conditions you request.
- ☐ Other – Specify _____

Date	By	
		☐ Credit Report Used

FF101 Back

8504055126 7

...eement

...ay this loan to Creditor/Secured Party, according to the terms below.

TRUTH IN LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled.	At this time I have the right to receive an itemization of the Amount Financed. *(Initial here if itemization is wanted)*
15 %	$ 481.42	$ 5,000.00	$ 5,481.42	

MY PAYMENTS

Number of regular payments	Amount of each regular payment	Amount of one final payment *(if different)*	Due date of first payment
14	391.53	-	10-19-84

INSURANCE ...Credit Disability Insurance are not required ... the additional cost by signing below.

Type	Premium	Signature	Signature
Credit Life	N/A	I/We want Credit Life Insurance: X	X
Credit Disability	N/A	I/We want Credit Disability Insurance: X	X

SECURITY ...interest in the following as indicated:

- ☐ The goods or ... purchased
- ☐ Mobile home
- ☐ Securities
- ☐ Other *(Specify)*
- ☐ Motor Vehicle(s)
- ☐ Household Goods
- ☐ Watercraft
- ☒ Unsecured
- ☐ Insurance Policy(ies)
- ☐ Deposit Account(s)

OTHER FEE

Filing Fees	Non-filing Insurance
$	

PREPAYMENT

If I pay off early, I will not have to pay a penalty.

...See additional contract terms below for further ... about prepayment, default, and the right ... maturity of your obligation.

FINANCE CHARGE BEGINS TO ACCRUE AT INTEREST RATE

Interest	Service Fee		Finance Charge	Simple Interest Rate
$ 481.42	N/A	+$	= $ 481.42	15 %

INTEREST RATE AND EARLY PAYMENT REBATE(S). This loan is subject to a simple interest rate which will be assessed on the unpaid balance of the loan. This rate is shown above. The dollar amount shown above in the box entitled "Interest" is the amount of the interest I will pay if I make every scheduled payment on its due date. I may make payments early without penalty; and, if I do, ... a decrease in the interest charged for my ...

If I make a payment later than the due date, there will be an increase in the amount of interest I will pay. Interest to date will be deducted from my payments before any principal reduction. The Service Fee is not refundable. If the final installment is more than 105% of any regular payment, I have the option to pay the deferred interest charge 25 days after the due date of the last regular payment.

COLLATERAL ...interest (mortgage) in the collateral shown below.

Year	Make	Model	Serial Number
Optional Description			

I have given no other collateral for this loan. I promise to keep the collateral in good repair, and I will insure it through a company of my choice for your protection. If I fail to so insure it, you may do so and I agree to pay you for your expense. If I fail to pay you, you may add the expense to the balance owing under this agreement, together with interest at a rate equal to the rate applicable to this agreement, from the date incurred. I promise that the collateral will not be used to violate any law. I will not allow any other lien or security interest to be placed or claimed against the collateral.

DEFAULT. If I do not keep any promise made in this agreement, or if I give you any false information in order to obtain, or while I owe on this loan, I will be in default. If will have to pay you the entire unpaid balance of this loan if I default; and I agree to give you the collateral, if any. You do not lose your rights under this agreement if you delay enforcing them. I agree to pay all reasonable agent or attorney fees incurred by you in collecting the debt evidenced by this agreement or in the taking of the collateral.

SIGNATURE. ... agreement on the date shown below and I acknowledge that I have read it, that I understand ... have received a completely filled-in copy.

Date September 19, 1984	Date
Debtor's Signature X John D. Mulligan	Debtor's Signature X
Street Address 605 Wellington Cresc	City Mt. Clemens
County Macomb	State Michigan
Street Address	City
County	State

CO-SIGNER. I understand that I have full liability and responsibility to pay the loan. You don't have to make any demands on any other person signing this agreement or have to take any steps to repossess any collateral before you ask me to pay. I have read and understand this whole agreement.

Co-Signer's Signature X	Date
Co-Signer's Signature X	Date

CREDITOR / SECURED PARTY

FIRST NATIONAL BANK IN MOUNT CLEMENS
49 MACOMB PLACE
MOUNT CLEMENS, MICHIGAN 48043
PHONE (313) 465-8228

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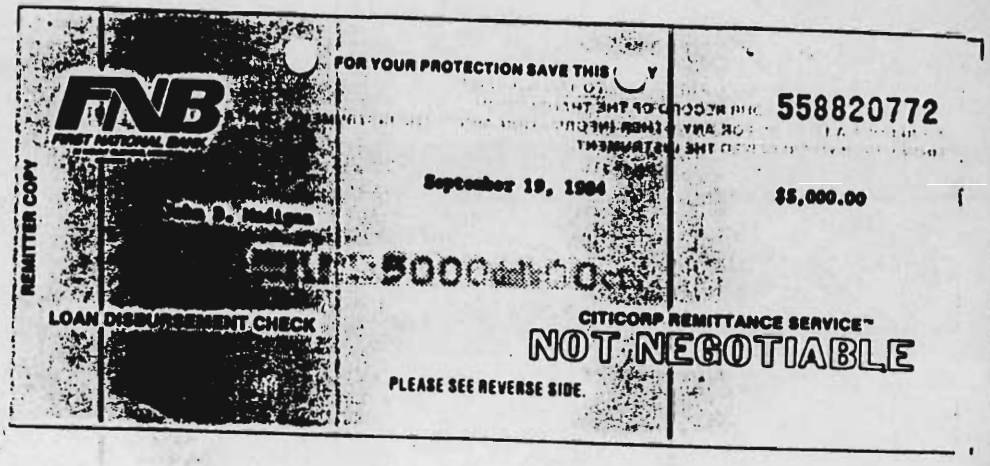
Form FF100 (01/82)

FILE COPY

8504055I268



FNB
FIRST NATIONAL BANK

REMITTER COPY

FOR YOUR PROTECTION SAVE THIS COPY

558820772

September 19, 1984

$5,000.00

D. Hilgen

5000

LOAN DISBURSEMENT CHECK

CITICORP REMITTANCE SERVICE™

NOT NEGOTIABLE

PLEASE SEE REVERSE SIDE.

OPENING DATE

2/25/83

8504055I269

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
04/05/83		10.00	66.15	04/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD VMD	POSTING DATE MO DY	DESCRIPTION			AMOUNT
0325	6620100521284	V	0329	ANNUAL MEMBERSHIP FEE	MT CLEMENS	MI	35.00
0325	1420100442934	V	0329	UIMS TIFFANY PLACE	LANSING	MI	31.15

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	PAYMENT DUE BY BILLING DATE	NEW BALANCE
					OB			FINANCE CHARGES	66.15
			66.15		NB				
VISA ACCOUNT NUMBER		*CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
4224 0377 0000 0064		5000.00	4933.85		OB				10.00
MASTERCARD ACCOUNT NUMBER					NB			04/05/83	04/30/83

NOTICE: See other side for important information.
CARD USED OR MEANS MasterCard and "V" means Visa. A CB means Credit. The amount may include a credit balance. Any Credit Balance is shown as a minus.
NOTICE: Payment of any amount in dispute is not required pending the investigation and settlement of the billing error as provided by Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means the balance is subject to a periodic rate. NB means the balance is not subject to a periodic rate.

G 1

FIRST NATIONAL BANK IN

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	32.00
4224 0377 0000 0056	50000.00	49354.37		OB				DUE DATE
				NB			05/05/83	05/30/83
MASTERCARD ACCOUNT NUMBER								

NOTICE: See other side for important information.
CARD USED: B means BankCard, V means Visa. • "CR" means Credit. • The amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedures prescribed by Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

PDC 102-4399
CC-A-88 (Oct. 1981) (NAT'L)

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW • BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
05/05/83		10.00	102.63	05/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

----

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO –	PERIODIC RATE OVER –	ANNUAL PERCENTAGE RATE UP TO –	ANNUAL PERCENTAGE RATE OVER –
PURCHASES OB				
CASH ADVANCES OB				
PURCHASES NB	1.50%	–	18.0%	–
CASH ADVANCES NB	1.50%	–	18.0%	–

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT •
0330	48390004060960 2548	V	0406	WARDS RTL STORE ;289 MOUNT CLEMENSMI	20.79
0426	4621200163210	V	0426	SANOMS TRANSMISSION FRASER MI	61.08
0426	44360004292910 0548	V	0502	ARK SURPLUS INC MT CLEMENS MI	20.76
0429	51255600	V	0429	PAYMENT THANK YOU	66.15CR

PREVIOUS • BALANCE OB	- PAYMENTS	CREDITS	• PURCHASES	CASH ADVANCES		• FINANCE CHARGE ON PURCHASES	• FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW • BALANCE OF 102.63
					OB				
66.15	66.15		102.63		NB				MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	10.00
4224 0377 0000 0064	5000.00	4897.37		OB				DUE DATE
				NB			05/05/83	05/30/83
MASTERCARD ACCOUNT NUMBER								

NOTICE: See other side for important information.
CARD USED: B means BankCard, V means Visa. • "CR" means Credit. • The amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedures prescribed by Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

PDC 102-4399
CC-A-88 (Oct. 1981) (NAT'L)

G 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/05/83		10.00	190.40	06/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
05	07483900051213138342	V	05 12	WARDS RTL STORE 1289	MOUNT CLEMENS	MI	5.70
05	07483900051213138285	V	05 12	WARDS RTL STORE 128[illegible]	MOUNT CLEMENS	MI	16.56
05	11410200051122017494	V	05 16	BROWNSTONE STUDIOS, INC.	NEW YORK CITY	NY	14.25
05	13662010051705 9	V	05 19	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	34.31
05	13446000052050738040	V	05 20	TOYS R US #726	ROSEVILLE	MI	25.47
05	17443600052524100431	V	05 26	FARBER'S ACE HARDWARE	MT CLEMENS	MI	12.12
05	19446000052554645803	V	05 25	TOYS R US #726	ROSEVILLE	MI	13.49CR
05	20831496008 3258	V	05 23	WALTON-PIERCE CO	GROSSE PTE	MI	54.08
05	20831496008 3260	V	05 23	WALTON-PIERCE CO	GROSSE PTE	MI	39.52
05	26443600060201102152	V	06 03	ARK SURPLUS INC	MT CLEMENS	MI	10.38CR
05	28453500060100308739	V	06 02	STONE CROCK	ST JACOBS	CD	12.26
06	23923420 0	V	06 02	PAYMENT THANK YOU			102.63CR

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
					OB			FINANCE CHARGES	190.40
102.63	102.63	23.87	214.27		NB			MINIMUM PAYMENT	
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU MAY INCREASE CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES		CLOSING DATE OF BILLING PERIOD	10.00
4224 0377 0000 0064		5000.00	4809.60		OB				
MASTERCARD ACCOUNT NUMBER					NB			06/05/83	06/30/83

NOTICE: See other side for important information.
CARD USED: V means Visa; C or [illegible] means [illegible]; [illegible] means [illegible]; [illegible] means [illegible]
NOTICE: Payment of any amount in dispute is not required pending the Federal Verification ... compliance with the billing ... procedure provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

PAC 083 6709
CCA 88 CAN DAN REV 82

H 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
07/05/83	10.00	50.00	809.64	07/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

[redacted]

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES OB				
CASH ADVANCES OB				
PURCHASES NB	1.50%	-	18.0%	-
CASH ADVANCES NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
0601	41270060748630614	V	0608	MINNESOTA FAB #23	MT CLEMENS	MI	30.32
0601	43270006163A428M9L	V	0617	UNION OIL COMPANY	MOUNT CLEMENS	MI	200.14
0603	44600060862242167	V	0608	DESIGNER DEPOT #2000-8	ST CLAIR SHRS	MI	29.10
0604	44600060862144517	V	0608	K MART 4145-9	MT CLEMENS	MI	38.30
0606	44600061565703891	V	0615	FRANKS NURSERY CRFT 9	FRASER	MI	33.80
0608	3425000022455	V	0614	MINERS	BLFD HILLS	MI	9.36
0608	6620100987027	V	0614	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	58.35
0609	44600061465448573	V	0614	K MART 4145-9	MT CLEMENS	MI	17.13
0610	44600061767247187	V	0617	ST CLAIR INN	ST CLAIR M	MI	70.46
0611	44600062369303425	V	0624	ACO INC 916	MT CLEMENS	MI	20.48
0613	41500062407LNKRN4	V	0624	THE CHIPPEWA HTL	MACKINAW ISL	MI	29.97
0618	44600062300448278	V	0624	K MART 4145-9	MT CLEMENS	MI	5.65
0618	44600062802541531	V	0628	FRANKS NURSERY CRFT 9	FRASER	MI	13.69

PREVIOUS BALANCE OB	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OB
					OB				
					NB				MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE + CA ADVANCES	CLOSING DATE OF BILLING PERIOD	
					OB				NEW DUE DATE
MASTERCARD ACCOUNT NUMBER					NB				

NOTICE: See other side for important information.
CARD USED: M means MasterCard V means Visa + CB - com Credit + The amount used to calculate Average Daily Balance for previous month
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's timely investigation of such dispute in accordance with the billing error resolution procedures prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System OB means Old Balance NB means New Balance

PAC 783 6309
CC18B CAN Bank ART 83

G 1

FIRST NATIONAL BANK IN [redacted]

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/05/83		29.00	595.79	08/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

[redacted]

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
0627	44360007010110314 7	V	0706	ARK SURPLUS INC	MT CLEMENS	MI	73.30
0630	44600007111030997 9	V	0711	FRANKS NURSERY CRFT 9	FRASER	MI	24.30
0705	6620100193382	V	0714	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	50.20
0706	29633300	V	0706	PAYMENT THANK YOU			190.40CR
0706	44600007111083923 0	V	0711	K MART 4145-9	MT CLEMENS	MI	18.20
0711	44600007211661068 4	V	0721	K MART 4405-7	FRASER	MI	9.42
0715	6620100594017	V	0719	ST NTL BK MT CLEMENS	MT CLEMENS	MI	200.00
0718	8127200889507	V	0721	MUERS OYSTER HOUSE	DETROIT	MI	92.66
0729	91460008012132255 2	V	0801	LL BEAN MAIL ORDER VIS	FREEPORT	ME	25.00
0729	45100907261370353 2	V	0803	CROCK & BLOCK	SARNIA	CD	22.81
0730	91460008022142107 9	V	0802	LL BEAN MAIL ORDER VIS	FREEPORT	ME	25.00
0802	1562900	V	0802	PAYMENT THANK YOU			619.24CR
0802	45100907280493859 2	V	0804	HOLIDAY INN #21	SARNIA	CD	52.78

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					CB				595.79
809.64	809.64		393.67	200.00	NB		2.12		MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	29.00
4224 0377 0000 0064	5000.00	4404.21	2.12				DUE DATE
				CB			
				NB	141.93	08/05/83	08/30/83

MASTERCARD ACCOUNT NUMBER

NOTICE See other side for important information.
CARD USED 6 means MasterCard V means Visa • CR means Credit • The amount could include Average Daily Balance for previous month
NOTICE Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedures of Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means Old Balance. NB means New Balance.

G 1

FIRST NATIONAL BANK IN
MT. CLEMENS

[redacted]

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

09/05/83	29.00	64.00	710.67	09/30/83	4224 0377 0000 0064	

4224037700000064

$ [redacted]

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

IF MAILED - ALLOW 5 DAYS

MAKE PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND SALES SLIPS AND INQUIRIES TO THIS ADDRESS

FINANCE CHARGES	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES				
CASH ADVANCES				
PURCHASES	1.50%	-	18.0%	-
CASH ADVANCES	1.50%	-	18.0%	-

TRANSACTION DATE	REFERENCE NUMBER	CARD VERIFICATION	POSTING DATE	DESCRIPTION			AMOUNT
0000	4415000818U7H2AXZM	V	0818	STAR THEATER OF FLINT	FLINT	MI	25.00
0530	4102000830221086l9	V	0902	BROWNSTONE STUDIOS,INC.	NEW YORK CITY	NY	12.50CR
0717	4519107264259512l	V	0810	PETRO-CANADA		CD	16.26
0502	4460000809274074S0	V	0809	K MART 4145-9	MT CLEMENS	MI	9.81
0502	4460000809274075l2	V	0809	K MART 4145-9	MT CLEMENS	MI	31.98
0809	04114100	V	0810	ADJUSTMENT			10.18
0516	4436000824231006S8	V	0825	ARK SURPLUS INC	MT CLEMENS	MI	17.66
0822	4401410829U7LE1WTJ	V	0824	VINS OF ROCHESTER	ROCHESTER	MI	7.80
0825	9146000831243352S5	V	0831	LL BEAN MAIL ORDER VIS	FREEPORT	ME	50.00CR
0824	4460000831404409l1	V	0831	TOYS R US #726	ROSEVILLE	MI	7.62
0827	6620100349144	V	0901	STEINMANN LTD	MT CLEMENS	MI	13.52
0829	9146000831243304S5	V	0831	LL BEAN MAIL ORDER VIS	FREEPORT	ME	25.00

YOUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	NEW BALANCE
					CR			710.67
395.79		62.50	146.85		DB	9.72	2.93	
YOUR ACCOUNT NUMBER		YOUR CREDIT LIMIT	THIS PERIOD'S CYCLE OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE + CASH ADVANCES	PAYMENT DUE DATE OR BILLING PERIOD	NEW BALANCE
4224 0377 0000 0064		5000.00	4/29/83	12.65	DB	648.24	182.12	5/25/83	849.30

[redacted]

E 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
10/05/83		57.00	1146.29	10/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

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1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	JB				
CASH ADVANCES	OB				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
10014460001005614025 25		V	1005	K MART 4145-9	MT CLEMENS	MI	18.33
10014153200940346		V	1004	PATRICK OGRADY .NC	ST CLAIR SHRS	MI	54.30
09274460001003603107 40		V	1003	KAY BAUM	GROSSE PTE	MI	37.42
09274460001003603107 41		V	1003	KAY BAUM	GROSSE PTE	MI	20.79
09279460000930598019 44		V	0930	FARMER JACK HOME CTRE	MT CLEMENS	MI	11.19
09169460000920533055 80		V	0920	TOYS R US #726	ROSEVILLE	MI	25.94
09134621200782500		V	0914	SANOMS TRANSMISSION	FRASER	MI	621.92
0909927579600		V	0909	PAYMENT THANK YOU			400.79CR
08244460000907429012 28		V	0907	KIDDIELAND #140	ST CLAIR SHRS	MI	39.76

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OB				1146.29
710.67	400.79		829.65		MB	6.56	.20		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE + CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	57.00
4224 0377 0000 0064		5000.00	3853.71	6.76	OB				DUE BY
					MB	437.25	13.96	10/05/83	10/30/83
MASTERCARD ACCOUNT NUMBER									

NOTICE See other side for important information.
CARD USED 4X means MasterCard and V means Visa • "CR" means Credit • The amount is an Include Average Daily Balance for previous month
NOTICE: Payment of any amount in dispute is not required pending the Federal Institution's compliance with the billing error resolution procedure provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. MB means New Balance.

PSC FB2 4/83
CC-A 88 ORM Dual Act 82

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
11/05/83		21.00	425.09	11/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

[redacted]

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES OB				
CASH ADVANCES OB				
PURCHASES NB	1.50%	-	18.0%	-
CASH ADVANCES NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT *
10311	46000110409102504	V	1104	STEWART FABRICS	BIRMINGHAM	MI	10.73
1102	07033300	V	1102	PAYMENT THANK YOU			705.29CR
1021	1222800631039	V	1028	RODNICK WICKER	WARREN	MI	20.75
1017	60240010276439700 1	V	1027	WOMANS WRLD SHPS 2702	STERLING HGTS	MI	127.29
1014	40400010 24VPE7BBJH	V	1025	BW WATERFRONT INN	TRAVERSE CITY	MI	28.40
1013	4860100684376	V	1020	HOTEL DOHERTY INC	CLARE	MI	21.25
1012	3624900012994	V	1013	BAYBERRY HILL CLASSICS	GR PTE	MI	38.48
092	46000101164840408	V	1011	ACO INC 916	MT CLEMENS	MI	6.66
1004	46000101164141771	V	1011	ARDAN #61 A	MT CLEMENS	MI	20.56
1004	46000101164141761	V	1011	ARDAN #61 A	MT CLEMENS	MI	33.18CR
1010	48187700	V	1010	PAYMENT THANK YOU			309.88CR
1001	46000100762909800	V	1007	ARDAN #61 A	MT CLEMENS	MI	33.18

PREVIOUS * BALANCE OF	PAYMENTS	CREDITS	* PURCHASES	CASH ADVANCES		* FINANCE CHARGE ON PURCHASES	* FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGE*	* NEW BALANCE OF
					OB				425.09
1146.29	1015.17	33.18	307.30		NB	19.85			MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE * PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	21.00
4224 0377 0000 0064	5000.00	4574.91	19.85				DUE DATE
				1323.46		11/05/83	11/30/83

MASTERCARD ACCOUNT NUMBER

NOTICE See other side for important information.
CARD USED as means MasterCard V means Visa • CR means Credit • The amount could include Average Daily Balance for previous month
NOTICE Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedure provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System OB means Old Balance NB means New Balance

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CCA BRCOM Rev1 A11 83

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MT. CLEMENS, MI 48043

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CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER

4224 0377 0000 0056	60000.00	3618.65	78.63	CB			DUE DATE
				MB	3242.19	12/05/83	12/30/83

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CASH LIMIT: If it means MasterCard, V means Visa, + "CR" means Credit, + This amount would include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedure provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means Old Balance, MB means New Balance.

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FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

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[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	AMOUNT PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
12/05/83			757.47	12/30/83	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE AND CP	REFERENCE NUMBER	CARD USED	POSTING DATE AND CP	DESCRIPTION			AMOUNT +
				INTEREST BILLED IN 1983 $ 48.11			
1130	46000120527005789	V	1205	TOYS R US #7206	ROSEVILLE	MI	63.20
1201	6620100442247	V	1205	FST NTL BK MT CLEMENS	MT CLEMENS	MI	900.00
1125	436001201011011 88	V	1202	FARBER'S ACE HARDWARE	MT CLEMENS	MI	5.47
1128	46000120225404955	V	1202	K MART 4145-9	MT CLEMENS	MI	5.07
1202	32746300	V	1202	PAYMENT THANK YOU			425.09CR
1128	6620100193504	V	1201	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	9.98
1128	6620100193503	V	1201	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	74.82
1201	17010500	V	1201	PAYMENT THANK YOU			450.00CR
1125	46000112922540355	V	1129	BED BATH & LINEN STORE	GROSSE PTE	MI	7.80
1119	436001125230 1434	V	1128	ARK SURPLUS INC	MT CLEMENS	MI	17.66
1119	46000112319207269	V	1125	K MART 4145-9	MT CLEMENS	MI	18.30

PREVIOUS BALANCE OF	- PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADV'S	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
					CB				
					MB				MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
				CB				DUE DATE
				MB				

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CASH LIMIT: If it means MasterCard, V means Visa, + "CR" means Credit, + This amount would include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedure provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means Old Balance, MB means New Balance.

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FIRST NATIONAL BANK IN
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49 MACOMB ST.
MT. CLEMENS, MI 48043

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CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
01/05/84		92.00	1844.22	01/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES OB				
CASH ADVANCES OB				
PURCHASES NB	1.50%	-	18.0%	-
CASH ADVANCES NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
				********** INTEREST BILLED IN 1983 $ 48.11 **********	
01 03	6620100151496	V	01 05	FST NTL BK MT CLEMENS MT CLEMENS MI	600.00
12 14	4600012284321 0033	V	12 28	ACO INC 916 MT CLEMENS MI	40.88
12 17	4600012284321 0017	V	12 28	ACO INC 916 MT CLEMENS MI	23.91CR
12 16	4600012234110 7640	V	12 23	A J FOLAND & CO #4 MT CLEMENS MI	71.57
12 21	6620100811653	V	12 23	FST NTL BK MT CLEMENS MT CLEMENS MI	250.00
12 05	6560400318831	V	12 20	CRAFTS ORCHARD & CIDER MT CLEMENS MI	31.20
12 16	3628500325197	V	12 20	RAINBOWS END INC STERLING HTS MI	6.18
12 07	4600012133250 7529	V	12 13	FRANKS NURSERY/CRFT 92 CLINTON TWP MI	24.33
12 12	9225001213475 10261	V	12 13	SERVICE MERCHANDISE 531 STERLING HGHTMI	25.85
12 12	9225001213475 10270	V	12 13	SERVICE MERCHANDISE 531 STERLING HGHTMI	6.80
12 04	4600012092970 2778	V	12 09	FRANKS NURSERY CRFT 9 FRASER MI	15.15

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	= NEW BALANCE BY DOING THE CALCULATIONS ON THE REVERSE SIDE	= NEW BALANCE OF
					OB			FINANCE CHARGES	
					NB				= AMOUNT OF PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
							DUE DATE

MASTERCARD ACCOUNT NUMBER

NOTICE See other side for important information.
CARD USED IS means MasterCard V means Visa CB means Credit Card. The Annual Percentage Rate is the Average Daily Balance Periodic Rate times 365.
NOTICE Payment of any amount in excess of that required pertaining to the finance charge may be applied to unpaid principal. See paragraph of Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

PSC 982 8709
CC-BB/CRN DUAL KEY 82

G 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.

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FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
02/05/84		85.00	1711.20	02/28/84	4224 0377 0000 0064	

4224037700000064

☐ NEW ADDRESS OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN B RADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

[redacted]

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
				********** INTEREST BILLED IN 1983 $ 48.11 **********			**********
	D202562490035804 5	V	D203	BAYBERRY HILL CLASSICS GR PTE		MI	104.00CR
	D12761270002014783327 8	V	D202	MINNESOTA FAB #23	MT CLEMENS	MI	19.76
	D202180681 00	V	D202	PAYMENT THANK YOU			245.36CR
	D11744600001316410598 9	V	D131	ACO INC 916	MT CLEMENS	MI	15.89
	D12753124200582862	V	D130	DON GOOLEY CADILLAC	HARPER WOODS	MI	33.00
	D12783149600622076	V	D130	WALTON-PIERCE CO	GROSSE PTE	MI	49.92CR
	D12594360001250008493 3	V	D126	CROWLEY-UNIVMALL 006	WARREN	MI	24.65
	D12594360001250023125 2	V	D126	CROWLEY-UNIVMALL 069	WARREN	MI	20.80
	D12091020001202600017 6	V	D124	LILLIAN VERNON CORP.	MOUNT VERNON	NY	21.03
	D11183149600643494	V	D119	WALTON-PIERCE CO	GROSSE PTE	MI	49.92
	D11185624900714782	V	D119	BAYBERRY HILL CLASSICS GR PTE		MI	104.00

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADV'S	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					CB				
					MB				MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY HAVE AVAILABLE CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
				CB				DUE DATE
				MB				
MASTERCARD ACCOUNT NUMBER	NOTICE: See other side for important information. CARD USED: M means MasterCard, V means Visa, + "CR" means Credit, + the amount could include Average Daily Balances for previous month. NOTICE: Payment of any amount in dispute is not required pending the Personal Institution's compliance with the billing error resolution procedures prescribed by Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means Old Balance, MB means New Balance							

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MT. CLEMENS
49 MACOMB ST.
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MASTERCARD ACCOUNT NUMBER	NOTICE See other side for important information. CARD USED M means MasterCard V means Visa • CR means Credit • The amount used include Average Daily Balance for previous month. NOTICE Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedure prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System OB means Old Balance NB means New Balance

PAC 102 6709 CC 88 CRN DMAI MAY 82

G 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW • BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
03/05/84		162.00	3250.98	03/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO –	PERIODIC RATE OVER –	ANNUAL PERCENTAGE RATE UP TO –	ANNUAL PERCENTAGE RATE OVER –
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	–	18.0%	–
CASH ADVANCES	NB	1.50%	–	18.0%	–

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT •
02 21	43119402280551 0018	V	02 29	SANDY HOOK CRAB HOUSE	MATLACHA	FL	25.45
02 28	76134600	V	02 28	PAYMENT THANK YOU			344.05CR
02 22	6620100532214	V	02 27	FST NTL BK MT CLEMENS	MT CLEMENS	MI	440.00
02 24	6620100550093	V	02 27	ANNUAL MEMBERSHIP FEE	MT CLEMENS	MI	35.00
02 16	6620100703010	V	02 17	FST NTL BK MT CLEMENS	MT CLEMENS	MI	400.00
02 07	44600002150214 7930	V	02 15	STEWART FABRICS	BIRMINGHAM	MI	14.67
02 09	9436002099024 6376	V	02 10	CROWLEY-STR HT 069	STERLING HGTS	MI	20.80CR
02 07	6620100856752	V	02 09	FST NTL BK MT CLEMENS	MT CLEMENS	MI	230.00
02 08	3149600876910	V	02 09	WALTON-PIERCE CO	GROSSE PTE	MI	24.96
01 24	43270002066211 2867	V	02 06	MR. K TRAVEL SERVICE	MT CLEMENS	MI	348.00
01 24	43270002066311 2866	V	02 06	MR. K TRAVEL SERVICE	MT CLEMENS	MI	348.00

PREVIOUS BALANCE OF •	PAYMENTS	CREDITS	• PURCHASES	CASH ADVANCES		• FINANCE CHARGE ON PURCHASES	• FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE TO AVOID ADDITIONAL FINANCE CHARGES	• NEW BALANCE OF
					OB				3250.98
1711.20	344.05	20.80	796.08	1070.00	NB	12.24	26.31		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	162.00
4224 0377 0000 0064		5000.00	1749.02	38.55	OB				DUE DATE
					NB	816.19	1754.50	03/05/84	03/30/84

MASTERCARD ACCOUNT NUMBER	NOTICE See other side for important information. CARD USED M means MasterCard V means Visa • CR means Credit • The amount used include Average Daily Balance for previous month. NOTICE Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedure prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System OB means Old Balance NB means New Balance

PAC 102 6709 CC 88 CRN DMAI MAY 82

4224 0377 0000 0056	50000.00	48170.75	198.28	OB					DUE DATE
				NB	3218.69			04/05/84	04/30/84

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information
CARD USED: A means MasterCard V means Visa. • "CR" means Credit. • The amount can't include Average Daily Balance for previous month
NOTICE: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedures prescribed by Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance

PSC 102-6/80 CCA 80 (6/84) DMA 087 80

F 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

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[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW • BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
04/05/84		135.00	2714.22	04/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT •
0330	12064200	V	0330	PAYMENT THANK YOU	796.08CR
0316	34311940315074117 60	V	0316	BANK OF THE ISLANDS SANIBEL FL	200.00

PREVIOUS • BALANCE OF	PAYMENTS	CREDITS	• PURCHASES	CASH ADVANCES		• FINANCE CHARGE ON PURCHASES	• FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW • BALANCE OF
					OB				2714.22
3250.98	796.08			200.00	NB	32.16	27.16		MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	135.00
4224 0377 0000 0064	5000.00	2285.78	59.32	OB				DUE DATE
				NB	2144.45	810.71	04/05/84	04/30/84

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information
CARD USED: A means MasterCard V means Visa. • "CR" means Credit. • The amount could include Average Daily Balance for previous month
NOTICE: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedures prescribed by Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance

PSC 102-6/80 CCA 80 (6/84) DMA 087 80

4224 0377 0000 0056	50000.00	41684.89	161.72	CB		
				NB	10781.72	05/05/84 05/30/84

MASTERCARD ACCOUNT NUMBER

NOTICE See other side for important information
CARD USED M means MasterCard V means Visa CB means Credit NOTICE Payment of any amount in dispute is not required pending the investigation, correspondence or the billing error as set forth in Regulation Z issued by the Board of Governors of the Federal Reserve System OB means Old Balance NB means New Balance

PSC 102 0/00 CC A 80 CAN DUAL BAY

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[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
05/05/84		132.00	2649.97	05/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO -	OVER -	UP TO -	OVER -
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

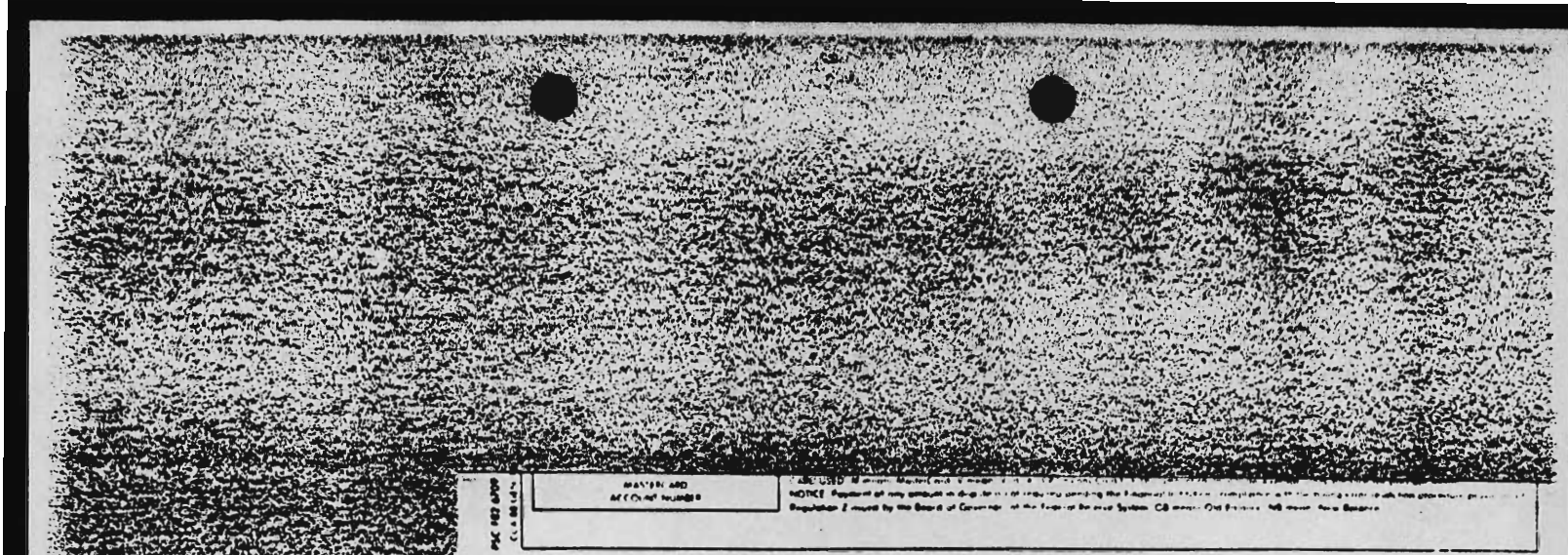
TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
0502	80417186	V	0503	LEAP YEAR INTEREST ADJUSTMENT			1.33CR
0501	77145300	V	0501	PAYMENT THANK YOU			200.00CR
0403	44600004213750 7337	V	0423	ACO INC 916	MT CLEMENS	MI	13.16
0414	04014004167 4615373	V	0416	SERVICE MERCHANDISE	ROSEVILLE	MI	20.77
0330	44600004093144 7754	V	0409	ST CLAIR INN	ST CLAIR M	MI	50.92
0331	44600004062991 0118	V	0406	K MART 4145-9	MT CLEMENS	MI	12.77

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	AMOUNT PAST DUE AFTER BILLING PERIOD	NEW BALANCE OF
					OB			FINANCE CHARGES	2649.97
2714.22	200.00	1.33	97.62		NB	20.78	18.68		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	132.00
4224 0377 0000 0064		5000.00	2350.03	39.46	OB				DUE DATE
					NB	1385.49	1245.83	05/05/84	05/30/84

MASTERCARD ACCOUNT NUMBER

NOTICE See other side for important information
CARD USED M means MasterCard V means Visa CB means Credit NOTICE Payment of any amount in dispute is not required pending the investigation, correspondence or the billing error as set forth in Regulation Z issued by the Board of Governors of the Federal Reserve System OB means Old Balance NB means New Balance

PSC 102 0/00 CC A 80 CAN DUAL BAY 02



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MT. CLEMENS
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[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/05/84		136.00	2731.18	06/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

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1 313 465 2400

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND INQUIRIES, ADJUSTMENTS, TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO -	OVER -	UP TO -	OVER -
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD UNIT	POSTING DATE MO DY	DESCRIPTION	AMOUNT
0529	92910500	V	0529	PAYMENT THANK YOU	132.00CR
0514	4600005235870 1037	V	0523	K MART 4145-9 MT CLEMENS MI	12.28
0518	4620700221473	V	0521	BROWNIES BAR INC ST CLAIR SHRS MI	32.27
0426	4600005155320 7554	V	0515	THE CANDLE FACTORY TRAVERSE CITY MI	25.79
0426	4600005074680 3465	V	0507	HOLIDAY INN TRAVERSE CITY MI	102.70

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	ON CASH ADVANCES	= NEW BALANCE FINANCE CHARGES	= NEW BALANCE
					OB				2731.18
2649.97	132.00		173.04		NB	23.62	16.55		
VISA ACCOUNT NUMBER		+ OUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	+ CASH ADVANCES	BILLING PERIOD	MINIMUM PAYMENT DUE
4224 037[illegible] 0000 0064		5000.00	2268.82	40.17	*				136.00
MASTERCARD ACCOUNT NUMBER					NB	1575.19	103.51	06/05/84	06/30/84

NOTICE See other side for important information.
CARD USED M means MasterCard V means Visa
NOTICE Payment of any amount in dispute is not required pending the inquiry or investigation, compliance with any billing error resolution procedure, or payment under Regulation Z issued by the Board of Governors of the Federal Reserve System.

11 1

MT. CLEMENS, MI 48043

07/05/84	136.00	321.00	3706.88	07/30/84	4224 0377 0000 0064	

4224037700000064

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

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FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
0629	5149600103033	V	0703	WALTON-PIERCE CO	GROSSE PTE	MI	54.08
0623	4831000628U8G0ZTBM	V	0628	THE KNIGHT CAP	LANSING	MI	38.75
0622	2620100541031	V	0627	CLARKES CHILDRENS SHOP	MT CLEMENS	MI	37.43
0611	8390006201712O744	V	0620	WARDS RTL STORE 1289	MOUNT CLEMENS	MI	91.00
0607	4460000061401038446	V	0614	K MART 4405-7	FRASER	MI	28.41
0608	6620100770017	V	0612	FST NTL BK MT CLEMENS	MT CLEMENS	MI	600.00
0601	4460000060767404598	V	0607	FRANKS NURSERY CRFT 9	FRASER	MI	10.34
0602	4821000074515	V	0607	HOLIDAY INN	MIDLAND	MI	53.35
0522	4460000060666539124	V	0606	ACO INC 916	MT CLEMENS	MI	11.22

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE		NEW BALANCE	
							FINANCE CHARGES	3706.88
2731.18			324.58	600.00	27.20	23.92		
ACCOUNT NUMBER				TOTAL FINANCE CHARGE				321.00
4224 0377 0000 0064	5000.00	1293.12	51.12		1813.52	1594.86	07/05/84	07/30/84

WAIVER AND ACCOUNT NUMBER

PSC 782 8/79

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07/05/84		59.00	1185.27	07/30/84	4224 0377 0000 0072

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FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/05/84		192.00	3846.02	08/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

[redacted]
[redacted]

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BANKCARD CENTER
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MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
0803	09009300	V	0803	PAYMENT THANK YOU			321.00CR
0719	4600008023190898 2	V	0802	FARMER JACK HOME CTRE	MT CLEMENS	MI	7.71
0715	4839007232022828 8	V	0723	WARDS RTL STORE 1289	MOUNT CLEMENS	MI	16.62
0708	4460000720320560 8	V	0720	FRANKS NURSERY CRFT 9	FRASER	MI	7.31
0715	4897000720BE4AAB4 7	V	0720	SHOWCASE OF FINE 158	STERLING HTS	MI	40.98
0718	6620100191541	V	0720	FST NTL BK MT CLEMENS	MT CLEMENS	MI	400.00
0711	5425000775814	V	0717	MINERS	BLFD HILLS	MI	14.56
0717	5425000775818	V	0717	MINERS	BLFD HILLS	MI	29.12CR
0713	6146000716198201 5 4	V	0716	CARROLL REED - MAIL OD	NORTH CONWAY	NH	85.40
0627	5425000473505	V	0706	MINERS	BLFD HILLS	MI	30.42
0706	64815700	V	0706	PAYMENT THANK YOU			173.04CR

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OB				3846.02
3706.88	494.04	29.12	203.00	400.00	NB	33.08	26.22		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	192.00
4224 0377 0000 0064		5000.00	1153.98	59.30	OB				DUE DATE
					NB	2205.81	1748.41	08/05/84	08/30/84

MASTERCARD ACCOUNT NUMBER

NOTICE See other side for important information.
CARD USED M means MasterCard and V means Visa. + CB means Credit. + The amount used includes Average Daily Balance for pre- month.
NOTICE Payment of any amount or grace is not required pending the finance charge in compliance with the billing error resolution procedure provided by Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

PSC 903 0709 CC-0 BB CAN DUAL AUG 82

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FIRST NATIONAL BANK IN [redacted]

G 1

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MT. CLEMENS
49 MACOMB ST.
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CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
09/05/84		188.00	3767.75	09/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAKE PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

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FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE AND CR	REFERENCE NUMBER	CARD USED	POSTING DATE AND CR	DESCRIPTION		AMOUNT
08314399000905 20NYT8H6		V	0905	FOOT LOCKER 30072417	STERLING HTS MI	29.02
090509818100		V	0905	PAYMENT THANK YOU		192.00CR
08259460000830 48848402		V	0830	TOYS R US #7213	STERLING HTS MI	18.36
08254460000829 47548504		V	0829	K MART 4145-9	MT CLEMENS MI	7.25

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE PURCHASES	FINANCE CHARGE CASH ADVANCES	NEW BALANCE	NEW BALANCE
								FINANCE CHARGES	3767.75
3846.02	192.00		54.63			35.12	23.98		
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU MAY HAVE AMOUNT OF CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	BILLING PERIOD	188.00
4224 0377 0000 0064		3000.00	1232.25	59.10					
MASTERCARD ACCOUNT NUMBER						2341.68	1598.70	09/05/84	09/30/84

NOTICE: See other side for important information.
CARD USED: B means MasterCard; V means Visa; CB means Citicorp; * the amount used in the Average Daily Balance
NOTICE: Payment of any amount by check that is not received pending the finder of the balance ... with the billing rights ...
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MT. CLEMENS, MI 48043

[redacted]

[redacted]

STATEMENT DATE OR BILLING PERIOD	PAST DUE	FINANCE CHARGE	NEW BALANCE	PAYMENT DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
10/05/84		10.00	57.12	10/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAKE PAYMENT TO

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MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

[redacted]
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USE FOR ALL ALWAYS TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANSACTION DATE	REFERENCE NUMBER	CARD USED	POSTING DATE	DESCRIPTION			AMOUNT
0921	46000092764441521	V	0927	FRANKS NURSERY CRFT 9	FRASER	MI	30.61
0922	46000092764440481	V	0927	FRANKS NURSERY CRFT 9	FRASER	MI	8.30
0922	46000092764440498	V	0927	FRANKS NURSERY CRFT 9	FRASER	MI	7.05
0828	46000091556043229	V	0925	ACO INC 916	MT CLEMENS	MI	10.17
0917	897000924BUDXKZP7	V	0924	SHOWCASE OF FINE 158	STERLING HTS	MI	87.99
0919	99553600	V	0919	PAYMENT THANK YOU			3882.19CR
0909	46000091456112104	V	0914	K MART 4145-9	MT CLEMENS	MI	16.94
0905	3125100466141	V	0907	PERSNICKETY PEDLAR LTD	GROSSE PTE FM	MI	10.50

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE		PAYMENT DUE DATE OR END OF FREE PERIOD	NEW BALANCE OF
						On Purchases	On Cash Advances	FINANCE CHARGE	57.12
3767.73	3882.19		171.36		NB				MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	NEW BALANCE AFTER THIS POSTING	TOTAL FINANCE CHARGE		PURCHASES Avg. Daily Balance	CASH ADVANCES Avg. Daily Balance	STMT. DATE OF BILLING PERIOD	10.00
4224 0377 0000 0064		5000.00	4942.88		OB				DUE DATE
					NB			10/05/84	10/30/84
MASTERCARD ACCOUNT NUMBER									

INCREASE (see other side for important information)
CASH ADVANCES (If more than one rate is shown, this is the amount to be assigned Average Daily Balance for each rate shown)
INCREASE (Payment of any amount in excess of minimum required permits the finance charge on balance to be reduced in accordance with the terms of the Bank's Customer Agreement.) Issued by the Board of Governors of the Federal Reserve System OB-Issued by Old Bank NB-Issued by New Bank

PAC 787 6709

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MT. CLEMENS, MI 48043

[redacted]

[redacted]

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49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	AMOUNT PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
11/05/84		12.00	246.33	11/30/84	4224 0377 0000 0064	

4224037700000064

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ [redacted]
ENTER AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
605 WELLINGTON CRES
MT. CLEMENS, MI 48043

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BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.5000%	-	18.0000%	-
CASH ADVANCES	NB	1.5000%	-	18.0000%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
10 26	4460001101158455 19	V	11 01	FRANKS NURSERY CRFT 9	FRASER	MI	27.41
10 31	20916700	V	10 31	PAYMENT THANK YOU			57.12CR
10 18	4460001026118012 18	V	10 26	FRANKS NURSERY/CRFT 92	CLINTON TWP	MI	10.63
10 13	4460001022090419 10	V	10 22	THE CANDLE FACTORY	TRAVERSE CITY	MI	29.12
10 20	3149600963871	V	10 22	WALTON-PIERCE CO	GROSSE PTE	MI	18.72
10 17	3149600632017	V	10 18	WALTON-PIERCE CO	GROSSE PTE	MI	90.48
10 11	4860100263236	V	10 17	HOTEL DOHERTY INC	CLARE	MI	24.99
10 16	3125100453166	V	10 17	PERSNICKETY PEDLAR LTD	GROSSE PTE FM	MI	9.88
10 09	4460001011026403 21	V	10 11	FARMER JACK HOME CTRE	MT CLEMENS	MI	35.10

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW + BALANCE OF
					OB				246.33
57.12	57.12		246.33		NB				MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	12.00
4224 0377 0000 0064		5000.00	4753.67		OB				DUE DATE
					NB			11/05/84	11/30/84
MASTERCARD ACCOUNT NUMBER									

NOTICE: See other side for important information.
CARD USED: A means MasterCard; V means Visa. + "CR" means Credit. + The amount used includes Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the finance[illegible] in accordance with the billing error resolution procedures prescribed by Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means [illegible]. NB means New Balance.

PIC 900-4309
CC 6.6.84 RMM REV 88

G 1

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

December 6, 1984

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

RE: MUR 1713

Dear Mr. Nedzi:

This letter is to acknowledge your phone call of November 28, 1984, in which you requested to postpone the depositions of Mr. Allmacher and Mr. Madigan which were scheduled for that day. In your conversation, you requested that the depositions be rescheduled in two weeks for December 12, 1984. This letter is to confirm the rescheduling of the depositions of Mr. Allmacher for Wednesday, December 12, 1984, at 10:00 a.m. and Mr. Madigan on Wednesday, December 12, 1984, at 2:00 p.m. Please note that Mr. Madigan's testimony has been moved up one hour.

Also, enclosed is an invoice from Milton Reporting, Inc. in the amount of $75 for an appearance fee which you agreed to pay. Due to the short notice we received from you to change the date of the depositions, we were unable to contact the court reporter and cancel before her arrival.

If you have any questions, please contact Judy Thedford at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

Enclosure
Invoice

8504051290

GC#5839

Milton Reporting, Inc.
General Stenotype Reporting
Suite 301
1601 Connecticut Ave., N.W.
Washington, D.C. 20009

Phone:
202-833-8888
202-833-8889
Tax Identification No.: 52-0966120

Notary Public
D.C. - Va. - Md.

November 28, 1984

INVOICE NUMBER
2309
THIS NUMBER MUST ACCOMPANY YOUR PAYMENT AND BE SHOWN ON ALL CORRESPONDENCE

Gary Johansen, Esq.
Federal Election Commission
1325 K Street, N.W.
Seventh Floor
Washington, D. C. 20463

KH

PAYMENT DUE IN 30 DAYS FROM DATE OF INVOICE TO AVOID FINANCE CHARGE

Date		
1984		
Nov. 28	Appearance fee, depositions at 10:00 and 3:00 cancelled after reporter arrived	75.00
	Total:	75.00

SEND COPY OF INVOICE WITH CHECK OR DRAFT

ORIGINAL

8504055129

84 NOV 29 AM 8:05

FEDERAL ELECTION COMMISSION

MUR 1914

Conciliation materials

Pre-Brief report

Routing slips

Checking account number

The above-described material was removed from this file pursuant to the following exemption provided in the Freedom of Information Act, 5 U.S.C. Section 552(b):

___	(1) Classified Information	✓	(6) Personal privacy
___	(2) Internal rules and practices	___	(7) Investigatory files
✓	(3) Exempted by other statute	___	(8) Banking Information
___	(4) Trade secrets and commercial or financial information	___	(9) Well Information (geographic or geophysical)
✓	(5) Internal Documents		

Signed Maura E White

date 9-10-85

FEC 9-21-77

18504055-2922

FEDERAL ELECTION COMMISSION

WASHINGTON, D.C.

RECEIVED
OFFICE OF THE
GENERAL COUNSEL
GCC#5735
84 NOV 20 AM 11:36

In Re: First National Bank in Mount Clemens, Michigan

M.U.R. No. 1713

The First National Bank in Mount Clemens through its undersigned counsel submits the following response to the Federal Election Commission's subpoena heretofore served upon it in care of its counsel Lucien N. Nedzi:

1. Subpoena Requests: Minutes of the First National Bank in Mount Clemens Board of Directors' Meeting at which:

(a) Bonuses granted to Harold Allmacher, Jr. on September 3, 1982, and April 15, 1983, were discussed;

(b) Any discussion of VISA account 4870-201-047208 occurred;

(c) Any discussion of VISA account 4870-201-055805 in the name of John Madigan occurred;

(d) Any discussion relating to the making of political contributions by the Bank, its officers, its employees or its agents occurred.

Response:

(a) Minutes of the Board of Directors' Meeting, August 12, 1982 and March 24, 1983 are attached. Also enclosed are Members of the Board of Directors' Meeting of September 22, 1983.

(b) Such a discussion does not appear in any minutes of the meetings of the Board of Directors.

(c) Such a discussion does not appear in any minutes of the meetings of the Board of Directors.

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(d) The only minutes of the Board of Directors which reference the subject are dated July 26, 1984. These minutes are attached.

2. Request: The monthly statements for VISA account 4870-201-047208 from its inception to its closing.

Response: Copies of these statements, made from the original microfiche records, are attached.

3. Request: The monthly statements for VISA account 4870-201-055805 from its inception to its closing.

Response: Copies of these statements, made from the original microfiche records, are attached.

4. Request: All documents relating to VISA account 4870-201-047208.

Response: The only other documents the Bank is aware of which are responsive to this request are those which Mr. Allmacher submitted to the Federal Election Commission as an exhibit to his Responses to the Federal Election Commission's Interrogatories, which Responses were filed July 16, 1984.

5. Request: All documents relating to VISA account 4870-201-055805.

Response: The only other document which the Bank is aware of which is responsive to this request is attached.

6. Request: All documents concerning the making of political contributions by the Bank, its officers, its employees, and its agents.

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Response: To the knowledge of the bank, no documents meeting this description for any period prior to July 26, 1984 exists, except as referenced above. Since the action of the Board of Directors referenced in its minutes of July 26, 1984 a political action committee for the bank has been established. A good deal of documentation has been created in connection therewith and copies of such documentation will be made available if requested.

Respectfully submitted,

DICKINSON, WRIGHT, MOON,
VAN DUSEN & FREEMAN
Attorneys for First National
Bank in Mount Clemens

By: _____
Lucien N. Nedzi
1901 L. Street N.W.
Suite 801
Washington, D.C. 20036
(202) 457-0160

Dated: November 14, 1984

8504051295

MINUTES OF THE MEETING
OF THE BOARD OF DIRECTORS
AUGUST 12, 1982

The regular meeting of the Board of Directors of the First National Bank in Mt. Clemens was called to order by Mr. John Matthews, Chairman of the Board on Thursday, August 12, 1982 at 4 p.m. Members present were Mr. Matthews, Mr. Anton, Mr. Guldemond, Mr. Jeannette, Mr. Madigan, Mr. Mercier, Mr. Neely, and Mr. Valentine. Members absent: Mr. Kehrig and Mr. Mulso. Also in attendance were Mr. Allnacher, Executive Vice President; Mr. Johnson, Senior Vice President; and Mr. Peppler, Cashier.

Prior Minutes

The minutes of the previous meeting of the Board of Directors of July 21, 1982, were accepted as read. Ayes: Anton, Guldemond, Jeannette, Madigan, Mercier, Neely, and Valentine. Nayes: None.

Marketing Committee Meeting of 7/29/82

Allnacher Appointed C.E.O.

Pleuman Leave of

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Absence

George
Priehs
Loan
Request

Kehrig
Loan
Request

Building
Committee
Minutes
of
8/12/82

ALCO
Committee
Minutes
of 8/28/82

Valentine Allnacher Bonus

Motion was made by Mr. Jeannette and supported by Mr. Mercier to approve the extra bonus of $5,200 to Mr. Valentine and $7,400 to Mr. Allnacher payable September 3, 1982. Ayes: Anton, Guldemond, Jeannette, Madigan, Mercier, Neely, and Valentine. Nayes: None. Motion carried.

Commercial Loan Committee Meeting of 7/29/82

There being no further business to transact, the meeting of the Board of Directors was adjourned at 5:30 p.m. on motion by Mr. Anton and supported by Mr. Mercier. All ayes, no nayes.

John H. Madden
Chairman of the Board

H.W. Alexander
Acting Secretary

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MINUTES OF THE MEETING
OF THE BOARD OF DIRECTORS
MARCH 24, 1983

The regular meeting of the Board of Directors of the First National Bank in Mt. Clemens was called to order by Mr. Matthews, Chairman of the Board on Thursday, March 24, 1983 at 4:00 p.m. Members present were Mr. Matthews, Mr. Anton, Mr. Guldemond, Mr. Jeannette, Mr. Madigan, Mr. Neely, and Mr. Valentine. Members absent: Mr. Kahrig, Mr. Mercier, and Mr. Mulso. Also in attendance were Mr. Allmacher, President; Mr. Johnson, Senior Vice President; Mr. Kennedy, Vice President & Controller; and Mr. Peppler, Cashier.

Prior Board Minutes

The minutes of the previous meeting of the Board of Directors of March 22, 1983, were accepted as read. Ayes: Anton, Guldemond, Jeannette, Madigan, Neely, and Valentine. Nayes: None.

Loan Committee Minutes of 3/03/83

Loan Committee Minutes of 3/17/83

Building Committee Minutes of 2/24/83

Public Relations
Marketing
Minutes of
2/04/83

Mr. Allnacher's Bonus

To recognize the hard work and dedication of Mr. Allnacher, Mr. Jeannette recommended that Mr. Allnacher be awarded a bonus of $10,000.

On motion by Mr. Guldemond, supported by Mr. Madigan, and unanimously carried, the following resolution was adopted:

RESOLVED, that Mr. Allnacher be awarded a bonus of $10,000.

Gold & Silver Overview

There being no further business to transact, the meeting of the Board of Directors was adjourned at 5:18 p.m. on motion by Mr. Jeannette, supported by Mr. Neely. All ayes, no nayes.

John H. Williams
Chairman of the Board

Laurence R. Kennedy
Secretary

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MINUTES OF THE MEETING
OF THE BOARD OF DIRECTORS
SEPTEMBER 22, 1983

The regular meeting of the Board of Directors of the First National Bank in Mt. Clemens was called to order by Mr. Matthews, Chairman of the Board on Thursday, September 22, 1983 at 3:00 p.m. Members present were Mr. Matthews, Mr. Allmacher, Mr. Anton, Mr. Guldemond, Mr. Jeannette, Mr. Madigan, Mr. Mulso, and Mr. Neely. Members absent: Mr. Kehrig and Mr. Valentine. Also in attendance were Mr. Johnson, Senior Vice President; Mr. Kennedy, Vice President & Controller; and Mr. Peppler, Cashier.

Prior Board Minutes

The minutes of the previous meeting of the Board of Directors of June 30, 1983, were accepted as read. Ayes: Allmacher, Anton, Guldemond, Jeannette, Madigan, Mulso, and Neely. Nayes: None.

Examiner Criticism of Hillcrest

Payoff Empire
of America
With Hillcrest
Escrow Funds

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GAP & Equity
As a % of
Assets
Discussion

Approval To
Sell $30
Million In
Long Term
Securities

Examiners
Sighting
Violation
of
Regulation
"O"

0504055-1303

Loan
Committee
Minutes of
8/04/83

Loan
Committee
Minutes of
8/19/83

Loan
Committee
Minutes of
9/08/83

Directors
Re-sign Copy
of 7/31/82
Compliance
Examination

Touche Ross
Engagement
Letter

8504 0351 30 4

8504055 1305

Municipal Bonds Sold

Mr. Madigan Bonus & Salary Increase

Mr. Matthews stated that Mr. Madigan has been doing an excellent job in his position of public relations. Mr. Guldemond commented that several customers that Mr. Madigan called on were extremely impressed with his visit. Mr. Allmacher stated that Mr. Madigan was originally only supposed to work part time. His success, however, in dealing with customers and community organizations has demanded him to work many extra hours.

On motion by Mr. Mulso, supported by Mr. Jeannette, and unanimously carried, the following resolution was adopted:

RESOLVED, that Mr. Madigan be awarded a $10,000 Bonus to compensate him for his extra time he has committed to his public relations work and that his annual salary be increased by $10,000 to properly reflect his bi-weekly salary as compensation for full time employment.

Comptroller's Letter of Approval for 9/30/83 Cash Dividend

YMCA Letter of Gratitude For $10,000 Donation

Approval of $1,500 Donation of UW

On motion by Mr. Allnacher, supported by Mr. Anton, and unanimously carried, the following resolution was adopted:

RESOLVED, that First National Bank in Mount Clemens' annual donation for 1983 to the United Foundation be $1,500, which was the same as the donation in 1982.

There being no further business to transact, the meeting of the Board of Directors was adjourned at 5:48 p.m. on motion by Mr. Guldemond and supported by Mr. Jeannette. All ayes, no nayes.

Chairman of the Board

Secretary

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MINUTES OF A REGULAR MEETING
OF THE BOARD OF DIRECTORS OF
FIRST NATIONAL BANK IN MOUNT CLEMENS

JULY 26, 1984

A regular meeting of the Board of Directors of the First National Bank in Mount Clemens was held at the Bank's offices at 49 Macomb Place, Mount Clemens, Michigan, on the 26th day of July, 1984, at 3:00 P.M.

The following directors were present:

John H. Matthews
Harold Allmacher
Gebran S. Anton, Jr.
Arie Guldemond
Robert J. Kehrig
John J. Mulso
Frank E. Jeannette
John D. Madigan
Robert D. Morrison
J. Eldon Valentine

being all of the directors of the Bank.

Also present was Lawrence R. Kennedy, the Senior Vice President, Controller and Secretary of the Bank.

Mr. Matthews, the Chairman, called the meeting to order and Mr. Kennedy, the Secretary, recorded the minutes.

Approval of Minutes of 6/21/84

Mr. Kennedy read the minutes of a Special Meeting of the Board of Directors held June 21, 1984. On motion by Mr. Madigan, seconded by Mr. Guldemond, the minutes were unanimously approved as read.

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Approval of Minutes of 6/28/84

Mr. Kennedy read the minutes of a Regular Meeting of the Board of Directors held on June 28, 1984. On motion by Mr. Jeannette, seconded by Mr. Valentine, the minutes were unanimously approved as read.

Approval of Minutes of 7/6/84

Mr. Kennedy read the minutes of a Special Meeting of the Board of Directors held July 6, 1984. On motion by Mr. Anton, seconded by Mr. Kehrig, the minutes were unanimously approved as read.

Approval of Political Action Committee

Mr. Allmacher provided each of the Directors with a booklet entitled "Material for First National Bank in Mount Clemens' Political Action Committee", which booklet is placed in the Bank's book of exhibits under the date hereof as Exhibit A. A discussion followed with respect to the information (including the proposed Articles of Association) contained therein concerning the formation of a political action committee. On motion by Mr. Guldemond, seconded by Dr. Morrison, the following resolutions were unanimously adopted by the directors of the Bank:

> RESOLVED, that the formation of the proposed First National Bank in Mount Clemens' Political Action Committee (the "Committee") is in the best interest of the Bank, its employees and stockholders and establishment of such Committee be and hereby is approved;
>
> FURTHER RESOLVED, that the Articles of Association presented to and

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reviewed by the directors of the Bank be and hereby are approved and adopted as the Articles of Association of the Committee.

FURTHER RESOLVED, that the Committee be and hereby is authorized to establish and administer the separate segregated fund (the "Fund") to be utilized for political purposes as permitted by law and to adopt procedures for administering the Fund and for authorizing expenditures from the Fund;

FURTHER RESOLVED, that the Bank be and hereby is authorized to pay the expenses of establishing, administering and soliciting contributions to the Fund as permitted by law; provided, however, that no funds of the Bank shall be contributed to or comingled with those of the Fund.

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Approval of Compliance Committee Minutes of 6/21/84

Approval of Compliance Committee Minutes of 7/5/84

Approval of Compliance Committee Minutes of 7/12/84

Approval of First Quarterly Report

Approval of Loan Committee Minutes of 7/5/84

Approval of Loan Committee Minutes of 7/12/84

Approval of Loan Committee Minutes of 7/19/84

Approval of Invoice from Dickinson, Wright, Moon, Van Dusen & Freeman

Approval of Monthly Management Report

Review of Loans to Officers and Directors

Approval of Asset/Liability Committee Minutes of 6/26/84

8504313

Approval of Investment Committee Minutes of 7/17/84

Approval of Declaration of Cash Dividend

Approval of Audit Committee Minutes of 3/29/84

Approval of Audit Committee Minutes of 3/16/84

Discussion of Report of Examination

8504051316

OCC Response
to Letter
Regarding
Classified
Assets

OCC Response
to Letter
Regarding
C.E.O.

Approval of Report Regarding Criticized Loans > $100,000

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Approval of Report Concerning Violations of Law

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There being no further business to transact, pursuant to a motion by Mr. Mulso, seconded by Mr. Jeannette and unanimously approved, the meeting was adjourned at 5:12 p.m.

Lawrence R. Kennedy
LAWRENCE R. KENNEDY, Secretary

APPROVED:

John H. Matthews
JOHN H. MATTHEWS, Chairman

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGES			
4870 201 047 042	500.00	250.67				12.00
MASTER CARD ACCOUNT NUMBER	CARD USED M means MASTERCARD V means VISA * CR means credit					03/14/82

NOTICE See Other Side for important information

* This amount could include overage daily balance from previous month

FRAME L 25

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE *	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
02/19/82		12.00	251.13	03/14/82	4870 201 047 208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

----

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS, AUDITOR
49 MACOMB ST.
MT. CLEMENS, MI 48043

MAIL BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES	PERIODIC RATE UP TO -	PERIODIC RATE OVER -	ANNUAL PERCENTAGE RATE UP TO -	ANNUAL PERCENTAGE RATE OVER -
PURCHASES	1.50%	-	18.0%	-
CASH ADVANCES	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT *
02096620100406715		V	0211	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
02176620100984312		V	0219	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00

PREVIOUS BALANCE OF *	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF *
				250.00		1.13		251.13

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGES	AVERAGE DAILY BALANCE * PURCHASES	AVERAGE DAILY BALANCE * CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 047 208	5000.00	4748.87	1.13		75.80	02/19/82	12.00
MASTER CARD ACCOUNT NUMBER	CARD USED M means MASTER CARD V means VISA * CR means credit						03/14/82

NOTICE See Other Side for important information

* This amount could include average daily balance from previous month

FRAME M 25

TO REPORT LOST OR STOLEN CARD

FIRST NATIONAL BANK IN

8504055139

8504055I320

MT. CLEMENS, MI 48043 T 313 463 6221

STATEMENT DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE *	DUE DATE	VISA ACCOUNT NUMBER	MASTER ACCOUNT NUMBER
03/19/82		82.00	1642.75	04/14/82	4870 201 047 208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO:
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO ENSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT IT IS YOUR PERMANENT RECORD PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY

FINANCE CHARGE RATES	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

FIRST NATIONAL BANK IN
MT. CLEMENS, AUDITOR
49 MACOMB ST.
MT. CLEMENS, MI 48043

MAIL BILLING INQUIRIES TO THIS ADDRESS

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT *
03	16620100263468	V	03 04	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
03	16620100397182	V	03 05	FST NTL BK MT CLEMENS MT CLEMENS MI	400.00
03	16620100397181	V	03 05	FST NTL BK MT CLEMENS MT CLEMENS MI	78.00
03	16620100397183	V	03 05	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
03	16620100094672	V	03 11	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
03	16620100369779	V	03 16	FST NTL BK MT CLEMENS MT CLEMENS MI	300.00
03	16620100884503	V	03 18	FST NTL BK MT CLEMENS MT CLEMENS MI	400.00

PREVIOUS BALANCE OF *	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	NEW BALANCE OF ONE DATE TO AVOID ADDITIONAL FINANCE CHARGE	NEW BALANCE OF *
								1642.75
251.13				1378.00		13.62		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGES	AVERAGE DAILY BALANCE * PURCHASES	AVERAGE DAILY BALANCE * CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	82.00
4870 201 047 208		5000.00	3357.25	13.62				DUE DATE
MASTER ACCOUNT NUMBER		CARD USED M means MASTERCARD, V means VISA			908.14	03/19/82	04/14/82	
		CR means credit			* This amount could include average daily balance from previous month			

NOTICE See Other Side for Important Information

FRAME B 23

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

STATEMENT DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE *	DUE DATE	VISA ACCOUNT NUMBER	MASTER ACCOUNT NUMBER
03/19/82		11.00	233.44	04/14/82	4870 201 047 257	

4870201047257

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

8504055I321

FRAME # 22

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

04/19/82		116.00	2330.00	05/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ____
ENTER AMOUNT OF YOUR PAYMENT IF MARKED ABOVE A DEBIT

MAKE PAYMENT TO:
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT IF IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

FINANCE CHARGE DATA

	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

NEW BALANCE REQUIRED TO THIS ADDRESS

0525862010074252 1	V	0525	ST NTL BK MT CLEMENS MT CLEMENS MI	535.00
0401862010093723 5	V	0401	ST NTL BK MT CLEMENS MT CLEMENS MI	120.00

							2330.00
1642.75				655.00	37.25		
				TOTAL FINANCE CHARGE			116.00
4870 201 047208		50.00	200.00	37.25			
		CARD USED IN MASTER BANKCARD AND VISA			2156.25	04/19/82	05/14/82

* CR means credit
* This amount could include overage only
NOTE: See Other Side for Important Information
Balance from previous month

		60.25	50.00 TOTAL FINANCE CHARGES		.72		
4870 201 047158	300.00	189.05	.72		48.33	05/19/82	10.00 06/16/82

FRAME O 22

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
05/19/82		144.00	2894.52	06/16/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

----

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT IT IS YOUR PERMANENT RECORD PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY

FINANCE CHARGE RATES

	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.5%	—	18.0%	—
CASH ADVANCES	1.5%	—	18.0%	—

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

D427662010095671 5	V	04/29	ST NTL BK	MT CLEMENS	MT CLEMENS	MI 450.00
D517662010098518 3	V	05/19	ST NTL BK	MT CLEMENS	MT CLEMENS	MI 75.00

					FINANCE CHARGES		
2330.00			525.00		39.52		2894.52
			TOTAL FINANCE CHARGES				144.00
4870 201 047208	5000.00	2105.48	39.52		2635.50	05/19/82	06/16/82

FRAME P 22

8504055113222

8504055133 23

FRAME # 21

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

CLOSING DATE OF BILLING PERIOD	PAST DUE	REQUIRED PAYMENT	NEW BALANCE =	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/19/82		151.00	3037.75	07/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT IT IS YOUR PERMANENT RECORD PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

MAIL BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

TRANS DATE	REFERENCE NUMBER	T	POSTING DATE	DESCRIPTION	AMOUNT
05 28	66201004861 21	V	06 03	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES		NEW BALANCE	
					PERIODIC RATE	ANNUAL PERCENTAGE RATE	PREVIOUS CHARGES	3037.75
2894.52				100.00		43.23		
VISA ACCOUNT NUMBER	CREDIT LIMIT	AVAILABLE CREDIT	TOTAL FINANCE CHARGES				MINIMUM PAYMENT DUE	151.00
4870 201 047208	5000.00	1962.25	43.23			2882.19	06/19/82	07/14/82

CARD USED BY MASTER CARD V VISA

NOTE! See Other Side for Important Information

FRAME 1 21

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

8504055I324

6870 201 047198	300.00	201.50	1.81			10.00
				77.98	30.12 07/19/82	08/16/82

FRAME 0 01

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
07/19/82		166.00	3333.81	08/14/82	4870 201 047208	

4870201047208

$ _____ INSERT AMOUNT OF YOUR PAYMENT

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

IF MAILED ALLOW 5 DAYS

MAKE CHECK PAYABLE TO
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

----

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO ENSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE FINANCIAL INSTITUTION IMMEDIATELY

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NO.	SRC	POST DATE	NEW ACTIVITY	AMOUNT
0628	6620100240539	V	0629	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
0701	6620100521447	V	0701	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
0701	6620100864915	V	0706	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	* FINANCE CHARGE	NEW BALANCE
3037.75			250.00		46.06	3333.81

CREDIT LIMIT	AVAILABLE CREDIT	CASH LIMIT	TOTAL FINANCE CHARGE	AMOUNT PAST DUE	AMOUNT NOW DUE	CLOSING DATE BILLING PERIOD	MINIMUM PAYMENT DUE
6870 201 047208	5000.00	1666.19	46.06		3071.33	07/19/82	08/16/82

FRAME 1 01

TO REPORT LOST _____

8504051325

TO REPORT LOST OR STOLEN CARD TELEPHONE [redacted]

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043 1 313 465 6221 [redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/19/82		191.00	3836.52	09/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ AMOUNT OF YOUR PAYMENT IF MAILED - ALLOW 5 DAYS

MAKE PAYMENT TO:
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

----

* PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO ENSURE PROPER CREDIT *

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT IT IS YOUR PERMANENT RECORD PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE FINANCIAL INSTITUTION IMMEDIATELY

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE AND CR	REFERENCE NUMBER	CARD USED	POSTING DATE AND CR	DESCRIPTION	AMOUNT *
0727	6620100880944	V	0723	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
0727	6620100551162	V	0729	FST NTL BK MT CLEMENS MT CLEMENS MI	400.00

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	* PURCHASES	CASH ADVANCES		* FINANCE CHARGE ON PURCHASES	* FINANCE CHARGE ON CASH ADV'S	YOU MAY AVOID ADDITIONAL FINANCE CHARGES BY PAYING BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	* NEW BALANCE OF
					CB				3836.52
3333.81				450.00	MB		52.71		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU MAY UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE * PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	191.00
4870 201 047208		5000.00	1163.48	52.71	CB				DUE DATE
MASTERCARD ACCOUNT NUMBER					MB		3516.45	08/19/82	09/14/82

NOTICE See other side for important information
CARD USED: An asterisk (*) next to a date means a CR appears (Credit). This amount could include Average Daily Balances for previous month
NOTICE: Payment of any amount in dispute is not required pending the Federal institution's compliance with the billing error resolution procedure provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means Citi Balance. MB means New Balance

FRAME D 23

PIC 900 3000
CCO 88 Cycle Data 84 08

TO REPORT LOST OR STOLEN CARD TELEPHONE [redacted]

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043 1 313 465 6221 [redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER

3504055I326

FRAME # 20

TO REPORT LOST OR STOLEN CARD TELEPHONE

[redacted]

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043 1 313 465 6221

[redacted]

PAYING BANK NO.	ITEM SEQ	ACCOUNT NUMBER	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
09/19/82		46.00	928.44	10/14/82	4878 201 847208	

4878201847208

$ [redacted]
CHECK AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

☐ INDICATE NAME OR ADDRESS CHANGES ON REVERSE SIDE AND CHECK HERE

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLBACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH ENVELOPE TO ENSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE FINANCIAL INSTITUTION IMMEDIATELY.

FINANCE CHARGE DATA

	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	APP TO	OVER	APP TO	OVER
PURCHASES				
CASH ADVANCES				
PURCHASES	1.5%	-	18.0%	-
CASH ADVANCES	1.5%	-	18.0%	-

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

TRANS DATE	REFERENCE NUMBER	CARD NUMBER	POSTING DATE	DESCRIPTION	AMOUNT
0909	42010003231S	V	0911	1ST NTL BK MT CLEMENS MT CLEMENS MI	60.00
0909	52341000	V	0911	PAYMENT THANK YOU	3000.00CR

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVS	NEW BALANCE DUE DATE	NEW BALANCE
					PU			FINANCE CHARGE	928.44
3116.52	3000.00			60.00	CA		31.92		
VISA ACCOUNT NUMBER		VISA CREDIT LIMIT	VISA NEW BALANCE AMOUNT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE • CASH ADVANCES	BILLING PERIOD BALANCE DUE DATE	MINIMUM PAYMENT DUE
4878 201 847208		3000.00	4971.36	31.92	PU				46.00
					CA				
MASTERCARD ACCOUNT NUMBER						3128.79	59.19	10/14/82	10/16/82

NOTICE: See other side for important information.
CARD USED IN VISA BANKAMERICARD • MEANS THIS • "BP" MEANS CARDS • THE AMOUNT SHOWN INCLUDES FINANCE CHGS. TO BE PAID BY CHECK
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedures of Regulation Z issued by the Board of Governors of the Federal Reserve System. (If you use the Service, (S) means Store Charge)

FRAME # 20

TO REPORT LOST OR STOLEN CARD TELEPHONE

[redacted]

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043 1 313 465 6221

[redacted]

8504055I327

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CARD ACCOUNT NUMBER
10/19/82		148.00	2973.43	11/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

USE THIS ADDRESS FOR ALL CORRESPONDENCE EXCEPT PAYMENTS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE AND CR	REFERENCE NUMBER	CARD USED	POSTING DATE AND CR	DESCRIPTION	AMOUNT
0917	6620100224072	V	0921	FST NTL BK MT CLEMENS MT CLEMENS MI	600.00
0921	6620100520421	V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	225.00
0921	6620100520422	V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
0921	6620100520423	V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	250.00
0930	6620100463445	V	1004	FST NTL BK MT CLEMENS MT CLEMENS MI	250.00
1008	6620100296472	V	1012	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
1011	6620100192462	V	1012	FST NTL BK MT CLEMENS MT CLEMENS MI	160.00
1013	6620100560688	V	1014	FST NTL BK MT CLEMENS MT CLEMENS MI	175.00
1015	6620100785254	V	1018	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADV'S	NEW BALANCE IF PAID BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
					CB				2973.43
928.44				2010.00	NB		36.99		
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU MAY USE UNTIL FURTHER NOTICE OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT DUE
4870 201 047208		5000.00	2026.57	36.99	CB				148.00
MASTER CARD ACCOUNT NUMBER					NB		2332.85	10/19/82	DUE DATE 11/14/82

NOTICE: See other side for important information.
CARD USED: V means Visa card; M means MasterCard. CR means Credit. This amount would include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Federal investigation and compliance with the billing error resolution procedures prescribed by Reg. Letter Z issued by the Board of Governors of the Federal Reserve System. CB means Old Balance. NB means New Balance.

FRAME G 19

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CARD ACCOUNT NUMBER
10/19/82		10.00	169.88	11/14/82	4870 201 047240	

8504055I328

4870 201 057158	500.00	400.00	7.15	99.84	11/19/82	12/14/82

FRAME G 20

[redacted]

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
11/19/82		160.00	3215.37	12/16/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

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1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO —	OVER —	UP TO —	OVER —
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT +
10 26	6620100921623	V	10 28	FST NTL BK MT CLEMENS	MT CLEMENS	MI	148.00
10 27	6620100921618	V	10 28	FST NTL BK MT CLEMENS	MT CLEMENS	MI	48.00

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADV'S	NEW BALANCE BY DUE DATE TO AVOID ADDT'L CHARGE	NEW BALANCE OF
					CB			FINANCE CHARGES	3215.37
2973.43				196.00	NB		45.94		
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 047208		5000.00	1784.63	45.94	CB				160.00
					NB		3063.03	11/19/82	DUE DATE 12/16/82

MASTERCARD ACCOUNT NUMBER

NOTE! See other side for important information.
CARD USED is shown blank if not known. V = VISA. CB means Credit Balance. NB means New Balance.
NOTE! Payment of any amount in excess of that required permits the charge of an interest or finance charge on the billing cycle following that in which the payment is received.
Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means One Balance. NB means New Balance.

FRAME H 20

[redacted]

8504055I329

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CARD ACCOUNT NUMBER
12/19/82			3261.90	01/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAKE CHECK PAYABLE TO
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO —	OVER —	UP TO —	OVER —
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

BANK NO.	ACCOUNT NUMBER	AIR MILES	REFERENCE NO.	NEW BALANCE

INTEREST BILLED IN 1982 $ 387.90

YOU MAY SKIP THIS PAYMENT FINANCE CHARGE WILL BE ADDED TO YOUR NEXT STATEMENT

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE	NEW BALANCE
3215.37					46.53	3261.90

ACCOUNT NUMBER	CREDIT LIMIT	CASH LIMIT	TOTAL FINANCE CHARGE	PAST DUE	MINIMUM PAYMENT DUE	PAYMENT DUE DATE
4870 201 047208	5000.00	1738.10	46.53		3102.32	12/19/82 01/14/83

FRAME L 20

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER ARD ACCOUNT NUMBER

8504055I330

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	PAYMENTS/CREDITS	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
01/19/83		165.00	3308.43	02/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT IF MAILED - ALLOW 5 DAYS

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	CB				
CASH ADVANCES	CB				
PURCHASES	MB	1.50%	-	18.00%	-
CASH ADVANCES	MB	1.50%	-	18.00%	-

TRANS DATE AND TP	REFERENCE NUMBER	CARD MEMO	POSTING DATE AND TP	DESCRIPTION	AMOUNT
				********** INTEREST BILLED IN 1982 $ 387.90 **********	

PREVIOUS BALANCE CP	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADV'S	NEW BALANCE OF BILLING PERIOD SUBJECT TO FINANCE CHARGE	NEW BALANCE CP
					CB				3308.43
3261.90					MB		46.53		AMOUNT PAYMENT
VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE AVAILABLE CREDIT OF	TOTAL FINANCE CHARGE			AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADV'S	CLOSING DATE OF BILLING PERIOD	165.00
4870 201 047208	5000.00	1691.57	46.53		CB				DUE DATE
					MB		3102.52	01/19/83	02/14/83
MASTERCARD ACCOUNT NUMBER									

NOTICE See other side for important information.
CARD USED: B means BankCard • V means Visa • CF means Credit • The amount used to calculate Average Daily Balances for previous month
NOTICE: Payment of any amount in dispute is not required pending the financial institution's compliance with the billing error resolution procedures prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System. CB means Old Balance. MB means New Balance.

FRAME K 19

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	PAYMENTS/CREDITS	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
01/19/83		11.00	226.34	02/14/83	4870 201 047240	

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY HAVE USED CREDIT OF	TOTAL FINANCE CHARGE		PURCHASES	CASH ADVANCES	BALANCE DUE	
4870 201 047158	300.00	89.27	3.85	OB			10.00	DUE DATE
MASTERCARD ACCOUNT NUMBER				NB	257.12		02/19/83	03/16/83

NOTICE See other side for important information
CARD USED M means MasterCard V means Visa • "CR" means Credit • The amount used is the Average Daily Balance for previous month
NOTICE: Payment of any amount in dispute is not required pending the Federal Institution's compliance with the billing error resolution provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance NB means New Balance

PSC 102 4/80
CC-6 (8) (Rev. 10-81)

D 16

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]
NOW -$75000 COMMON CAR
RIER INS FREE ON CARD
[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
02/19/83		188.00	3768.95	03/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

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1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE AND CR	REFERENCE NUMBER	CARD USED	POSTING DATE AND CR	DESCRIPTION	AMOUNT •
				INTEREST BILLED IN 1982 $ 387.00	
D1206620100659390		V	D120	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
D2086620100581927		V	D208	FST NTL BK MT CLEMENS MT CLEMENS MI	150.00
D2166620100484189		V	D217	FST NTL BK MT CLEMENS MT CLEMENS MI	60.00

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	• PURCHASES	CASH ADVANCES		• FINANCE CHARGE ON PURCHASES	• FINANCE CHARGE ON CASH ADVS	Plus Int on Balance If Due Date Is Prior to Invoice Addn'l Finance Charges	NEW • BALANCE OF
					OB			Finance Charges	3768.95
3508.43				410.00	NB		50.52		Minimum Payment
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	188.00
4870 201 047208		5000.00	1231.05	50.52	OB				DUE DATE
MASTERCARD ACCOUNT NUMBER					NB		3368.32	02/19/83	03/16/83

NOTICE See other side for important information
CARD USED M means MasterCard V means Visa • "CR" means Credit • The amount used is the Average Daily Balance for previous month
NOTICE: Payment of any amount in dispute is not required pending the Federal Institution's compliance with the billing error resolution provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance NB means New Balance

PSC 102 4/80
CC-6 (8) (Rev. 10-81)

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FIRST NATIONAL BANK IN
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49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]
NOW -$75000 COMMON CAR
RIER INS FREE ON CARD
[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	ACCOUNT NUMBER	CHECK DIGIT OF ACCOUNT NUMBER
03/19/83		249.00	4983.87	04/16/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

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1 313 465 6221

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

FIRST NATIONAL BANK
BANK AND CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND ALL INQUIRIES TO THIS ADDRESS

TRANS DATE	REFERENCE NUMBER	CARD USED	POSTING DATE	DESCRIPTION	AMOUNT
				INTEREST BILLED IN 1982 $ 387.90	
[redacted]	[redacted]	V	0223	ST NTL Bk MT CLEMENS MT CLEMENS MI	600.00
[redacted]	[redacted]	V	0304	ST NTL Bk MT CLEMENS MT CLEMENS MI	200.00
[redacted]	[redacted]	V	0305	ST NTL BK MT CLEMENS MT CLEMENS MI	350.00

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVANCES	NEW BALANCE OF THIS ACCOUNT FINANCE CHARGES	NEW BALANCE $
[redacted]				4490.00	OB				4983.87
					NB		64.92		
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT $	FOR PURCHASES AVAILABLE AS OF [redacted]	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE FOR PURCHASES	AVERAGE DAILY BALANCE FOR CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT DUE
				[redacted]	OB				249.00
					NB		328.20	03/19/83	04/16/83
MASTER AR ACCOUNT NUMBER		NOTICE: See other side for important information.							

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FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.

[redacted]
NOW -$75000 COMMON CAR
RIER INS FREE ON CARD
[redacted]

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FIRST NATIONAL BANK IN
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49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CHARGE ACCOUNT NUMBER
04/19/83		306.00	6125.06	05/14/83	4870 201 047208	

48702010-/208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ INSERT AMOUNT OF YOUR PAYMENT
IF MARKED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

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P.O. BOX 248
MT. CLEMENS, MI 48043

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FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	08				
CASH ADVANCES	08				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
0329	86620100364069	V	0329	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
0404	86620100460938	V	0407	FST NTL BK MT CLEMENS MT CLEMENS MI	892.72
0405	86620100200902	V	0406	FST NTL BK MT CLEMENS MT CLEMENS MI	70.00
	YOUR ACCOUNT IS OVERLIMIT; THE OVERLIMIT AMOUNT IS DUE IMMEDIATELY				

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAYMENT DUE BY DATE AND AMOUNT DUE	NEW BALANCE
					08			FINANCE CHARGES	6125.06
4983.87				1062.72	MB		78.47		AMOUNT OF PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU MAY EXCEED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE + CASH ADVANCES	CLOSING DATE BILLING PERIOD	306.00
4870 201 047208		5000.00		78.47	08				
MASTERCHARGE ACCOUNT NUMBER					MB	5251.34	04/19/83	05/14/83	

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FIRST NATIONAL BANK IN
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MT. CLEMENS, MI 48043

[redacted]

[redacted]

05/19/83		94.00	1881.67	06/14/83	4870 201 047208	

4870201047208

$ _____
ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

MAKE PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

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MT. CLEMENS, MI 48043

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BANKCARD CENTER
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MT. CLEMENS, MI 48043

FINANCE CHARGE RATES	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO -	OVER -	UP TO -	OVER -
PURCHASES (CB)				
CASH ADVANCES (CB)				
PURCHASES (AB)	1.50%	-	18.0%	-
CASH ADVANCES (AB)	1.50%	-	18.0%	-

				DESCRIPTION			AMOUNT
[redacted]		V	[redacted]	FST NTL BK MT CLEMENS	MT CLEMENS	MI	33.00
[redacted]		V	[redacted]	FST NTL BK MT CLEMENS	MT CLEMENS	MI	220.00
[redacted]		V	[redacted]	FST NTL BK MT CLEMENS	MT CLEMENS	MI	120.00
[redacted]		V	[redacted]	PAYMENT THANK YOU			5000.00CR
[redacted]		V	[redacted]	FST NTL BK MT CLEMENS	MT CLEMENS	MI	308.66

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVS	NEW BALANCE OF PAST DUE AMT TO AVOID ADDL CHGS	NEW BALANCE
					CB				1881.67
6725.66	5000.00			681.66	AB		74.95		MINIMUM PAYMENT
YOUR ACCOUNT NUMBER	NEW CREDIT LINE	YOUR NEXT STATEMENT WILL BE MAILED ON	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES			CLOSING DATE OF BILLING PERIOD	PAY THIS
[redacted]	5000.00	5/19/83	74.95			CB			DUE DATE
						AB	6697.31	05/19/83	06/14/83
AUTHORIZED ACCOUNT NUMBER									

[redacted]

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245.85			9.56			3.67			
VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY INCREASE CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	24.00
4870 201 047158	300.00	42.46	6.25	OB				
				NB	283.75		06/19/83	07/14/83
MASTERCARD ACCOUNT NUMBER								

NOTICE: See other side for important information.
CARD USED: M means MasterCard • V means VISA • CR means Credit • The amount could include Average Daily Balance for previous month
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedures prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

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FIRST NATIONAL BANK IN
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49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/19/83	94.00	189.00	1908.77	07/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD V ALLRACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]
[redacted]

1 313 465 6221

FINANCE CHARGE RATES

		PERIODIC RATE UP TO •	PERIODIC RATE OVER •	ANNUAL PERCENTAGE RATE UP TO •	ANNUAL PERCENTAGE RATE OVER •
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	•	18.00	•
CASH ADVANCES	NB	1.50%	•	18.00	•

FIRST NATIONAL BANK
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MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT •
	OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE				

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	• PURCHASES	CASH ADVANCES		• FINANCE CHARGE ON PURCHASES	• FINANCE CHARGE ON CASH ADVS	DAILY BALANCE BY DAILY DATE TO ARRIVE AT FINANCE CHARGES	• NEW BALANCE OF
					OB				1908.77
1881.67					NB		27.10		AMOUNT OF PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY INCREASE CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE • PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	189.00
4870 201 047208	5000.00	3091.25	27.10	OB				
				NB		1806.72	06/19/83	07/14/83
MASTERCARD ACCOUNT NUMBER								

NOTICE: See other side for important information.
CARD USED: M means MasterCard • V means VISA • CR means Credit • The amount could include Average Daily Balance for previous month
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedures prescribed in Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

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FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
07/19/83		104.00	2080.42	08/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W A. MACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

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FIRST NATIONAL BANK
BANK AND CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE MO. DA.	REFERENCE NUMBER	CARD USED	POSTING DATE MO. DA.	DESCRIPTION	AMOUNT
[illegible]	[illegible]039	V	[illegible]	CBI ST NT. BK MT CLEMENS MT CLEMENS MI	143.55

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVS	DAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
					OB				2080.42
1908.77				143.55	NB		28.10		MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
4870 201 047208	5000.00	2919.58	28.10			07/19/83	104.00
					1873.71		DUE DATE
MASTERCARD ACCOUNT NUMBER							08/14/83

NOTICE See other side for important information.
CARD USED OB means Business Card V means Visa + CP means Credit + This amount could include a Average Daily Balance for previous month
NOTICE Payment of any amount in dispute is not required pending the Fair Credit Billing Act's compliance with the billing error resolution procedure provision of Regulation Z issued by the Board of Governors of the Federal Reserve System OB means Only Balance NB means New Balance

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MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/19/83				09/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE		ANNUAL PERCENTAGE RATE	
		UP TO -	OVER -	UP TO -	OVER -
PURCHASES	CR				
CASH ADVANCES	CR				
PURCHASES	MB	1.50%	-	18.0%	-
CASH ADVANCES	MB	1.50%	-	18.0%	-

TRANS DATE CRD DB	REFERENCE NUMBER	CARD USED	POSTING DATE CRD DB	DESCRIPTION	AMOUNT
07	2994462400	V	0801	TRANS TO NEW ACCT	2080.42CR

PREVIOUS BALANCE CR	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADV'S	NEW BALANCE ON DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE CR
					CR				
2080.42		2080.42			MB				
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE AVAILABLE CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADV'S	CLOSING DATE OF BILLING PERIOD	
4870 201 047208		5000.00	5000.00		CR				DUE DATE
MASTERCARD ACCOUNT NUMBER					MB			08/19/83	09/14/83

NOTICE: See other side for important information.
CARD USED: M means MasterCard, V means Visa, CR means Credit. The amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in excess of the required minimum balance is subject to the following credit regulation pursuant to Regulation Z issued by the Board of Governors of the Federal Reserve System. CR means Credit Balance. MB means New Balance.

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FIRST NATIONAL BANK IN
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49 MACOMB ST.
MT. CLEMENS, MI 480

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
			220.78		4870 201 047240	

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FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/05/83		104.00	2080.42	08/30/83	4870 201 055805	

4870201055805

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
%VIRGINIA ALWARDT
MT CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BALANCE INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE AND DY	REFERENCE NUMBER	CARD USED	POST TRANS DATE AND DY	DESCRIPTION	AMOUNT *
0801	94462200	V	0801	ADJUSTMENT	2080.42

PREVIOUS * BALANCE OF	PAYMENTS	CREDITS	* PURCHASES	CASH ADVANCES		* FINANCE CHARGE ON PURCHASES	* FINANCE CHARGE ON CASH ADV'S	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW * BALANCE OF
					OB				
			2080.42		NB				2080.42

VISA ACCOUNT NO. 4870	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE * PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT *
4870 201 055805	10000.00	7919.58		OB				104.00
				NB			08/05/83	DUE DATE 08/30/83

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED or trans. date/post. card V means Visa • CB means Credit • * • amount could include Average Daily Balance for previous month
NOTICE: Payment of any amount or property is not required pending the Financial Institution's compliance with the billing error rights or procedure provision of Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance NB means New Balance

PSC 1013 6/80
(C) BD CPN BANK AMERICA

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M 28

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MT. CLEMENS
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09/05/83		110.00	2212.49	09/30/83	4870 201 055805	

4870201055805

JOHN D MADIGAN
49 MACOMB ST
%VIRGINIA ALWARDT
MT CLEMENS, MI 48043

FIRST NATIONAL BANK IN
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POST OFFICE BOX 248
MT. CLEMENS, MI 48043

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P.O. BOX 248
MT. CLEMENS, MI 48043

PURCHASES	1.50%	-	18.0%	-		
CASH ADVANCES	1.50%	-	18.0%	-		

08196620100530225	V	0824	ST NTL BK MT CLEMENS MT CLEMENS MI	100.00

								2212.49
2080.42				100.00	31.20	.87		
								110.00
4870 201 055805	10000.00	7787.51	32.07					
					2080.42	31.06	09/05/83	09/30/83

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ACCOUNT NUMBER ACCOUNT NUMBER ACCOUNT NUMBER ACCOU

K 27

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
10/05/83		112.00	2245.19	10/30/83	4870 201 055805	

4870201055805

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED · ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
%VIRGINIA ALWARDT
MT CLEMENS, MI 48043

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1 313 465 6221

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BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO -	PERIODIC RATE OVER -	ANNUAL PERCENTAGE RATE UP TO -	ANNUAL PERCENTAGE RATE OVER -
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	-
CASH ADVANCES	NB	1.50%	-	18.0%	-

TRANS DATE AND CY	REFERENCE NUMBER	CARD USED	POSTING DATE AND CY	DESCRIPTION	AMOUNT +

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	+ PURCHASES	CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADV'S	NEW BALANCE IF DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW + BALANCE OF
					OB				2245.19
2212.49					NB	31.20	1.50		

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 055805	10000.00	7754.81	32.70	OB				112.00
				NB	2080.42	100.00	10/05/83	DUE DATE 10/30/83

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CASH USED: An asterisk (asterisk) and "CY" means Credit • This amount does not include Average Daily Balances for previous month.
NOTICE: Payment of any amount in dispute is not required or delay the financial institution's compliance with the billing error resolution procedures prescribed by Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance. NB means New Balance.

PRC 102-4/83
CCA-BB-CBN (BANK PART B)

L 27

FIRST NATIONAL BANK IN
MT. CLEMENS

[redacted]

8504055134O

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

No. 866359

74-211
724

JOHN D. HADDAD
REMITTER

MOUNT CLEMENS, MICH. 8/19 19 83

PAY TO THE ORDER OF COMMITTEE TO ELECT H. J. VANDERPUTTEN $ 100.00

[illegible] 100.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

PS. SEND THE CHECK TO THE [illegible]

CHECKS ARE PAYABLE TO H.J. VANDERPUTTEN...

MAIN OFFICE
CLINTON TOWNSHIP DRIVE-IN BRANCH
SELFRIDGE ANG BASE FACILITY
GROESBECK DRIVE-IN BRANCH
CLEMENS CENTER DRIVE-IN BRANCH
Across From The New Macomb County Court House Building
ARMADA BRANCH

⑈ 8 5 0 4 0 5 ⑈

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	MUR 1713
First National Bank in Mount Clemens, MI	)	
Harold Allmacher, Jr.	)	

CERTIFICATION

I, Marjorie W. Emmons, Secretary of the Federal Election Commission, do hereby certify that on October 24, 1984, the Commission decided by a vote of 6-0 to take the following actions as recommended in the General Counsel's Report in MUR 1713 signed October 16, 1984 and amended by the General Counsel's October 19, 1984 Memorandum to the Commission:

1. Reject Harold Allmacher, Jr. and the First National Bank in Mount Clemens' request for pre-probable cause conciliation at this time.

2. Authorize the cover letter attached to the General Counsel's Memorandum to the Commission dated October 19, 1984 and subpoena to produce documents to the First National Bank in Mount Clemens attached to the General Counsel's Report signed October 16, 1984.

3. Authorize the cover letter to Harold Allmacher, Jr. attached to the General Counsel's Memorandum to the Commission dated October 19, 1984 and authorize subpoena attached to the General Counsel's Report signed October 16, 1984.

(Continued)

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4. Authorize the cover letter and subpoena to John D. Madigan as attached to the General Counsel's Report signed October 16, 1984.

Commissioners Aikens, Elliott, Harris, McDonald, McGarry and Reiche voted affirmatively in this matter.

Attest:

10-24-84
Date

Marjorie W. Emmons
Marjorie W. Emmons
Secretary of the Commission

8504055134 3

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 7, 1984

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

RE: MUR 1713
John D. Madigan

Dear Mr. Madigan:

The Federal Election Commission, established in April, 1975, has the statutory duty of enforcing the Federal Election Campaign Act of 1971, as amended. In connection with an investigation being conducted by the Commission, the attached subpoena which requires you to appear and give sworn testimony on Wednesday, November 28, 1984, at 3:00 p.m. has been issued.

Since this information is being sought as part of an investigation being conducted by the Commission, the confidentiality provisions of 2 U.S.C. § 437g(a)(12)(A) apply. That section of the Act prohibits the making public of any investigation conducted by the Commission without the express written consent of the persons with respect to whom the investigation is made. You are advised that no such consent has been given in this case.

You may consult with an attorney and have an attorney present with you at the deposition. If you intend to be so represented, please advise us of the name and address of your attorney prior to the date of the deposition.

Pursuant to 11 C.F.R. § 111.14, a person summoned to testify by the Commission shall be paid $30.00, plus mileage at the rate of 20.5 cents per mile.

Please confirm your scheduled appearance with Judy Thedford on our toll free line (800/424-9530) within two days of your receipt of this notification.

8504055134 4

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena & Questions

8504055134 5

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
First National Bank in Mount Clemens	)	MUR 1713
Harold Allmacher, Jr.	)	

SUBPOENA

To: John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

Pursuant to 2 U.S.C. § 437d(a)(3), and in furtherance of its investigation in the above-styled matter, the Federal Election Commission hereby subpoenas you to appear for deposition with regard to MUR 1713. Notice is hereby given that the deposition is to be taken on Wednesday, November 28, 1984, at the Federal Election Commission, 1325 K Street, N.W., Washington, D.C., beginning at 3:00 p.m. and continuing each day thereafter as necessary.

Further pursuant to section 437d of Title 2, United States Code, you are hereby subpoenaed to produce for inspection and copying all documents and materials listed on the attached sheet that are in your possession. Production is to be made at the Federal Election Commission on November 14, 1984.

As used in the Commission's subpoena, the terms listed below are defined as follows:

1. The term "documents and materials" shall mean, unless otherwise indicated, the original, all copies bearing handwritten notations thereon, and drafts of writing of any kind, printed, audio, visual or electronic materials, including but not limited to correspondence, memoranda, reports, transcripts, minutes, pamphlets, leaflets, notes, letters, lists, telexes, telegrams, messages (including reports, notes, memoranda, and any other

8504055134 6

documentation of telephone conversations and conferences), calendar and diary entries, contracts, data, agendas, articles, visual aides, print-outs, account statements, billing forms, receipts, checks and other negotiable paper, records and compilations in your possession. The term "documents and materials" shall be taken as including all attachments, enclosures, and other documents that are attached to, relate to or refer to such designated "documents and materials," including copies bearing handwritten notations.

2. The term "Bank" refers to the First National Bank in Mount Clemens.

If any document called for herein is withheld under a claim of privilege or objection, please furnish a list identifying each such document for which the privilege or objection is claimed, together with the following information:

a) a description of the document and materials;

b) the date of the document;

c) the name and title of the author;

d) the name and title of the person to whom the document is addressed;

e) the name and title of the person to whom the document was actually sent;

f) the identity of any other person who read any part of the document;

g) the number of pages;

h) the paragraph of this subpoena to which the document is otherwise responsive; and

i) the nature of the claimed privilege or objection.

8504055-1347

WHEREFORE, the Chairman of the Federal Election Commission has hereunto set her hand on November 5, 1984.

Lee Ann Elliott
Chairman

ATTEST:

Marjorie W. Emmons
Secretary to the Commission

Attachments
List of Documents and Materials

cc: Michael D. Schwartz
Schwartz, Juneau & Szot
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

8504055134 8

Documents and Materials to be Produced by John D. Madigan

1. Minutes of the First National Bank in Mount Clemens Board of Directors' Meeting at which:

   a) bonuses granted to Harold Allmacher, Jr. on September 3, 1982, and April 15, 1983, were discussed;

   b) any discussion of VISA account 4870-201-047208 occurred;

   c) any discussion of VISA account 4870-201-055805 in the name of John Madigan occurred:

   d) any discussion relating to the making of political contributions by the Bank, its officers, its employees or its agents occurred.

2. The monthly statements for VISA account 4870-201-047208 from its inception to its closing.

3. The monthly statements for VISA account 4870-201-055805 from its inception to its closing.

4. All documents relating to VISA account 4870-201-047208.

5. All documents relating to VISA account 4870-201-055805.

6. All documents concerning the making of political contributions by the Bank, its officers, its employees, and its agents.

8504055I349

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

RE: MUR 1713
Harold Allmacher, Jr.

Dear Mr. Nedzi:

On June 4, 1984, your client, Harold Allmacher, Jr., was notified that the Commission found reason to believe he violated 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended. An investigation of this matter is being conducted and it has been determined that additional information from your client is necessary. Therefore, your request for pre-probable cause conciliation is being denied at this time.

Consequently, the Federal Election Commission has issued the attached subpoena which requires your client to appear and give sworn testimony on which will assist the Commission in carrying out its statutory duty of supervising compliance with the Federal Election Campaign Act of 1971, as amended.

Pursuant to 11 C.F.R. § 111.14, a person summoned to testify by the Commission shall be paid $30.00, plus mileage at the rate of 20.5 cents per mile.

Please confirm your client's scheduled appearance with Judy Thedford on our toll free line (800/424-9530) within two days of your receipt of this notification.

8504051350

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena

cc: Michael D. Schwartz
Schwartz, Juneau & Szot
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

8504055135 1

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
First National Bank in Mount Clemens	)	MUR 1713
Harold Allmacher, Jr.	)	

SUBPOENA

To: Harold Allmacher, Jr.
c/o Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

Pursuant to 2 U.S.C. § 437d(a)(3), and in furtherance of its investigation in the above-styled matter, the Federal Election Commission hereby subpoenas you to appear for deposition with regard to MUR 1713. Notice is hereby given that the deposition is to be taken on Wednesday, November 28, 1984, at the Federal Election Commission, 1325 K Street, N.W., Washington, D.C. beginning at 10:00 a.m. and continuing each day thereafter as necessary.

Further pursuant to section 437d of Title 2, United States Code, you are hereby subpoenaed to produce for inspection and copying all documents and materials listed on the attached sheet that are in your possession. Production is to be made at the Federal Election Commission on November 14, 1984.

As used in the Commission's subpoena, the terms listed below are defined as follows:

1. The term "documents and materials" shall mean, unless otherwise indicated, the original, all copies bearing handwritten notations thereon, and drafts of writing of any kind, printed, audio, visual or electronic materials, including but not limited to correspondence, memoranda, reports, transcripts, minutes,

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pamphlets, leaflets, notes, letters, lists, telexes, telegrams, messages (including reports, notes, memoranda, and any other documentation of telephone conversations and conferences), calendar and diary entries, contracts, data, agendas, articles, visual aides, print-outs, account statements, billing forms, receipts, checks and other negotiable paper, records and compilations in your possession. The term "documents and materials" shall be taken as including all attachments, enclosures, and other documents that are attached to, relate to or refer to such designated "documents and materials," including copies bearing handwritten notations.

2. The term "Bank" refers to the First National Bank in Mount Clemens.

If any document called for herein is withheld under a claim of privilege or objection, please furnish a list identifying each such document for which the privilege or objection is claimed, together with the following information:

a) a description of the document and materials;

b) the date of the document;

c) the name and title of the author;

d) the name and title of the person to whom the document is addressed;

e) the name and title of the person to whom the document was actually sent;

f) the identity of any other person who read any part of the document;

g) the number of pages;

h) the paragraph of this subpoena to which the document is otherwise responsive; and

i) the nature of the claimed privilege or objection.

8504055-1353

WHEREFORE, the Chairman of the Federal Election Commission has hereunto set her hand on November 5, 1984.

Lee Ann Elliott
Chairman

ATTEST:

Marjorie W. Emmons
Secretary to the Commission

Attachments
List of Documents and Materials

8504055134

Documents and Materials to be Produced by Harold Allmacher, Jr.

1. Minutes of the First National Bank in Mount Clemens Board of Directors' Meeting at which:

   a) bonuses granted to Harold Allmacher, Jr. on September 3, 1982, and April 15, 1983, were discussed;

   b) any discussion of VISA account 4870-201-047208 occurred;

   c) any discussion of VISA account 4870-201-055805 in the name of John Madigan occurred:

   d) any discussion relating to the making of political contributions by the Bank, its officers, its employees or its agents occurred.

2. The monthly statements for VISA account 4870-201-047208 from its inception to its closing.

3. The monthly statements for VISA account 4870-201-055805 from its inception to its closing.

4. All documents relating to VISA account 4870-201-047208.

5. All documents relating to VISA account 4870-201-055805.

6. All documents concerning the making of political contributions by the Bank, its officers, its employees, and its agents.

8504055135

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

November 1, 1984

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

RE: MUR 1713
First National Bank in Mount Clemens

Dear Mr. Nedzi:

On June 4, 1984, your client, the First National Bank in Mount Clemens, was notified that the Commission found reason to believe it violated 2 U.S.C. §§ 441b(a) and 441f, provisions of the Federal Election Campaign Act of 1971, as amended. An investigation of this matter is being conducted and it has been determined that additional information from your client is necessary. Therefore, your request for pre-probable cause conciliation is being denied at this time.

Consequently, the Federal Election Commission has issued the attached subpoena which requires your client to provide information which will assist the Commission in carrying out its statutory duty of supervising compliance with the Federal Election Campaign Act of 1971, as amended.

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena

8504051356

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

RE: MUR 1713
First National Bank in Mount Clemens

Dear Mr. Nedzi:

On June 4, 1984, your client, the First National Bank in Mount Clemens, was notified that the Commission found reason to believe it violated 2 U.S.C. §§ 441b(a) and 441f, provisions of the Federal Election Campaign Act of 1971, as amended. An investigation of this matter is being conducted and it has been determined that additional information from your client is necessary. Therefore, your request for pre-probable cause conciliation is being denied at this time.

Consequently, the Federal Election Commission has issued the attached subpoena which requires your client to provide information which will assist the Commission in carrying out its statutory duty of supervising compliance with the Federal Election Campaign Act of 1971, as amended.

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena

OK 10/31/84

8504055-1357

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
First National Bank in Mount Clemens	)	MUR 1713
	)	

SUBPOENA

To: The First National Bank in Mount Clemens
c/o Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

Pursuant to 2 U.S.C. § 437d(a)(3), and in furtherance of its investigation in the above-styled matter, the Federal Election Commission hereby subpoenas the First National Bank in Mount Clemens to produce for inspection and copying all documents and materials listed on the attached sheet that are in its possession. Production is to be made at the Federal Election Commission on Wednesday, November 14, 1984.

As used in the Commission's subpoena, the terms listed below are defined as follows:

1. The term "documents and materials" shall mean, unless otherwise indicated, the original, all copies bearing handwritten notations thereon, and drafts of writing of any kind, printed, audio, visual or electronic materials, including but not limited to correspondence, memoranda, reports, transcripts, minutes, pamphlets, leaflets, notes, letters, lists, telexes, telegrams, messages (including reports, notes, memoranda, and any other documentation of telephone conversations and conferences), calendar and diary entries, contracts, data, agendas, articles,

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visual aides, print-outs, account statements, billing forms, receipts, checks and other negotiable paper, records and compilations in the possession of the First National Bank in Mt. Clemens. The term "documents and materials" shall be taken as including all attachments, enclosures, and other documents that are attached to, relate to or refer to such designated "documents and materials," including copies bearing handwritten notations.

2. The term "Bank" refers to the First National Bank in Mount Clemens.

If any document called for herein is withheld under a claim of privilege or objection, please furnish a list identifying each such document for which the privilege or objection is claimed, together with the following information:

a) a description of the document and materials;

b) the date of the document;

c) the name and title of the author;

d) the name and title of the person to whom the document is addressed;

e) the name and title of the person to whom the document was actually sent;

f) the identity of any other person who read any part of the document;

g) the number of pages;

h) the paragraph of this subpoena to which the document is otherwise responsive; and

i) the nature of the claimed privilege or objection.

8504055 1359

WHEREFORE, the Chairman of the Federal Election Commission has hereunto set her hand on November 2, 1984.

Lee Ann Elliott
Chairman

ATTEST:

Marjorie W. Emmons
Secretary to the Commission

Attachment
List of Documents and Materials

3504055I360

Documents and Materials to be Produced by the First National Bank in Mount Clemens

1. Minutes of the First National Bank in Mount Clemens Board of Directors' Meeting at which:

   a) bonuses granted to Harold Allmacher, Jr. on September 3, 1982, and April 15, 1983, were discussed;

   b) any discussion of VISA account 4870-201-047208 occurred;

   c) any discussion of VISA account 4870-201-055805 in the name of John Madigan occurred:

   d) any discussion relating to the making of political contributions by the Bank, its officers, its employees or its agents occurred.

2. The monthly statements for VISA account 4870-201-047208 from its inception to its closing.

3. The monthly statements for VISA account 4870-201-055805 from its inception to its closing.

4. All documents relating to VISA account 4870-201-047208.

5. All documents relating to VISA account 4870-201-055805.

6. All documents concerning the making of political contributions by the Bank, its officers, its employees, and its agents.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D C 20463

November 7, 1984

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

RE: MUR 1713
Harold Allmacher, Jr.

Dear Mr. Nedzi:

On June 4, 1984, your client, Harold Allmacher, Jr., was notified that the Commission found reason to believe he violated 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended. An investigation of this matter is being conducted and it has been determined that additional information from your client is necessary. Therefore, your request for pre-probable cause conciliation is being denied at this time.

Consequently, the Federal Election Commission has issued the attached subpoena which requires your client to appear and give sworn testimony on Wednesday, November 28, 1984, which will assist the Commission in carrying out its statutory duty of supervising compliance with the Federal Election Campaign Act of 1971, as amended.

Pursuant to 11 C.F.R. § 111.14, a person summoned to testify by the Commission shall be paid $30.00, plus mileage at the rate of 20.5 cents per mile.

Please confirm your client's scheduled appearance with Judy Thedford on our toll free line (800/424-9530) within two days of your receipt of this notification.

8504051362

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena

cc: Michael D. Schwartz
Schwartz, Juneau & Szot
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

8504055136 3

11/2/84

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

RE: MUR 1713
John D. Madigan

Dear Mr. Madigan:

The Federal Election Commission, established in April, 1975, has the statutory duty of enforcing the Federal Election Campaign Act of 1971, as amended. In connection with an investigation being conducted by the Commission, the attached subpoena which requires you to appear and give sworn testimony on Wednesday, November 28, 1984, at 3:00 p.m. has been issued.

Since this information is being sought as part of an investigation being conducted by the Commission, the confidentiality provisions of 2 U.S.C. § 437g(a)(12)(A) apply. That section of the Act prohibits the making public of any investigation conducted by the Commission without the express written consent of the persons with respect to whom the investigation is made. You are advised that no such consent has been given in this case.

You may consult with an attorney and have an attorney present with you at the deposition. If you intend to be so represented, please advise us of the name and address of your attorney prior to the date of the deposition.

Pursuant to 11 C.F.R. § 111.14, a person summoned to testify by the Commission shall be paid $30.00, plus mileage at the rate of 20.5 cents per mile.

Please confirm your scheduled appearance with Judy Thedford on our toll free line (800/424-9530) within two days of your receipt of this notification.

8504051364

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena & Questions

8504055136 5

11/2/84

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

MEMORANDUM TO: CHARLES N. STEELE
GENERAL COUNSEL

FROM: MARJORIE W. EMMONS/JODY C. RANSOM

DATE: NOVEMBER 5, 1984

SUBJECT: MUR 1713 - Subpoenas

The attached subpoenas, which were Commission approved on October 24, 1984 by a vote of 6-0, have been signed and sealed this date.

8504055136

Attachments:
Subpoenas (2)

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

MEMORANDUM TO: CHARLES N. STEELE
GENERAL COUNSEL

FROM: MARJORIE W. EMMONS/JODY C. RANSOM

DATE: NOVEMBER 2, 1984

SUBJECT: MUR 1713 - Subpoena

The attached subpoena, which was Commission approved on October 24, 1984 by a vote of 6-0, has been signed and sealed this date.

Attachment

8504055136 7

RECEIVED
OFFICE OF THE FEC
SECRETARY

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

84 OCT 19 P12:41

October 19, 1984

SENSITIVE

MEMORANDUM TO: The Commission

FROM: Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

SUBJECT: General Counsel's Report on MUR 1713
dated October 16, 1984

Attached please find revised pages for the General Counsel's Report on MUR 1713 which is currently on circulation. Page 5 of the report has been revised to include a recommendation that the respondents' request for pre-probable cause conciliation be denied at this time and the proposed letters to Lucien Nedzi (attachment 5) have also been revised to reflect the Commission's rejection of pre-probable conciliation at this time.

The additional statements have been underlined on the attached pages.

8504051368

III. RECOMMENDATION

1) Reject Harold Allmacher, Jr. and the First National Bank in Mount Clemens' request for pre-probable cause conciliation at this time.

2) Authorize the attached cover letter and subpoena to produce documents to the First National Bank in Mount Clemens.

2) Authorize the attached cover letters and subpoenas to appear for deposition and to produce documents to:

a) Harold Allmacher, Jr., and

b) John D. Madigan.

Charles N. Steele
General Counsel

October 19, 1984
Date

By: Kenneth A. Gross
Kenneth A. Gross
Associate General Counsel

Attachments
1. Allmacher Response
2. Additional Information
3. Proposed Subpoenas
4. Proposed Letters

8504055136 9

(1)

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

RE: MUR 1713
Harold Allmacher, Jr.

Dear Mr. Nedzi:

On June 4, 1984, your client, Harold Allmacher, Jr., was notified that the Commission found reason to believe he violated 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended. An investigation of this matter is being conducted and it has been determined that additional information from your client is necessary. Therefore, your request for pre-probable cause conciliation is being denied at this time.

Consequently, the Federal Election Commission has issued the attached subpoena which requires your client to appear and give sworn testimony on which will assist the Commission in carrying out its statutory duty of supervising compliance with the Federal Election Campaign Act of 1971, as amended.

Pursuant to 11 C.F.R. § 111.14, a person summoned to testify by the Commission shall be paid $30.00, plus mileage at the rate of 20.5 cents per mile.

Please confirm your client's scheduled appearance with Judy Thedford on our toll free line (800/424-9530) within two days of your receipt of this notification.

8504055I370

(2)

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena

cc: Michael D. Schwartz
Schwartz, Juneau & Szot
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

8504055137 1

(3)

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

RE: MUR 1713
First National Bank in Mount Clemens

Dear Mr. Nedzi:

On June 4, 1984, your client, the First National Bank in Mount Clemens, was notified that the Commission found reason to believe it violated 2 U.S.C. §§ 441b(a) and 441f, provisions of the Federal Election Campaign Act of 1971, as amended. An investigation of this matter is being conducted and it has been determined that additional information from your client is necessary. Therefore, your request for pre-probable cause conciliation is being denied at this time.

Consequently, the Federal Election Commission has issued the attached subpoena which requires your client to provide information which will assist the Commission in carrying out its statutory duty of supervising compliance with the Federal Election Campaign Act of 1971, as amended.

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena

4

8504055137 2

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

MEMORANDUM

TO: Office of the Commission Secretary

FROM: Office of General Counsel

DATE: October 19, 1984

SUBJECT: MUR 1713 - Memorandum to The Commission

The attached is submitted as an Agenda document for the Commission Meeting of _____

Open Session _____

Closed Session _____

CIRCULATIONS		DISTRIBUTION	
48 Hour Tally Vote	[✓]	Compliance	[X]
Sensitive	[✓]		
Non-Sensitive	[ ]	Audit Matters	[ ]
24 Hour No Objection	[ ]	Litigation	[ ]
Sensitive	[ ]		
Non-Sensitive	[ ]	Closed MUR Letters	[ ]
Information	[ ]	Status Sheets	[ ]
Sensitive	[ ]		
Non-Sensitive	[ ]	Advisory Opinions	[ ]
Other	[X]	Other (see distribution below)	[ ]

SENSITIVE

INFORMATION - CIRCULATE ON GREEN PAPER - TO BE ADDED TO REPORT ON CIRCULATION

8504051373

BEFORE THE FEDERAL ELECTION COMMISSION

RECEIVED
FEC
SECRETARY

In the Matter of	)	
	)	
First National Bank in Mount Clemens, MI	)	MUR 1713
	)	
Harold Allmacher, Jr.	)	

84 OCT 17 A9:31

GENERAL COUNSEL'S REPORT

SENSITIVE

I. **BACKGROUND:**

On May 30, 1984, the Commission found reason to believe the First National Bank in Mount Clemens ("the Bank") violated 2 U.S.C. § 441b(a) and § 441f and reason to believe Harold Allmacher, Jr. violated 2 U.S.C. § 441f. Interrogatories were forwarded to Mr. Allmacher at that time.

II. **LEGAL ANALYSIS**

On July 16, 1984, a response to the interrogatories was received from Mr. Allmacher (See Attachment I). The response reflects that Mr. Allmacher has been with the Bank since August of 1973 to the present and that he has held various positions. His current title is President and Chief Executive Officer. Mr. Allmacher states that the account in question, VISA account number 4870 201 047208, was opened in February 1982. Copies of the cash advance slips, a listing reflecting all charges made against the account, and copies of the money orders used to forward the funds were submitted. Mr. Allmacher also states that no one directed him to make the cash advances from the VISA account. Concerning the Bank bonuses, Mr. Allmacher stated that there was no formal written policy on the granting of bonuses, and that the bonuses granted to him were made upon his request for extraordinary overtime and work load. He denied the bonuses

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were for reimbursement of his VISA account. The names of all bank officers and members of Board of Directors were disclosed.

On August 10, 1984, respondents requested to enter into pre-probable cause conciliation, however, the Office of General Counsel questioned whether additional information was needed to complete discovery. On September 7, 1984, counsel for the respondents met with staff members of the Office of the General Counsel. Counsel presented additional information at that meeting. The new information is as follows:

The amount of money which Allmacher owed on VISA account, number 4870 201 047208, $2,080.42, was transferred to another VISA account, number 4870 201 055805, on August 1, 1983. This account was in the name of John D. Madigan. One cash advance was made against the Madigan account at the direction of Allmacher. The advance was in the amount of $100 and the ultimate payee was the Committee to Elect H.J. Vanderputten. Documentation of the $100 cash advance was provided by counsel. Mr. Madigan paid the outstanding balance on VISA account number 4870 201 055805 on October 17, 1983. The amount he paid including interest totalled $2,245.42 (See Attachment II).

At the meeting, counsel also agreed to provide identification of the payee of three cash advances previously not disclosed and to clarify a payment to the First National Bank to determine if the payment was in connection with an election to political office. The additional information was received on

8504055137 5

September 17, 1984, and disclosed the following:

1) The money order listed by Allmacher as having been made on 7/1/82, in the amount of $100, was made payable to the Committee to Retain Macomb County Probate Judge, Richard C. Johnston.

2) The money order listed by Allmacher as having been made on 10/13/82 in the amount of $175 was made to the same committee, Committee to Retain Macomb County Probate Judge, Richard C. Johnston.

3) The $143.55 payment made from the Allmacher VISA account on 7/06/83 was to Adam Nowakowski. Copies of checks from Gino's Surf, a restaurant, were submitted to reflect that the money was used as reimbursement for the meals. No money order was written.

4) A copy of the $150.10 money order made payable to the First National Bank was submitted by the respondent. In a telephone conversation on September 11, 1984, counsel stated that the $150.10 money order was cashed at the Bank and a reimbursement made in cash. The money was for dinner expenses in connection with an election to political office (See Attachment III).

From the information submitted by Allmacher and counsel, it appears that 45 cash advances totalling $9,322.03 were made to VISA account 4870 201 047208 from February 1, 1982, through July 6, 1983, and one cash advance of $100 was made from VISA account number 4870 201 055805 on August 24, 1983. The cash advanced was then used to purchase approximately 51 money orders.

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From the listing provided by Allmacher, it appears that 49 out of 51 money orders were made to local, state, and federal candidates in connection with their elections to political office. Two of the 51 money orders, made payable to Junior Achievement and the Ruehle Ambulance Service, do not appear to be in connection with any election. Therefore, the total amount of money in violation is $9,294.03 ($9,194.03 from VISA account 4870 201 047208 and $100 from VISA account 4870 201 055805).

The Office of General Counsel recommends that the Commission deny the respondents request for pre-probable cause conciliation at this time. The recommendation is premised on the fact that depositions appear to be needed to complete the investigation. Counsel for the respondents has stated some reservations with the depositions due to a simultaneous investigation by the Comptroller of the Currency. However, we feel that without the opportunity to question Allmacher and Madigan, our investigation would be incomplete. We also intend to request documents from the Bank in connection with the two VISA accounts, the Bank's Board of Directors' Minutes concerning the granting of bonuses to Mr. Allmacher, and any Board Minutes concerning the making of contributions by the Bank through the reimbursement scheme.

Therefore, we recommend that the Commission authorize the following subpoenas for deposition and production of documents to the First National Bank in Mount Clemens, John D. Madigan, and Harold Allmacher, Jr.

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III. RECOMMENDATION

1) Authorize the attached cover letter and subpoena to produce documents to the First National Bank in Mount Clemens.

2) Authorize the attached cover letters and subpoenas to appear for deposition and to produce documents to:

   a) Harold Allmacher, and

   b) John D. Madigan.

Charles N. Steele
General Counsel

October 16, 1984
Date

By: Kenneth A. Gross
Associate General Counsel

Attachments
1. Allmacher Response-pgs. 1-60
2. Additional Information (9/7/84)-pgs. 61-63
3. Additional Information (9/17/84)-pgs. 64-68
4. Proposed Subpoenas -pgs. 69-80
5. Proposed Letters -pgs. 81-85

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GCC # 4040
Stafford

Law Offices
Schwartz, Juneau and Szot
Sterling Office Plaza
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

(313) 268-4600

MICHAEL D. SCHWARTZ
RAYMOND M. JUNEAU
STANLEY J. SZOT

OF COUNSEL
ROGER P. JOSEPH
MICHAEL P. O'NEILL

July 13, 1984

10 JUL 16 PM 2:01

Hon. Lee Ann Elliott
Chairman
Federal Election Commission
Washington, D.C. 20463

Re: Harold Allmacher, Jr.
MUR No. 1713

Dear Ms. Elliott:

Pursuant to your letter dated June 4, 1984, please find enclosed Answers to Questions by Harold Allmacher, Jr.

Should there be any further information that is required by you, please do not hesitate to communicate with the undersigned.

Sincerely,

SCHWARTZ, JUNEAU AND SZOT

Michael D. Schwartz

MDS/djm

Enc.

(1)

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Questions - Harold Allmacher, Jr. President
First National Bank in Mount Clemens, Michigan

Please answer the following questions. Please note that the "Mt. Clemens Bank" in all questions refers to the First National Bank in Mt. Clemens.

1. Are you now or have you been employed by the Mt. Clemens Bank? If so, please provide:

   a) the dates of your employment;

   b) all positions or titles which you have held together with the period of time you occupied each position or had such title, and;

   c) a description of your duties or responsibilities for each position or title.

2. Concerning VISA account 4870-201-047208, please answer the following:

   a) Is this your account?

   b) When was the account opened?

   c) Under whose direction was the account opened?

   d) Why was the account opened?

   e) List the names and addresses of all signatories to the account.

3. Provide a full accounting for all charges made to VISA account 4870-201-047208. Show the date and amount of each cash advance, the ultimate recipient of the funds, and purpose for which the funds were used.

4. Please provide copies of all cash advance slips made against VISA account 4870-201-047208.

(2)

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5. Please provide copies of other instruments used to forward the funds to the ultimate recipient (i.e., checks, money orders) or specify cash, if appropriate.

6. Please provide copies of any other back-up documentation you may have concerning the payments from VISA account 4870-201-047208.

7. Did any person direct you to make cash advances from VISA account 4870-201-047208? If so, please list the name and address of such person or persons.

8. Please describe the Mt. Clemens Bank's policy on granting bonuses.

9. You received bonuses from the Mt. Clemens Bank on September 3, 1982, and April 15, 1983.

   a) Please explain why the Bank granted you these bonuses. Were these bonuses used to reimburse you for charges which you made to VISA account 4870-201-047208?

   b) Were such bonuses usually granted to you in April and September.

   c) To your knowledge, did any other Bank employee receive bonuses at this time.

10. Please provide the names, addresses, titles of all Mt. Clemens Bank officers.

11. Please provide the names, addresses, and titles of all individuals who sit on the Board of Directors of Mt. Clemens Bank.

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FEDERAL ELECTION COMMISSION

HAROLD ALLMACHER, JR.,

Respondent. /

MUR No: 1713

ANSWERS TO QUESTIONS BY HAROLD ALLMACHER, JR.

1. a, b, and c)

8/13/73 - Assistant Cashier - Collections
9/1/74 - Assistant Vice President - Commercial Loans
Commercial Loan Officer
1/9/75 - Vice President - Commercial Loan Department Head
6/1/79 - Executive Vice President - Senior Loan Officer
7/12/82 - Executive Vice President and Chief Executive Officer - Overall Administration of Bank
3/22/83 - President and Chief Executive Officer
Overall Administration of Bank

2. a) Yes

b) February, 1982

c) Harold Allmacher, Jr.

d) To facilitate personal cash flow

e) Harold Allmacher, Jr.
41269 Clairpointe
Mt. Clemens, Michigan 48045

3. See attached Exhibit "A"

4. See attached Exhibit "B"

5. See attached Exhibit "C"

6. See attached Exhibit "D"

7. No

8. The Bank has no formal written policy.

(4)

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9. a) Granted to Harold Allmacher, Jr. for extra-ordinary overtime and work load contribution to the Bank. No.

b) Upon request by Harold Allmacher, Jr.

c) No

10. See attached Exhibit "E"

11. See attached Exhibit "F"

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EXHIBIT A

DATE	AMOUNT	PAYABLE TO	PURPOSE
02/01/82	$ 200.00	Brunch with Brickley	Fund Raising
02/09/82	200.00	Bonior for Congress	Fund Raising
02/17/82	50.00	Junior Achievement	P/R
02/22/82	200.00	Riegle for Senate	Fund Raising
02/22/82	78.00	Ruehle Ambulance Service	P/R
02/22/82	100.00	Riegle for Senate in '82 Committee	Fund Raising
03/09/82	100.00	Macomb Democratic Committee	Fund Raising
03/11/82	300.00	Committee for Adam Nowakowski	Fund Raising
03/16/82	400.00	Just Get Together Willard D. Back	Fund Raising
03/25/82	535.00	Mr..Edward Bonior	Fund Raising
04/01/82	120.00	Harold Allmacher for Ed Bonior "Annie" Tickets	P/R
04/27/82	450.00	Committee to re-elect Deneweth, Daner & Zakoff	Fund Raising
05/17/82	75.00	Mary Louise Daner ($25.00)	Fund Raising
		Sam J. Petitto ($20.00)	Fund Raising
		John Joseph Buccellato ($30.00)	Fund Raising
05/28/82	100.00	Headlee for Governor Committee	Fund Raising
06/28/82	50.00	Franchuk's Birthday Party	Fund Raising
07/01/82	100.00	Committee to Elect Harry Diehl, Sr.	Fund Raising
07/01/82	100.00		
07/22/82	50.00	Committee to re-elect Ray Trombley	Fund Raising
07/27/82	400.00	Fund Raiser for Congressman David E. Bonior	Fund Raising
08/30/82	60.00	Fund Raiser for Terry Almquist	Fund Raising
09/17/82	600.00	A Rally for Riegle	Fund Raising
09/21/82	225.00	H.W.Allmacher (for Sheriff Hackel)	Fund Raising
09/21/82	50.00	Serotkin for Senate	Fund Raising
09/21/82	250.00	Serotkin for Senate	Fund Raising
09/30/82	250.00	Blanchard for Governor Committee	Fund Raising
10/08/82	100.00	Committee to re-elect James J. Sharp	Fund Raising
10/11/82	160.00	Harold Allmacher ($150.00 Michigan Democratic Party)	Fund Raising
		Trentacosta for W.S.U. Committee ($10.00)	Fund Raising

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DATE	AMOUNT	PAYABLE TO	PURPOSE
10/13/82	$ 175.00		
10/15/82	200.00	Mr. Gebran Anton (Tickets - D. Bonior)	Fund Raising
10/26/82	148.00	Harold Allmacher ($48.00 - Party - Mary Louise Daner)	Fund Raising
		Committee to re-elect Richard E. Johnston ($100.00)	Fund Raising
10/27/82	48.00	Committee to re-elect County Commissioner Mary Louise Daner	Fund Raising
01/02/83	200.00	Committee for Thomas S. Welsh	Fund Raising
02/08/83	150.10	First National Bank	P/R
02/16/83	60.00	Serotkin for Senator Committee	Fund Raising
02/16/83	60.00		
02/22/83	600.00	Citizens for Patrick Johnson	Fund Raising
03/03/83	200.00	Citizens for Patrick Johnson	Fund Raising
03/09/83	350.00	Committee for Adam Nowakowski	Fund Raising
03/28/83	100.00	Committee to Elect L. Klimecki Dannis	Fund Raising
04/04/83	892.72	Macomb Daily ($135.52) Dorothy Rugab ($550.00) Funtastic Promotions & Novelties ($207.20)	
04/05/83	70.00	Committee for Adam Nowakowski	Fund Raising

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8504051356

4870201047208
Allmacher

7023868

AUTHORIZATION NO.	DATE 3/28	TELLER NO.	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED Harold Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X [signature]			
CASH ADVANCE		TOTAL	100—

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870 201 047 208
H. W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025463

AUTHORIZATION NO. VA.	DATE 4/5/83	TELLER NO.	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED H. W. ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X P.O. Pa.			
CASH ADVANCE		TOTAL	70—

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870 201 047 208
H.W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025465

AUTHORIZATION NO.	DATE 4/7/83	TELLER NO. Pa	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X P.O. Pa			
CASH ADVANCE		TOTAL	77.70

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

(8)

4870201047208

7023841

AUTHORIZATION NO. | DATE 3/9/83 | TELLER NO. | AMOUNT

CARDHOLDER IDENTIFICATION, IF REQUIRED
H Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X

CASH ADVANCE | TOTAL | 150 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H. Allmacher

99662017
FNB

7023837

AUTHORIZATION NO. 21 | DATE 3/3 | TELLER NO. | AMOUNT

CARDHOLDER IDENTIFICATION, IF REQUIRED
H Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X

CASH ADVANCE | TOTAL | 200 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H. AILMACHER

99662017
FNB

7023825

AUTHORIZATION NO. 20 | DATE 2/22/83 | TELLER NO. | AMOUNT

CARDHOLDER IDENTIFICATION, IF REQUIRED
H AILMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X

CASH ADVANCE | TOTAL | 600 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

9

(P)

5040551388

4870201047208
Harold Allmacher

9966017
PNB

7024445

AUTHORIZATION NO.	DATE	TELLER NO.	
22	2/16/83		
CARDHOLDER IDENTIFICATION, IF REQUIRED			
H allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE			
X			
CASH ADVANCE		TOTAL	60

THIS FORM TO BE USED WITH VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

(11)

5040551380

#8702010472 08
H Allmacher

9966 2017
FNB

7024429

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
98 -	12/8/83		
CARDHOLDER IDENTIFICATION, IF REQUIRED: Harold Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X [signature]			
CASH ADVANCE	TOTAL		150 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

#8702010472 08
H. Allmacher

FNB
9966 2017

7024405

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
98 -	12/20/83		
CARDHOLDER IDENTIFICATION, IF REQUIRED: Harold Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X H. A. Allmacher			
CASH ADVANCE	TOTAL		200 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

(21)

4870201047208
H ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025456

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
08 RW	10/22/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X RW			
CASH ADVANCE		TOTAL	48 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

H ALLMACHER
4870201047208

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025455

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
28	10/26/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H. Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X RW			
CASH ADVANCE		TOTAL	148 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

5040551390

5140 5 1 3 9

4870201047208
H. ALLMACHER

IRST NAT BK MT CLEMENS
T CLEMENS MI
9662017

7024286

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
60	9-21-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			525
CARDHOLDER'S SIGNATURE: X			
CASH ADVANCE		TOTAL	225 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B...ING.

48702010472O8
Harold Allmacher

99662017
FNB

7023851

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
81	10-1-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X			
CASH ADVANCE		TOTAL	160 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B...ING.

4870 201 047 208
H.W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025452

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
99	10/8/82	Da	10[illegible] —
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X per ph. Da			
CASH ADVANCE		TOTAL	10[illegible] —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B...ING.

4870 201 047 208
H.W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025453

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
	10/15/82	Da	200 —
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X per ph. Da			
CASH ADVANCE		TOTAL	200 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

13

4870 201 047 208

HAROLD W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025451

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
	9/30/82	20	250 —

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X Phone ra

CASH ADVANCE TOTAL 250 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

4870201047208

7024283

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
02	9-17-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

H ALLMACHER

NAME SIGN ON FILE

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X DMW

CASH ADVANCE TOTAL 100 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

4870201047208

H ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7024288

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
62	9-21-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

H ALLMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X On File

CASH ADVANCE TOTAL 25 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

4870201047208

H. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7024287

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
61	9-21		

CARDHOLDER IDENTIFICATION, IF REQUIRED

N ALLMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X DMW

CASH ADVANCE TOTAL 50 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

(14)

PRESS FIRMLY. USE A UNIV (4-7 [illegible]

OFFICIAL CREDIT FORMS ST. LOUIS 6000

4870201047208
Harold W. Allmacher

7567800

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
24	8-30-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X Jo

THIS FORM TO BE USED WITH

CASH ADVANCE — TOTAL 60 —

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

(12)

5040551397

5040551390

4870201047208
Harold Allmacher

7567787

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
98	7-22-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE			
X [signature]			
CASH ADVANCE	TOTAL		50 00

CUSTOMER COPY

THIS FORM TO BE USED WITH

MasterCard or VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

(16)

7567788

'4870201047208
• N ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
# 14	7/27/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: N ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X ONFILE			
CASH ADVANCE			50.00

CUSTOMER COPY

THIS FORM TO BE USED WITH

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR STATEMENT.

(1)

5040551395

5040 2 1739

4820201047208
Harold Allmacher

7066381

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
50	6-28-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I have sold amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE 50 —

9966201 7
FNB

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

4820201047208
Harold Allmacher

7066372

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
69	7-1-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I have sold amount with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE 100 —

9966201 7
FNB

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

4820201047208
Harold Allmacher

7066399

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
88	7-1-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I have sold amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE 100 —

9966201 7
FNB

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

(18)

5040551396

4870201047208

7567767

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
10	5/28		

CARDHOLDER IDENTIFICATION, IF REQUIRED
HALLMACHER

NAME

ADDRESS 49 MAC

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby authorize it to pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of card cited.

CARDHOLDER'S SIGNATURE
X H. A. Allmacher

CASH ADVANCE 100 —

THIS FORM TO BE USED WITH

VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR STATEMENT.

(5)

5040551390

4870201047208

7567840

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMT.
31	4/20/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H.W. ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X SIG. ON FILE			
CASH ADVANCE		TOTAL	450

THIS FORM TO BE USED WITH MasterCard or VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208

H. ALLMACHER

7567849

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMT.
27	6/17/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H. ALLMACHER			20 —
NAME			25 —
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			30 —
CARDHOLDER'S SIGNATURE: X Sig on File			
CASH ADVANCE		TOTAL	75 —

THIS FORM TO BE USED WITH MasterCard or VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8

(21)

5040551398

4870201047208

7567813

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
20	4-1-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H Allmacher			120 —
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X H.A			
CASH ADVANCE	TOTAL		120 —

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

THIS FORM TO BE USED WITH MasterCard or VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208

7178500

AUTHORIZATION NO.	DATE	TELLER NO.	AMT
23	3/25		535 —
CARDHOLDER IDENTIFICATION, IF REQUIRED: N.ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X N.A.I			
CASH ADVANCE	TOTAL		535 —

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

THIS FORM TO BE USED WITH MasterCard or VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208

7178489

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
41	3/16/82		

CARDHOLDER IDENTIFICATION, IF REQUIRED
Harold Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X HA.

THIS FORM TO BE USED WITH [illegible] OR VISA

CASH ADVANCE TOTAL 100 —

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H. AllMACHER

7178483

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
05	3/11/82		

CARDHOLDER IDENTIFICATION, IF REQUIRED
HAROLD AllMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X H.A

THIS FORM TO BE USED WITH [illegible] OR VISA

CASH ADVANCE TOTAL 300 —

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

4870201047208
H: ALLMACHER

7178477

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
89	3/9/82		100 —

CARDHOLDER IDENTIFICATION, IF REQUIRED
H. A. AllMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X Rmm

THIS FORM TO BE USED WITH [illegible] OR VISA

CASH ADVANCE TOTAL 100

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

22

5940551-19

4870201047208
H. ALLMACHER

7178467

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
71	2/22	RMW	
CARDHOLDER IDENTIFICATION, IF REQUIRED: HAROLD ALLMACHER			100 —
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X H.A.			
CASH ADVANCE		TOTAL	100 —

THIS FORM TO BE USED WITH [MasterCard] OR [VISA]

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H ALLMACHER

7178468

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
62	2/22	RMW	
CARDHOLDER IDENTIFICATION, IF REQUIRED: HAROLD ALLMACHER			78 —
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X H.A			
CASH ADVANCE		TOTAL	78 —

THIS FORM TO BE USED WITH [MasterCard] OR [VISA]

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

4870201047208
Harold Allmacher

7178454

99662017
FNB

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
28	2-1-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: HAROLD ALLMACHER			
NAME: C.L.N.			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X C L			
CASH ADVANCE		TOTAL	200 —

THIS FORM TO BE USED WITH [MasterCard] OR [VISA]

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H ALLMACHER

7178469

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
52	2/22	RMW	
CARDHOLDER IDENTIFICATION, IF REQUIRED: HAROLD ALLMACHER			200 —
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X H.A			
CASH ADVANCE		TOTAL	200 —

THIS FORM TO BE USED WITH [MasterCard] OR [VISA]

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

23

8504055140 2

4870 201 047 208

7025472

HAROLD W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
970L2017

AUTHORIZATION NO.	DATE 5/13/83	TELLER NO. 20	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X			
CASH ADVANCE		TOTAL	308.66

THIS FORM TO BE USED WITH Travel Check OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

24

8504055140 3

4870201047208
N. Allmacher

7025468

AUTHORIZATION NO.	DATE 4/30/83	TELLER NO.	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED	Harold Allmacher		
NAME			
ADDRESS			
I hereby request the issuer of the charge card shown/read above to pay the amount shown as TOTAL hereon upon its presentment. I hereby confirm that I will pay said amount, or any charge due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER SIGNATURE X Allmacher			
CASH ADVANCE		TOTAL	120—

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

D

8504055140 4

7025467

4870201047208
N Allnacher

AUTHORIZATION NO.	DATE	TELLER NO	AMOUNT
Faxed	4/28/83		
CARDHOLDER IDENTIFICATION, IF REQUIRED			
N. Allnacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE			
X			
CASH ADVANCE			220

CUSTOMER COPY

THIS FORM TO BE USED WITH MasterCard OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

26

0 5 0 5 1 4 0 5

4870201047208

HAROLD ALLMACHER

5 0 FIRST NAT BK MT CLEMENS
8 MT CLEMENS MI
9988 2017

7025471

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
FORCE	4-12-83	14	
CARDHOLDER IDENTIFICATION IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I owe said amount with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of such card.			
CARDHOLDER'S SIGNATURE X			
CASH ADVANCE	TOTAL		33—

CUSTOMER COPY

THIS FORM TO BE USED WITH master charge or VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

(27)

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829600

74-211
724

Harold W. Allnacher
REMITTER

MOUNT CLEMENS, MICH. 5- 19 83

PAY TO THE ORDER OF National Republican Senatorial Committee 33.00

Thirty-three dollars

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 829600 ⑆ 072405251 ⑆ 1 4 0 6

(8)

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829402

74-211
724

Herold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 5-13- 19 83

PAY TO THE ORDER OF Adam Nowakowski $ 308.66

THREE HUNDRED EIGHT AND 66/100

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈829402⑈ ⑆072405251⑆

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829563

74-211
724

MOUNT CLEMENS, MICH. April 7, 1983

H. W. Allmacher
REMITTER

PAY TO THE ORDER OF FUNTASTIC PROMOTIONS & NOVELTIES $ 207.20

207 DOLLARS 20 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

VOID AFTER 90 DAYS

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829583

4-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 4-30- 19 69

PAY TO THE ORDER OF J.J. Buccellato $ 120.00

[illegible]

BANK MONEY ORDER
Birthday Celebration

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 8 2 9 5 8 3 ⑈ 0 7 2 5 1 4 0 3

38

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829582

74-211
724

Harold W. Allenachor
REMITTER

MOUNT CLEMENS, MICH. 4-26 19 83

Tickets 50-51

PAY TO THE
ORDER OF Macomb County Democratic Committee $ 220.00

⑈829582⑈ ⑆072000065⑆

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈829582⑈ ⑆072000065⑆ 1 0

8504055141 1

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749531

74-211
724

Harold Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-17-82 19

PAY TO THE ORDER OF Junior Achievement $ 50.00

FIFTY 00/100

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749522

74-211
724

Harold Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-5-82 19

PAY TO THE ORDER OF Bonior for Congress $ 200.00

TWO HUNDRED 00/100

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

(5)

8504055142

FIRST NATIONAL BANK

IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 829562

74-211 / 724

H. W. Allmacher
REMITTER

April 7, 19 83

PAY TO THE ORDER OF DOROTHY TUGAB $ 550.00

FIVE HUNDRED FIFTY AND 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 829561

74-211 / 724

H. W. Allmacher
REMITTER

April 7, 19 83

PAY TO THE ORDER OF THE MACOMB DAILY $ 135.52

ONE HUNDRED THIRTY FIVE AND 52 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 829558

74-211 / 724

Harold W. Allmacher
REMITTER

April 5, 1983

PAY TO THE ORDER OF Committee for Adam Z. Nowakowski $ 70.00

SEVENTY AND 00 CTS

Tickets #967 & 968

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 862427

74-211 / 724

H. W. Allmacher
REMITTER

March 18, 19 83

PAY TO THE ORDER OF COMMITTEE TO ELECT L. ELIMECKI DARDIS $ 100.00

ONE HUNDRED AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

(3B)

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 829175

74-211
724

H.W. ALLMACHER
REMITTER

3/9 19 83

PAY TO THE ORDER OF COMMITTEE FOR ADAM L. NOWAKOWSKI $ 350.00

TICKET #'s 21-30

THREE HUNDRED FIFTY AND 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 829162

74-211
724

Harold W. Allmacher
REMITTER

March 2, 19 83

Tickets

PAY TO THE ORDER OF Citizens for Patrick Johnson $ 200.00

TWO HUNDRED AND 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 829150

74-211
724

Harold W. Allmacher
REMITTER

2-22- 19 83

PAY TO THE ORDER OF Citizens for Patrick Johnson $ 600.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

34

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829145

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-16- 19 83

Tickets #264,265,266,267

PAY TO THE ORDER OF Serotkin 66r Senator Committee $ 60.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 849407

74-211
724

H. W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. Feb. 7, 19 83

PAY TO THE ORDER OF FIRST NATIONAL BANK $ 150.10

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 846900

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 1-21- 19 83

PAY TO THE ORDER OF Committee for Thomas J. Welsh $ 200.00

Valentine Dance

BANK MONEY ORDER

RECEIPT – NON NEGOTIABLE

AUTHORIZED SIGNATURE

38

5 0 4 0 5 2 1 4 5

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

No. 829020

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-26- 19 82

Party - Mary Louise Daner

PAY TO THE ORDER OF Harold W. Allmacher $ 48.00

FORTY-EIGHT AND 00 CTS

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

No. 829021

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-26- 19 82

PAY TO THE ORDER OF Committee to re-elect Richard E. Johnston $ 100.00

ONE HUNDRED AND 00 CTS

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

No. 829022

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-27- 19 82

PAY TO THE ORDER OF Committee to re-elect County Commissioner
Mary Louise Daner $ 48.00

FORTY-EIGHT AND 00 CTS

BANK MONEY ORDER

RECEIPT - NON NEGOTIABLE

AUTHORIZED SIGNATURE

36

5 0 4 0 5 5 1 4 6

FIRST NATIONAL BANK

IN MOUNT CLEMENS

First National Bank

Cash Advance

FNB

MOUNT CLEMENS, MICH. 9 21 19 82

No. 749760

74-211
724

PAY TO THE ORDER OF H. W. Allmacher $ 225.00

⑈749760⑈ 225000CTS

for Sherry Hackel

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

Check written against account

FIRST NATIONAL BANK

IN MOUNT CLEMENS

Harold W. Allmacher
REMITTER

FNB

MOUNT CLEMENS, MICH. 10-11-82 19

No. 749794

74-211
724

PAY TO THE ORDER OF Trentacosta for W.S.U. Committee $ 10.00

⑈749794⑈ 10000CTS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

Harold W. Allmacher
REMITTER

FNB

MOUNT CLEMENS, MICH. 10-11- 19 82

No. 749793

74-211
724

PAY TO THE ORDER OF Harold W. Allmacher $ 150.00

⑈749793⑈ 15000CTS

Mich. Democratic Party for Jim Blanchard

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

Harold W. Allmacher
REMITTER

FNB

MOUNT CLEMENS, MICH. 10-8- 19 82

No. 749732

74-211
724

PAY TO THE ORDER OF Committee to re-elect James J. Sharp $ 100.00

⑈749732⑈ 10000CTS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

37

5040551 41

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749776

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 9-30- 19 82

PAY TO THE ORDER OF Blanchard for Governor Committee $ 250.00

FIVE HUNDRED DOLLARS

BANK MONEY ORDER

RECEIPT—NON-NEGOTIABLE

AUTHORIZED SIGNATURE

5 9 4 0 5 5 1 4 1

FIRST NATIONAL BANK
IN MOUNT CLEMENS

F N B

No. 829002

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-15- 19 82

PAY TO THE ORDER OF Mr. Gebran Anton $ 200.00

TWO HUNDRED 00/100 DOLLARS

BANK MONEY ORDER

Tickets - D. Bonior

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN MOUNT CLEMENS

F N B

No. 749756

Harold Allmacher
REMITTER

MOUNT CLEMENS, MICH. 9/17 19 82

PAY TO THE ORDER OF A Rally for Riegle $ 600.00

SIX HUNDRED 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN MOUNT CLEMENS

F N B

No. 749759

H.W.Allmacher
REMITTER

MOUNT CLEMENS, MICH. 9/21 19 82

PAY TO THE ORDER OF Serotkin for Senate $ 50.00

FIFTY 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN MOUNT CLEMENS

F N B

No. 749761

H.W.Allmacher
REMITTER

MOUNT CLEMENS, MICH. 9/21 19 82

PAY TO THE ORDER OF Serotkin for Senate $ 250.00

TWO HUNDRED FIFTY 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

(46)

⑆504055141⑆

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749737

74-211
724

Harold Allmacher
REMITTER

MOUNT CLEMENS, MICH. 8-30- 19 82

PAY TO THE ORDER OF Fund Raiser for Terry Almquist $ 60.00

SIXTY AND 00/100

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

(14)

5040551420

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 820678

74-211
724

Harold W. Allmacher, Jr.
REMITTER

MOUNT CLEMENS, MICH. July 26, 19 82

PAY TO THE ORDER OF Fund Raiser for Congressman David E. Bonior $ 400.00

FOUR HUNDRED AND 00/100

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749691

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 7-22- 19 82

PAY TO THE ORDER OF Committee to re-elect Ray Trombley $ 50.00

FIFTY AND 00/100 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

5040551420

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 749666

74-211
724

Harold W. Allmacher
REMITTER

7-1- , 82

PAY TO THE ORDER OF Committee to elect Harry T. Diehl $ 100.00

ONE HUNDRED DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 749661

74-211
721

Harold Allmacher
REMITTER

6-28 , 82

PAY TO THE ORDER OF Franchuks Birthday Party $ 50.00

FIFTY DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

43

8504055142

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

FNB

No. 749635

74-21
724

H.W. ALLMACHER
REMITTER

MOUNT CLEMENS, MICH. 5/28 19 82

PAY TO THE ORDER OF HEADLEE FOR GOVERNOR COMMITTEE $ 100.00

⑈749635⑈ ⑆072402225⑆ 8504055142⑈

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8 5 0 4 0 5 5 1 4 2 7

FIRST NATIONAL BANK

IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 749622

74-211 / 724

H.W. ALLMACHER
REMITTER

5/17 19 82

PAY TO THE ORDER OF MARY LOUISE DANERR $ 25.00

TWENTY-FIVE AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 749620

74-211 / 724

H. W. ALLMACHER
REMITTER

5/17 19 82

PAY TO THE ORDER OF SAM J. PETITTO $ 20.0

TWENTY AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 749623

74-211 / 724

H.W. ALLMACHER
REMITTER

5/17 19 82

PAY TO THE ORDER OF JOHN JOSEPH BUCCELLATO $ 30.00

THIRTY AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 749537

74-211 / 724

H.W. ALLMACHER
REMITTER

4/27 19 82

PAY TO THE ORDER OF COMMITTEE TO RE-ELECT DENEWITH, DANER, & ZACHOFF $ 450.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

(44)

145

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 802945

74-811 / 724

Mr. Harold W. Allmacher
REMITTER

March 24, 82

PAY TO THE ORDER OF Mr. Edward Bonior $ 535.00

FIVE HUNDRED THIRTY-FIVE AND 00/100

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 749576

74-811 / 724

H.W.ALLMACHER
REMITTER

4/1/ 82

PAY TO THE ORDER OF HAROLD ALLMACHER $ 120.00

ONE HUNDRED TWENTY AND 00/100

ED BONIOR "ANNIE" TICKETS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8 5 0 4 0 5 5 1 4 2 6

80 0405142

46

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

No. 749566

74-211
724

H. W. ALLMACHER
REMITTER

MOUNT CLEMENS, MICH. 3/16 19 82

PAY TO THE ORDER OF JUST GET TOGETHER FOR WILLARD D. DACK $ 400.00

FOUR HUNDRED DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

No. 749561

74-211
724

H.W. ALLMACHER
REMITTER

MOUNT CLEMENS, MICH. 3/11 19 82

PAY TO THE ORDER OF COMMITTEE FOR ADAM NOWAKOWSKI $ 300.00

THREE HUNDRED DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 0405514 2⑈

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H. W. ALLMACHER
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 749557

74-211 / 724

3/9 19 82

PAY TO THE ORDER OF MACOMB DEMOCRATIC COMMITTEE $ 100.00

ONE HUNDRED 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H.W. Allmacher
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 749540

74-211 / 724

2-22 19 82

PAY TO THE ORDER OF Riegle for Senate in '82 Committee $ 500.00

FIVE HUNDRED 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H.W.Allmacher, Officers & Directors
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 749541

74-211 / 724

2-22 19 82

PAY TO THE ORDER OF Ruehle Ambulance Service $ 78.00

SEVENTY-EIGHT 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H.W. Allmacher
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 749539

74-211 / 724

2-22 19 82

PAY TO THE ORDER OF Brunch with Brickley $ 200.00

TWO HUNDRED 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

(4)

HAWAIIAN LUAU APRIL 8, 1983

BAND AND DANCERS

CHECK MADE PAYABLE TO:

DOROTHY TUGAB $550.00

HAWAIIAN LUAU APRIL 8, 1983

5 GROSS LEIS
500 BALLOONS AND HELIUM

CHECK MADE PAYABLE TO:

FUNTASTIC PROMOTIONS & NOVELTIES $207.

THE MACOMB DAILY • COMMUNITY NEWS • MACOMB COUNTY LEGAL NEWS
P.O. BOX 707 — TELEPHONE: 469-4510
MOUNT CLEMENS, MICHIGAN 48043

ACCOUNT OF:

LACH, SHIRLEY
20833 MAPLE
ST CLAIR SHORES MI 48081

MONTH ENDING
3/31/83

26914

AMOUNT OF REMITTANCE $

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR REMITTANCE

STATEMENT

ORDER #	DESCRIPTION	SECT PAGE	DATE	INCHES/LINES	CHARGES	CREDITS	BALANCE
	BALANCE FORWARD						.00
102781	NOWAKOWSKI	A04	3/25	4.00	49.28		
102327	NOWAKOWSKI LESS 25%	A02	3/26	4.00	36.96		
102864	EASTER CHURCH-CN	B05	3/31	4.00	49.28		

49

OVER 90 DAYS	60-90 DAYS	30-60 DAYS	CURRENT	UNAPPLIED	TOTAL
.00	.00	.00	135.52	.00	135.52

THE MACOMB DAILY
P.O. BOX 707 — 469-4510
MOUNT CLEMENS, MICHIGAN 48043

Transactions after this billing date will appear on next months statement.

PAY THIS AMOUNT

8504055142

DATE	CHECK AMOUNT	NO. GUEST	CHECK NO.
5/12/19	45.16	4	26005

Shannon's
STEAK HOUSE

29370 S. RIVER RD. • MT. CLEMENS • MICHIGAN 48045

469-7111

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

167.50 TOTAL

Thank You!

6345

FINE FOOD - COCKTAILS - ENTERTAINMENT

37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611

WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS

SPECIALLY MADE REG. U.S. PAT.

Card No. 3789 180745 62007

07/82 THRU 04/83 69 AX

ADAM E NOWAKOWSKI

GINO'S SURF
0121958946 MT
00128652CLEMENS
3211008255 MI

4 27 83

96.00

Total 96.00

X

379203

Please Print Firmly

Cardmember Copy

Record of Charges

50

8504051462 9

FROM:

COMMITTEE FOR
ADAM E. NOWAKOWSKI
MACOMB COUNTY TREASURER
13245 Champaign
Warren, MI 48089

Mr. Harold Allmacher
First National Bank
49 Macomb St.
Mt. Clemens, MI 48043

SUBJECT	ATTENTION	DATE
County Democrats	#50-51	4-19-83

Please join with us in the support of the County Democratic Committee's Fourth Annual Dinner, by attending this fund raiser, to be held on TUESDAY, MAY 3, 1983, at the Fernhill Country Club.

Please make check payable to: MACOMB COUNTY DEMOCRATIC COMMITTEE and mail to the above address.

Thank you for your consideration in this matter Harold, it is greatly appreciated.

Sincerely,

220.00
TICKETS
#50-51

Adam E. NOW akowski

51

Paid for by Committee for Adam E. NOWakowski Shirley A. Lach—Treasurer, 20833 Maple, St. Clair Shores, MI 48081

SENATOR RICHARD LUGAR
[illegible] C STREET, N.E.
WASHINGTON, D.C. 20002

03119 1011.4 01 27[illegible].0 48043ALLMOMH1 07

.....URGENT.....URGENT.....URGENT.....URGENT.....URGENT.....
.....EMERGENCY NOTICE FROM NATIONAL REPUBLICAN SENATORIAL COMMITTEE.....

.....IMMEDIATE REPLY REQUESTED.....

MR. H. ALLMACHER, JR.
49 MACOMB ST
MT CLEMENS, MICHIGAN 48043

DEAR MR. ALLMACHER:

JUST CAME FROM MEETING WITH SENATE MAJORITY LEADER HOWARD BAKER AND HAD TO GET IN TOUCH WITH YOU IMMEDIATELY..... SENATOR BAKER WORRIED ABOUT PRESIDENT REAGAN'S TOUGH BUDGET BATTLE NOW RAGING IN THE SENATE.....DEMOCRAT-CONTROLLED HOUSE HAS ALREADY PASSED ITS OWN BUDGET WHICH RADICALLY CUTS PRESIDENT'S VITAL DEFENSE MONEY; TOTALLY ELIMINATES YOUR JULY 1ST 10% TAX CUT; ABOLISHES TAX INDEXING; AND ADDS EXTRA TAXES TO PAY FOR ADDITIONAL $181 BILLION IN SOCIAL SPENDING PROGRAMS.....LIBERAL SPECIAL INTEREST GROUPS PROPAGANDA ATTACK MUST BE MET WITH BARRAGE OF TRUTH.....PRESIDENT AND SENATORS NEED TO KNOW WHAT THE AMERICAN PEOPLE REALLY FEEL ON THESE ISSUES.....

SENATORIAL COMMITTEE HAS JUST SIGNED $121,500 CONTRACT FOR MOST IMPORTANT SCIENTIFIC OPINION POLLS EVER TAKEN.....THIS SURVEY WILL BE AN IN-DEPTH STUDY DONE STATE-BY-STATE FOR EACH SENATOR WHO IS UP FOR ELECTION; SURVEY WILL PROVIDE PRESIDENT AND SENATORS WITH RELIABLE INFORMATION SHOWING HOW THE AMERICAN PEOPLE TRULY FEEL.....EVERY PROGRAM PRESIDENT IS TRYING TO GET THROUGH IN IMMEDIATE DANGER.....PRESIDENT NEEDS VITAL POLLING DATA WITHIN 15 DAYS.....URGENTLY NEED YOUR MEMBERSHIP CONTRIBUTION OF $33 - JUST $1 FOR EACH SENATE SEAT UP IN 1984 - TO HELP PAY FOR POLLING CONTRACT.....ALL THAT PRESIDENT REAGAN HAS ACCOMPLISHED COULD BE SACRIFICED UNLESS TRUTH IS KNOWN.....BUT TIME IS RUNNING OUT.....JUST SIGN BELOW AND RETURN THIS EMERGENCY NOTICE WITH YOUR CHECK FOR $33.....REMEMBER YOUR MEMBERSHIP IN SENATORIAL CLUB COULD MAKE THE DIFFERENCE BETWEEN REPUBLICAN VICTORY AND DEFEAT.....PRESIDENT REAGAN AND REPUBLICAN SENATORS NEED CRUCIAL INFORMATION WITHIN 15 DAYS.....PLEASE RUSH BACK YOUR CONTRIBUTION.....THANK YOU FOR HELPING.....

DICK LUGAR
CHAIRMAN
NATIONAL REPUBLICAN SENATORIAL COMMITTEE

P.S. SIGN THIS WESTERN UNION EMERGENCY NOTICE ON LINE BELOW AND RETURN IN ENCLOSED ENVELOPE WITH YOUR CHECK FOR $33 MADE OUT TO NATIONAL REPUBLICAN SENATORIAL COMMITTEE.....
REMEMBER OUR $121,500 CONTRACT IS DUE AND PRESIDENT AND SENATORS NEED VITAL POLLING INFORMATION IMMEDIATELY.....
PLEASE RESPOND TODAY.....THANKS AGAIN.....

SIGNATURE... H. W. Allmacher

5

8504055143O

Macomb
County Commissioner

John Joseph Buccellato

Democrat, District 7 **Sterling Heights / Warren**

Our friend, John Joseph Buccellato, is having a Birthday Celebration on Thursday, May 12th, from 6:00 p.m. until 9:00 p.m. at Zuccaro's Holiday House Hall (16 Mile Rd. at Groesbeck Hwy.). Won't you please join us because a good time is promised to be had by all who attend. There will be an open bar, hors d' oeuvres and music for your dancing pleasure.

Commissioner Buccellato has been our friend in the past, let us continue this relationship by supporting him at his Birthday Celebration.

Checks should be made payable to:

120 00

J. J. Buccellato
11440 Peyton Dr.
Sterling Heights, Michigan 48077

Sincerely,

Joseph Micelli
Committee Member

per: Adam Kowalkowski

P. S. Corporate Checks ARE accepted because this is not a campaign committee.
For any further information please call 1220

53

8504055143 1

FOLLMER
RUDZEWICZ & CO., P.C.
CERTIFIED PUBLIC ACCOUNTANTS

February 18, 1982

Mr. Harold Allmacher
First National Bank - Mt. Clemens
49 Macomb
Mt. Clemens, Michigan 48043

Dear Harold:

Enclosed are two tickets for a fundraiser brunch we are having for Jim Brickley. I would greatly appreciate your financial support, and even more, your presence March 14th.

I have known Jim for many years and I am confident that he will emerge a strong leader now that he is able to do his own thing.

Please make your personal checks (not more than $100.00 per person) payable to "Brickley for Governor" and send them to me in the envelope provided.

Thank you for your support.

Very truly yours,

FOLLMER, RUDZEWICZ & CO., P.C.

Gordon R. Follmer/slm
Gordon R. Follmer

GRF/slm
Enclosures

8504055143 2

54

OAKLAND OFFICE • CRANBROOK CENTRE SOUTH • SUITE 220 • 30215 SOUTHFIELD ROAD • SOUTHFIELD, MICHIGAN 48076 • (313) 645-1800
MACOMB OFFICE • SUITE 100 • 55 CHURCH STREET • MOUNT CLEMENS, MICHIGAN 48043 • (313) 469-1800

TO

Harold Allmacher
First National Bank
Walnut and Macomb Sts.
Mt. Clemens, MI 48043

FROM:

COMMITTEE FOR
ADAM E. NOWAKOWSKI
MACOMB COUNTY TREASURER
13245 Champaign
Warren, MI 48089

SUBJECT	ATTENTION	DATE
Ticket #110		March 3, 1982

Please join with us in the support of the Macomb County Democratic Committee's third annual dinner on Thursday, April 15, 1982.

Thank you for you consideration in this matter, it is greatly appreciated.

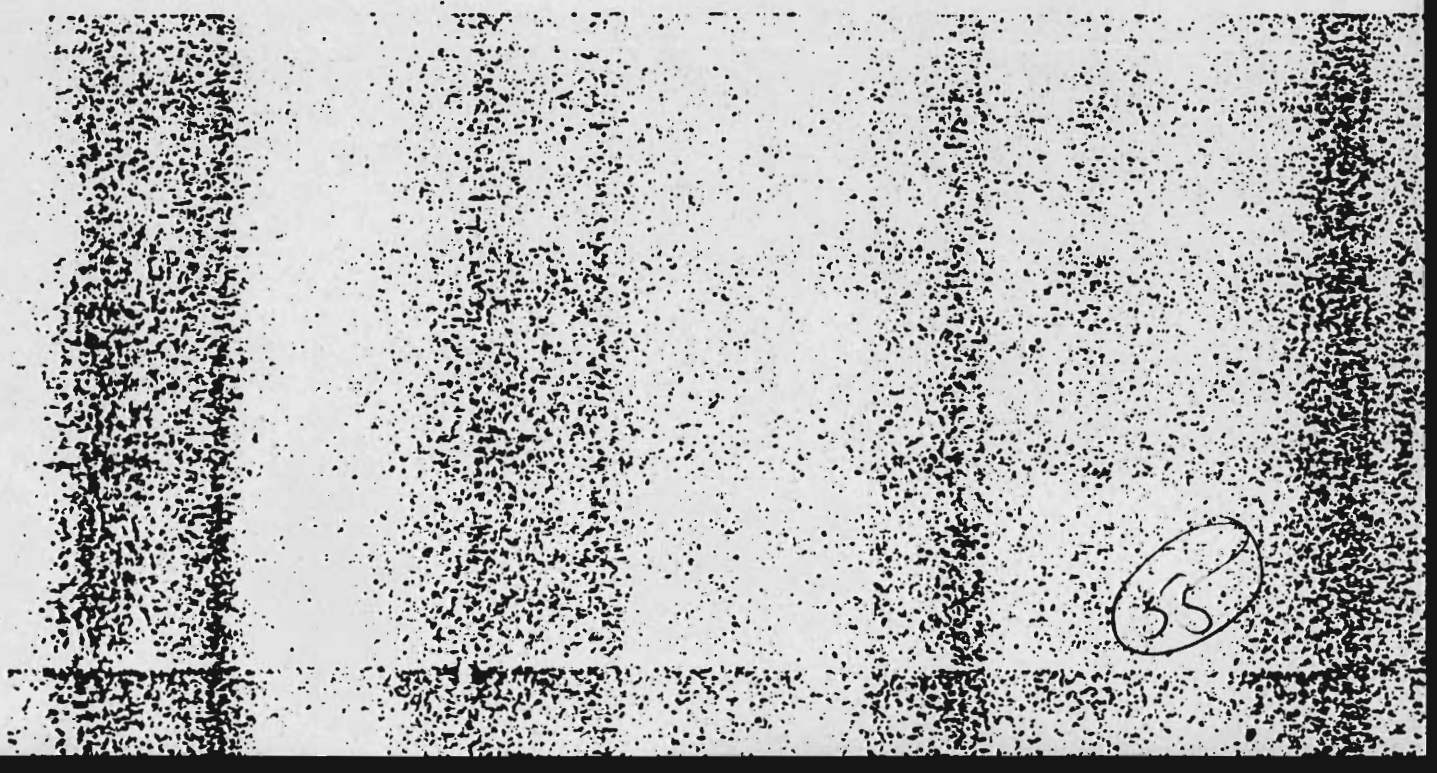
Make you check payable to: Macomb Democratic Committee.

Sincerely,

John W. Smith

8504055143 3

Paid for by: Committee for Adam E. NOWakowski Shirley A. Lach—Treasurer, 20833 Maple, St. Clair Shores, MI 48081 133



QUESTION #10

FNB
FIRST NATIONAL BANK

Harold Allmacher
41269 Clairpointe
Mt. Clemens, MI 48045

Marlene Almstadt
625 Wellington Crescent
Mt. Clemens, MI 48043

Virginia Alwardt
137 Market Street
Mt. Clemens, MI 48043

Irma Beck
53828 Hayes Road
Mt. Clemens, MI 48044

Ethel Bloch
416 Huntington Drive
P.O. Box 352
Mt. Clemens, MI 48043

Lawrence Card
23434 Easy Street
Mt. Clemens, MI 48043

William Destross
23452 Easy Street
Mt. Clemens, MI 48043

Harry Diehl
161 Floral
Mt. Clemens, MI 48043

William Foss
10381 Meisner
Richmond, MI 48062

Marianne Golonka
13550 S. Shore Drive
Apt. 306
Sterling Heights, MI 48077

Carol Harm
29700 27 Mile Road
New Haven, MI 48048

Lawrence Kennedy
2041 Lennon
Grosse Pointe Woods, MI 48236

Brian Kimball
49940 White Mill
Utica, MI 48087

Dianne Kohn
159 Clinton
Mt. Clemens, MI 48043

Vernon Lietz
21215 Hillcrest Drive
Mt. Clemens, MI 48043

John Madigan
605 Wellington Crescent
Mt. Clemens, MI 48043

James Manore
121 Scott Blvd.
Mt. Clemens, MI 48043

Agnes McKay
24623 Katherine Ct.
Apt. 209
Mt. Clemens, MI 48045

Jay Mockridge
17218 Yorktown Drive
Utica, MI 48087

Dorcas Parrott
55 S. Wilson
Mt. Clemens, MI 48043

8504051434

(56)

Charles Penzien
36401 Nitchun
Mt. Clemens, MI 48043

Glenn Penzien
15428 S. Royal Doulton
Mt. Clemens, MI 48044

Richard Peppler
14388 Brandywine
Sterling Heights, MI 48077

Gerald Stange
53220 Romeo Plank
Mt. Clemens, MI 48044

Kathleen Trombley
25811 Armada Ridge Road
Armada, MI 48005

Glenn Voorhess
155 Elizabeth
Mt. Clemens, MI 48043

Susan Weaver
10091 Dixie Hwy.
Anchorville, MI 48004

8504055143 5

(57)

DIRECTORS

John H. Matthews
One South Gratiot
Mount Clemens, Michigan 48043

Gebran S. Anton, Jr.
81 Macomb Place
Mount Clemens, Michigan 48043

Arie Guldemond
151 South Wilson Boulevard
Mount Clemens, Michigan 48043

Frank E. Jeannette
42 Riverside Drive
Mount Clemens, Michigan 48043

Robert J. Kehrig
47783 North Gratiot
Mount Clemens, Michigan 48045

John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

Robert D. Morrison, DDS
22729 Prospect
Armada, Michigan 48005

John J. Mulso
36163 Moravian
Fraser, Michigan 48026

J. Eldon Valentine
171 Riverside Drive
Mount Clemens, Michigan 48043

Harold Allmacher
41269 Clairpointe
Mount Clemens, Michigan 48045

8504055143 6

FEDERAL ELECTION COMMISSION

WASHINGTON, D.C.

In Re: First National Bank in Mount Clemens, Michigan M.U.R. No. 1713

The First National Bank in Mount Clemens through its undersigned counsel submits the following response to the Notice of the Federal Election Commission provided in its letter of June 4, 1984:

1. The Bank through its undersigned counsel has been in contact with the General Counsel's office of the Federal Election Commission to discuss conciliation of this matter.

2. From those discussions, it is the Bank's understanding that after receipt of responses to the interrogatories directed to Mr. Harold Allmacher, the General Counsel for the Federal Election Commission will consider settlement of this matter.

3. The Bank reserves the right to supplement this response should conciliation not be obtained and this

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JUL 16 P12:01

59

proceeding continue.

Respectfully submitted,

DICKINSON, WRIGHT, MOON,
VAN DUSEN & FREEMAN
Attorneys for First National
Bank in Mount Clemens

By: Lucien N. Nedzi

Lucien N. Nedzi
1901 L. Street N.W.
Suite 801
Washington, D.C. 20036
(202) 457-0160

And: Robert P. Hurlbert

Robert P. Hurlbert
525 N. Woodward Avenue
P. O. Box 509
Bloomfield Hills, MI 48013
(313) 646-4300

Dated: July 16, 1984

8504055143 8

Mtk GCC#4732

1713

[redacted]

RETAIN BOTTOM PORTION OF YOUR ST[redacted]T IT IS YOUR PERMANENT RECORD
REPORT ANY BILLING DISCREPANCIES O[redacted]S BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
9/05/83		110.00	2212.49	09/30/83	4870 201 055805	

4870201055805

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
%VIRGINIA ALWARDT
MT CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	(DR)				
CASH ADVANCES	(DR)				
PURCHASES	(NR)	1.50%		18.0%	
CASH ADVANCES	(ND)	1.50%		18.0%	

9
RST NATIONAL BANK
CARD CENTER
O. BOX 248
CLEMENS, MI 48043

REFERENCE NUMBER	CARD USED	POSTING DATE	DESCRIPTION	AMOUNT
196620100530225	V	0824	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

0405

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES	+ FINANCE CHARGE (DR)	+ FINANCE CHARGE (NR)	+ FINANCE CHARGE (ND)	NEW BALANCE EXCLUDES FINANCE CHARGES	= NEW BALANCE
2080.42				100.00		31.20	P7		2212.49

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY EXCEED CREDIT BY	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT DUE	DUE DATE
4870 201 055805	10000.00	7787.51	32.07	2080.42	58.06	09/05/83	110.00	09/30/83

MASTERCARD ACCOUNT NUMBER

SEE REVERSE SIDE FOR IMPORTANT INFORMATION
CARD USED IN PARIS MISSION OR TOURNAI ON PAGES DIRECTORY OR PHONE OR E-MAIL FOR PRESENT NEW BALANCE

SEP 20 P3:22

Sienna 9/7 by Susan Ridge

(61)

IF RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR EQUIVALENT RECORD
IF REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

SEND DATE OF LAST PAYMENT	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
8/05/83		104.00	2080.42	08/30/83	4870 201 055805	

4870201055805

☐ FOR DATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
&VIRGINIA ALWARDT
MT CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
MICARD CENTER
BOX 248
CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES (P)				
CASH ADVANCES (C)				
PURCHASES (NP)	1.50% =		18.0% =	
CASH ADVANCES (NC)	1.50% =		18.0% =	

REFERENCE NUMBER	CARD USED	POSTING DATE MO. DA.	DESCRIPTION	AMOUNT
94462200	V	0801	ADJUSTMENT	2080.42

Sent it
Signature
8/15/83
Date

PREVIOUS BALANCE OF	• PAYMENTS	• CREDITS	• PURCHASES	• CASH ADVANCES	• FINANCE CHARGE ON PURCHASES	• FINANCE CHARGE ON CASH ADVANCES	FOR NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
			2080.42		(P)			2080.42
					(NP)			MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOUR PAST DUE CREDIT	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	104.00 DUE DATE
70 201 055805	10000.00	7919.58	(C)				
			(NC)			08/05/83	08/30/83

MASTERCARD ACCOUNT NUMBER

SEE REVERSE SIDE FOR IMPORTANT INFORMATION
CARD USED IN PARTIAL PAYMENT OF ITEMS SHOWN ON PREVIOUS STATEMENT NO ITEMS SHOWN ON PREVIOUS STATEMENT

(62)

8504055 1441

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 866359

JOHN D. VANDER [illegible]
REMITTER

6/19 19 83

PAY TO THE ORDER OF [illegible] H. J. VANDERPUTTEN $ 100.00

[illegible] DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

PS. SEND THE CHECK TO [illegible]

CHECKS ARE PAYABLE TO H.J. VANDERPUTTEN...

(3)

MAIN OFFICE
[illegible]

CLINTON TOWNSHIP DRIVE-IN BRANCH
[illegible]

SELFRIDGE ANG BASE FACILITY
[illegible]

GROESBECK DRIVE-IN BRANCH
[illegible]

CLEMENS CENTER DRIVE-IN BRANCH
[illegible]

ARMADA BRANCH
[illegible]

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
COUNSELLORS AT LAW
SUITE 801
1901 L STREET, N. W.
WASHINGTON, D. C. 20036
TELEPHONE (202) 457-0160

LUCIEN N. NEDZI

800 FIRST NATIONAL BUILDING
DETROIT, MICHIGAN 48226
TELEPHONE (313) 223-3500

525 NORTH WOODWARD AVENUE
P. O. BOX 508
BLOOMFIELD HILLS, MICHIGAN 48013
TELEPHONE (313) 646-4300

121 EAST ALLEGAN STREET
LANSING, MICHIGAN 48933
TELEPHONE (517) 371-1730

84 SEP 24 A 9:02

FEC MAIL ROOM
84 SEP 24 AM 11:41

September 17, 1984

Ms. Judy Thedford
Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

Dear Ms. Thedford:

As I indicated in our telephone conversation of last week, I am enclosing copies of Bank Money Orders and Gino's Surf's stubs which were inadvertently not included with the original submission by Mr. Allmacher.

I trust that this is helpful.

Sincerely,

Lucien N. Nedzi

LNN:syg
enclosure

cc: Michael D. Schwartz
Charles T. Harris
Robert P. Hurlbert

(64)

8504051442

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749664

74-211
724

MOUNT CLEMENS, MICH. 6-30- 19 82

Harold Allmacher
REMITTER

PAY TO THE ORDER OF Committee to Retain Macomb County Probate $ 100.00

Judge, Richard C. Johnston

FIRST NATIONAL BANK IN MT. CLEMENS

ONE HUNDRED AND 00 CTS

BANK MONEY ORDER

Will

Virginia M. Allmacher
AUTHORIZED SIGNATURE
Asst. Vice-President

963 - 964

⑈749664⑈ ⑆072402111⑆ ⑆120 945⑈ ⑈00000 10000⑈

0 5 5 1 4 4 3

0 4 5

8

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749797

74-211
724

MOUNT CLEMENS, MICH. 10-13- 19 82

Harold W. Allmacher
REMITTER

PAY TO THE ORDER OF Committee to retain Mac. Cty. Probate Judge $ 175.00

Richard C. Johnston

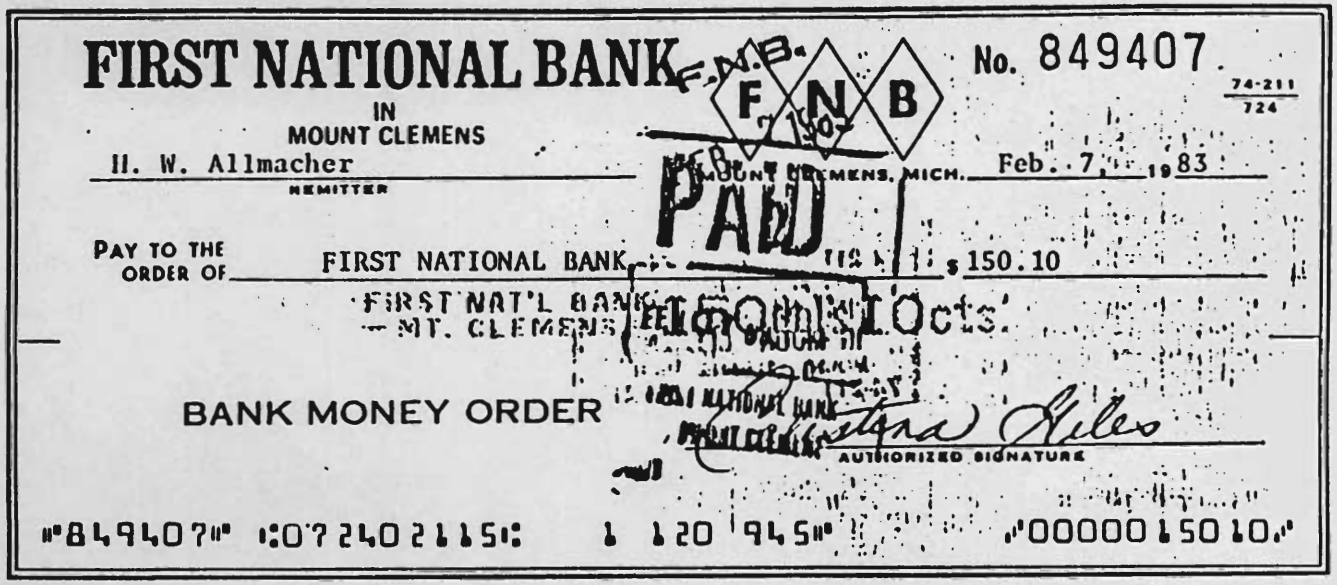
FIRST NATIONAL BANK IN MT. CLEMENS

ONE HUNDRED AND 75 CTS

BANK MONEY ORDER

⑈749797⑈ ⑆072402111⑆ ⑆120 945⑈ ⑈00000 17500⑈

65



FIRST NATIONAL BANK
IN
MOUNT CLEMENS

No. 849407

74-211
724

F.N.B.

F N B

MOUNT CLEMENS, MICH. Feb. 7, 1983

H. W. Allmacher
REMITTER

PAID

PAY TO THE ORDER OF FIRST NATIONAL BANK $150.10

FIRST NAT'L BANK
MT. CLEMENS

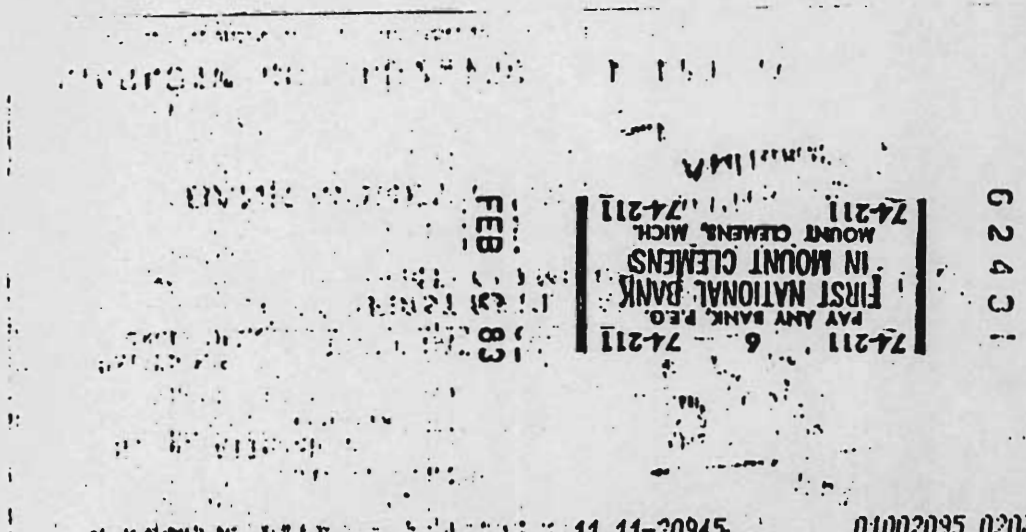
BANK MONEY ORDER

AUTHORIZED SIGNATURE

"849407" :072402165: 1 120 945" "00000150 10."

8504055144

8504055 1445



11 11-20945 01002095 020783 4150.10

(12)

SERVER	AMOUNT
	24 20
DATE	
6-10-83	475507

LEE FORM CO.

O·C#

20·000000 +
24·100000 +
26·250000 +
24·850000 +
34·750000 +
13·600000 +

006

143·550000 T

Gino's Surf
DINE ON BEAUTIFUL LAKE ST. CLAIR

1360
TOTAL
19823

Thank You!

FINE FOOD - COCKTAILS - ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS
SPEEDIMAT MCPS MBP 20 U.S. PAT.

Gino's Surf
DINE ON BEAUTIFUL LAKE ST. CLAIR

3475
TOTAL

Thank You! 6-21-83 22790

FINE FOOD - COCKTAILS - ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS
SPEEDIMAT MCPS MBP 20 U.S. PAT.

Gino's Surf
DINE ON BEAUTIFUL LAKE ST. CLAIR

2485
TOTAL

Thank You! 6-24-83 23013

FINE FOOD - COCKTAILS - ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS
SPEEDIMAT MCPS MBP 20 U.S. PAT.

Gino's Surf
DINE ON BEAUTIFUL LAKE ST. CLAIR

2625
TOTAL

Thank You! 6-27-83

FINE FOOD - COCKTAILS - ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS
SPEEDIMAT MCPS MBP 20 U.S. PAT.

68

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
First National Bank in Mount Clemens	)	MUR 1713
	)	

SUBPOENA

To: The First National Bank in Mount Clemens
c/o Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

Pursuant to 2 U.S.C. § 437d(a)(3), and in furtherance of its investigation in the above-styled matter, the Federal Election Commission hereby subpoenas the First National Bank in Mount Clemens to produce for inspection and copying all documents and materials listed on the attached sheet that are in its possession. Production is to be made at on .

As used in the Commission's subpoena, the terms listed below are defined as follows:

1. The term "documents and materials" shall mean, unless otherwise indicated, the original, all copies bearing handwritten notations thereon, and drafts of writing of any kind, printed, audio, visual or electronic materials, including but not limited to correspondence, memoranda, reports, transcripts, minutes, pamphlets, leaflets, notes, letters, lists, telexes, telegrams, messages (including reports, notes, memoranda, and any other documentation of telephone conversations and conferences), calendar and diary entries, contracts, data, agendas, articles,

8504055144 7

(69)

visual aides, print-outs, account statements, billing forms, receipts, checks and other negotiable paper, records and compilations in the possession of the First National Bank in Mt. Clemens. The term "documents and materials" shall be taken as including all attachments, enclosures, and other documents that are attached to, relate to or refer to such designated "documents and materials," including copies bearing handwritten notations.

2. The term "Bank" refers to the First National Bank in Mount Clemens.

If any document called for herein is withheld under a claim of privilege or objection, please furnish a list identifying each such document for which the privilege or objection is claimed, together with the following information:

a) a description of the document and materials;

b) the date of the document;

c) the name and title of the author;

d) the name and title of the person to whom the document is addressed;

e) the name and title of the person to whom the document was actually sent;

f) the identity of any other person who read any part of the document;

g) the number of pages;

h) the paragraph of this subpoena to which the document is otherwise responsive; and

i) the nature of the claimed privilege or objection.

8504055 1448

WHEREFORE, the Chairman of the Federal Election Commission has hereunto set her hand on , 1984.

Lee Ann Elliott
Chairman

ATTEST:

Marjorie W. Emmons
Secretary to the Commission

Attachment
List of Documents and Materials

8504055149

Documents and Materials to be Produced by the First National Bank in Mount Clemens

1. Minutes of the First National Bank in Mount Clemens Board of Directors' Meeting at which:

   a) bonuses granted to Harold Allmacher, Jr. on September 3, 1982, and April 15, 1983, were discussed;

   b) any discussion of VISA account 4870-201-047208 occurred;

   c) any discussion of VISA account 4870-201-055805 in the name of John Madigan occurred:

   d) any discussion relating to the making of political contributions by the Bank, its officers, its employees or its agents occurred.

2. The monthly statements for VISA account 4870-201-047208 from its inception to its closing.

3. The monthly statements for VISA account 4870-201-055805 from its inception to its closing.

4. All documents relating to VISA account 4870-201-047208.

5. All documents relating to VISA account 4870-201-055805.

6. All documents concerning the making of political contributions by the Bank, its officers, its employees, and its agents.

8504055I450

72

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
First National Bank in Mount Clemens	)	MUR 1713
Harold Allmacher, Jr.	)	

SUBPOENA

To: Harold Allmacher, Jr.
c/o Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

Pursuant to 2 U.S.C. § 437d(a)(3), and in furtherance of its investigation in the above-styled matter, the Federal Election Commission hereby subpoenas you to appear for deposition with regard to MUR 1713. Notice is hereby given that the deposition is to be taken on at , beginning at and continuing each day thereafter as necessary.

Further pursuant to section 437d of Title 2, United States Code, you are hereby subpoenaed to produce for inspection and copying all documents and materials listed on the attached sheet that are in your possession. Production is to be made at on , 1984.

As used in the Commission's subpoena, the terms listed below are defined as follows:

1. The term "documents and materials" shall mean, unless otherwise indicated, the original, all copies bearing handwritten notations thereon, and drafts of writing of any kind, printed, audio, visual or electronic materials, including but not limited to correspondence, memoranda, reports, transcripts, minutes,

73

8504055145 1

pamphlets, leaflets, notes, letters, lists, telexes, telegrams, messages (including reports, notes, memoranda, and any other documentation of telephone conversations and conferences), calendar and diary entries, contracts, data, agendas, articles, visual aides, print-outs, account statements, billing forms, receipts, checks and other negotiable paper, records and compilations in your possession. The term "documents and materials" shall be taken as including all attachments, enclosures, and other documents that are attached to, relate to or refer to such designated "documents and materials," including copies bearing handwritten notations.

2. The term "Bank" refers to the First National Bank in Mount Clemens.

If any document called for herein is withheld under a claim of privilege or objection, please furnish a list identifying each such document for which the privilege or objection is claimed, together with the following information:

a) a description of the document and materials;

b) the date of the document;

c) the name and title of the author;

d) the name and title of the person to whom the document is addressed;

e) the name and title of the person to whom the document was actually sent;

f) the identity of any other person who read any part of the document;

g) the number of pages;

h) the paragraph of this subpoena to which the document is otherwise responsive; and

i) the nature of the claimed privilege or objection.

(14)

8504055145 2

WHEREFORE, the Chairman of the Federal Election Commission has hereunto set her hand on , 1984.

Lee Ann Elliott
Chairman

ATTEST:

Marjorie W. Emmons
Secretary to the Commission

Attachments
List of Documents and Materials

8504055145 3

Documents and Materials to be Produced by Harold Allmacher, Jr.

1. Minutes of the First National Bank in Mount Clemens Board of Directors' Meeting at which:

   a) bonuses granted to Harold Allmacher, Jr. on September 3, 1982, and April 15, 1983, were discussed;

   b) any discussion of VISA account 4870-201-047208 occurred;

   c) any discussion of VISA account 4870-201-055805 in the name of John Madigan occurred:

   d) any discussion relating to the making of political contributions by the Bank, its officers, its employees or its agents occurred.

2. The monthly statements for VISA account 4870-201-047208 from its inception to its closing.

3. The monthly statements for VISA account 4870-201-055805 from its inception to its closing.

4. All documents relating to VISA account 4870-201-047208.

5. All documents relating to VISA account 4870-201-055805.

6. All documents concerning the making of political contributions by the Bank, its officers, its employees, and its agents.

8504055145 4

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of	)	
	)	
First National Bank in Mount Clemens	)	MUR 1713
	)	
Harold Allmacher, Jr.	)	

SUBPOENA

To: John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

Pursuant to 2 U.S.C. § 437d(a)(3), and in furtherance of its investigation in the above-styled matter, the Federal Election Commission hereby subpoenas you to appear for deposition with regard to MUR 1713. Notice is hereby given that the deposition is to be taken on at , beginning at and continuing each day thereafter as necessary.

Further pursuant to section 437d of Title 2, United States Code, you are hereby subpoenaed to produce for inspection and copying all documents and materials listed on the attached sheet that are in your possession. Production is to be made at on , 1984.

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1. The term "documents and materials" shall mean, unless otherwise indicated, the original, all copies bearing handwritten notations thereon, and drafts of writing of any kind, printed, audio, visual or electronic materials, including but not limited to correspondence, memoranda, reports, transcripts, minutes, pamphlets, leaflets, notes, letters, lists, telexes, telegrams, messages (including reports, notes, memoranda, and any other

(77)

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documentation of telephone conversations and conferences), calendar and diary entries, contracts, data, agendas, articles, visual aides, print-outs, account statements, billing forms, receipts, checks and other negotiable paper, records and compilations in your possession. The term "documents and materials" shall be taken as including all attachments, enclosures, and other documents that are attached to, relate to or refer to such designated "documents and materials," including copies bearing handwritten notations.

2. The term "Bank" refers to the First National Bank in Mount Clemens.

If any document called for herein is withheld under a claim of privilege or objection, please furnish a list identifying each such document for which the privilege or objection is claimed, together with the following information:

a) a description of the document and materials;

b) the date of the document;

c) the name and title of the author;

d) the name and title of the person to whom the document is addressed;

e) the name and title of the person to whom the document was actually sent;

f) the identity of any other person who read any part of the document;

g) the number of pages;

h) the paragraph of this subpoena to which the document is otherwise responsive; and

i) the nature of the claimed privilege or objection.

8504051456

78

WHEREFORE, the Chairman of the Federal Election Commission has hereunto set her hand on , 1984.

Lee Ann Elliott
Chairman

ATTEST:

Marjorie W. Emmons
Secretary to the Commission

Attachments
List of Documents and Materials

cc: Michael D. Schwartz
Schwartz, Juneau & Szot
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

8504051457

79

Documents and Materials to be Produced by John D. Madigan

1. Minutes of the First National Bank in Mount Clemens Board of Directors' Meeting at which:

   a) bonuses granted to Harold Allmacher, Jr. on September 3, 1982, and April 15, 1983, were discussed;

   b) any discussion of VISA account 4870-201-047208 occurred;

   c) any discussion of VISA account 4870-201-055805 in the name of John Madigan occurred:

   d) any discussion relating to the making of political contributions by the Bank, its officers, its employees or its agents occurred.

2. The monthly statements for VISA account 4870-201-047208 from its inception to its closing.

3. The monthly statements for VISA account 4870-201-055805 from its inception to its closing.

4. All documents relating to VISA account 4870-201-047208.

5. All documents relating to VISA account 4870-201-055805.

6. All documents concerning the making of political contributions by the Bank, its officers, its employees, and its agents.

8504055145 8

(80)

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

RE: MUR 1713
First National Bank in Mount Clemens

Dear Mr. Nedzi:

On June 4, 1984, your client, the First National Bank in Mount Clemens, was notified that the Commission found reason to believe it violated 2 U.S.C. §§ 441b(a) and 441f, provisions of the Federal Election Campaign Act of 1971, as amended. An investigation of this matter is being conducted and it has been determined that additional information from your client is necessary.

Consequently, the Federal Election Commission has issued the attached subpoena which requires your client to provide information which will assist the Commission in carrying out its statutory duty of supervising compliance with the Federal Election Campaign Act of 1971, as amended.

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena

(81)

8504055459

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

RE: MUR 1713
John D. Madigan

Dear Mr. Madigan:

The Federal Election Commission, established in April, 1975, has the statutory duty of enforcing the Federal Election Campaign Act of 1971, as amended. In connection with an investigation being conducted by the Commission, the attached subpoena which requires you to appear and give sworn testimony on
at has been issued.

Since this information is being sought as part of an investigation being conducted by the Commission, the confidentiality provisions of 2 U.S.C. § 437g(a)(12)(A) apply. That section of the Act prohibits the making public of any investigation conducted by the Commission without the express written consent of the persons with respect to whom the investigation is made. You are advised that no such consent has been given in this case.

You may consult with an attorney and have an attorney present with you at the deposition. If you intend to be so represented, please advise us of the name and address of your attorney prior to the date of the deposition.

Pursuant to 11 C.F.R. § 111.14, a person summoned to testify by the Commission shall be paid $30.00, plus mileage at the rate of 20.5 cents per mile.

Please confirm your scheduled appearance with Judy Thedford on our toll free line (800/424-9530) within two days of your receipt of this notification.

82

8504051460

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena & Questions

8504055146 1

(83)

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen & Freeman
1901 L Street, N.W., Suite 801
Washington, D.C. 20036

RE: MUR 1713
Harold Allmacher, Jr.

Dear Mr. Nedzi:

On June 4, 1984, your client, Harold Allmacher, Jr., was notified that the Commission found reason to believe he violated 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended. An investigation of this matter is being conducted and it has been determined that additional information from your client is necessary.

Consequently, the Federal Election Commission has issued the attached subpoena which requires your client to appear and give sworn testimony on which will assist the Commission in carrying out its statutory duty of supervising compliance with the Federal Election Campaign Act of 1971, as amended.

Pursuant to 11 C.F.R. § 111.14, a person summoned to testify by the Commission shall be paid $30.00, plus mileage at the rate of 20.5 cents per mile.

Please confirm your client's scheduled appearance with Judy Thedford on our toll free line (800/424-9530) within two days of your receipt of this notification.

8504055146 2

(84)

If you have any questions, please direct them to Judy Thedford, at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure
Subpoena

cc: Michael D. Schwartz
Schwartz, Juneau & Szot
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

8504055146 3

(8)

MUK BCC#4752

9713

Redford [redacted]

MANENT RECORD
HOTEL •

RETAIN BOTTOM PORTION OF YOUR ST
REPORT ANY BILLING DISCREPANCIE

FIRST NATIONAL BAN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI

CLOSING DATE OF BILLING PERIOD	PAST DUE	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
9/05/83		2212.49	09/30/83	4870 201 055805	

487020105580

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ [redacted]

INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT BANK IN
FIRST NATIONAL BANK
MT. CLEMENS, MI 48043
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
XVIRGINIA ALWARDT
MT CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

FOR LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	DB				
CASH ADVANCES	DB				
PURCHASES	NB	1.50%		18.0%	
CASH ADVANCES	NB	1.50%		18.0%	

FST NATIONAL BANK
MKCARD CENTER
O. BOX 248
. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
896620100530225	V	0824	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES	+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	= NEW BALANCE OF (OR NEW BALANCE LESS DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES)	= NEW BALANCE OF
2080.62				100.00	31.20	.87	2212.49	2212.49

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT DUE DATE
4870 201 055805	10000.00	7787.51	32.07	2080.42	58.06	09/05/83	110.00 09/30/83

MASTERCARD ACCOUNT NUMBER

See other side for important information
CARD USED: V means VISA, M means MasterCard, P means Purchases, CA means Cash Advances, DB means Debit, CR means Credit, OB means Old Balance, NB means New Balance

4055 1

RECEIVED
SEP 20 P3:22

Delivered 9/7 by Lucien Hedge

mux BCC#4752
1713
Redford

RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD
REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY.

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
9/05/83		110.00	2212.49	09/30/83	4870 201 055805	

4870201055805

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
XVIRGINIA ALWARDT
MT CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

ST NATIONAL BANK
CCARD CENTER
BOX 248
CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	DB				
CASH ADVANCES	DB				
PURCHASES	NB	1.50%		18.0%	
CASH ADVANCES	NB	1.50%		18.0%	

REFERENCE NUMBER	CARD USED	POSTING DATE AND BY	DESCRIPTION	AMOUNT
86620100530225	V	0824	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES	+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	= NEW BALANCE OR BEG. DATE TO ADD ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
80.62				100.00 DB				2212.49
				NB	31.20	.87		MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY INCREASE CREDIT BY	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
4870 201 055805	10000.00	7787.51	32.07	DB			110.00 DUE DATE
				NB	2080.42	58.06	09/05/83 09/30/83

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; CR means Credit, DB means Debit Balance, NB means New Balance

8504055146 5

RECEIVED
SEP 20 P3:22

Delivered 9/7 by Lucien Hedge

8504055 1466

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 866359

74-211
724

JOHN D. FARRAR
REMITTER

8/19 19 83

PAY TO THE ORDER OF COMMITTEE TO ELECT H. J. VANDERPUTTEN $ 100.00

ONE HUNDRED

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

PS. SEND THE CHECK TO [illegible]

CHECKS ARE PAYABLE TO H.J. VANDERPUTTEN...

MAIN OFFICE
[illegible]

CLINTON TOWNSHIP DRIVE-IN BRANCH
[illegible]

SELFRIDGE ANG BASE FACILITY
[illegible]

GROESBECK DRIVE-IN BRANCH
[illegible]

CLEMENS CENTER DRIVE-IN BRANCH
[illegible]

ARMADA BRANCH
[illegible]

RETAIN BOTTOM PORTION OF YOUR STATEMENT IT IS YOUR PERMANENT RECORD
REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

STATEMENT DATE OF LAST PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
7/05/83		104.00	2080.42	08/30/83	4870 201 055805	

4870201055805

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ INSERT AMOUNT OF YOUR PAYMENT IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

JOHN D MADIGAN
49 MACOMB ST
XVIRGINIA ALWARDT
MT CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

ST NATIONAL BANK
IKCARD CENTER
. BOX 248
CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	DB				
CASH ADVANCES	DB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

REFERENCE NUMBER	CARD USED	POSTING DATE (M/D)	DESCRIPTION	AMOUNT
1194462200	V	0801	ADJUSTMENT	2080.42

3 Yr ind Payment 8/15/83

PREVIOUS BALANCE ON	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES	+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE ON
			2080.42		DB			2080.42
					NB			MINIMUM PAYMENT
VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	104.00
70 201 055805	10000.00	7919.58		DB				DUE DATE
				NB			08/05/83	08/30/83
MASTERCARD ACCOUNT NUMBER								

See reverse side for important information.
CARD USED: V means Master Card; Y means Visa; CR means Credit; DR means Debit; NB means New Balance

3504057 4 6

MUR 1713 RECEIVED AT THE FEC GCC#4797

84 SEP 24 A9:02

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
COUNSELLORS AT LAW
SUITE 801
1901 L STREET, N. W.
WASHINGTON, D. C. 20036
TELEPHONE (202) 457-0160

LUCIEN N. NEDZI

800 FIRST NATIONAL BUILDING
DETROIT, MICHIGAN 48226
TELEPHONE (313) 223-3500

555 NORTH WOODWARD AVENUE
P. O. BOX 509
BLOOMFIELD HILLS, MICHIGAN 48013
TELEPHONE (313) 646-4300

121 EAST ALLEGAN STREET
LANSING, MICHIGAN 48933
TELEPHONE (517) 371-1730

FEC MAIL CENTER
84 SEP 24 A10:41

September 17, 1984

Ms. Judy Thedford
Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

Dear Ms. Thedford:

As I indicated in our telephone conversation of last week, I am enclosing copies of Bank Money Orders and Gino's Surf's stubs which were inadvertently not included with the original submission by Mr. Allmacher.

I trust that this is helpful.

Sincerely,

Lucien N. Nedzi

LNN:syg
enclosure

cc: Michael D. Schwartz
Charles T. Harris
Robert P. Hurlbert

8504051468

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

No. 749664

74-211 / 724

Harold Allmacher
REMITTER

MOUNT CLEMENS, MICH. 6-30- 19 82

PAY TO THE ORDER OF Committee to Retain Macomb County Probate Judge, Richard C. Johnston $ 100.00

FIRST NATIONAL BANK MT CLEMENS ONE HUNDRED AND 00 CTS

BANK MONEY ORDER

Wayne M. Alwardt
AUTHORIZED SIGNATURE
Asst. Vice-President

963 - 964

"749664" :0724:0211: 120 945" "00000 10000"

FIRST NATIONAL BANK

IN MOUNT CLEMENS

F N B

No. 749797

74-211 / 724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-13- 19 82

PAY TO THE ORDER OF Committee to retain Mac. Cty. Probate Judge $ 175.00

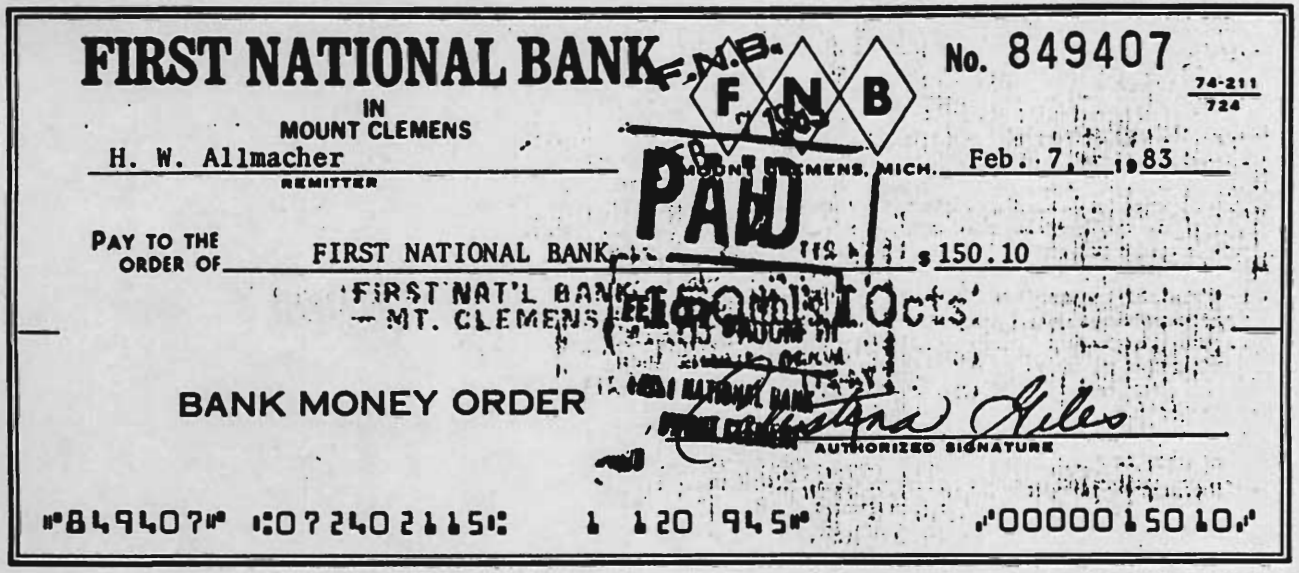
Richard C. Johnston

FIRST NATIONAL BANK MT CLEMENS ONE HUNDRED 75 CTS

BANK MONEY ORDER

[illegible]

[illegible] :0724:0211: 120 945" "00000 17500"



FIRST NATIONAL BANK
IN
MOUNT CLEMENS

No. 849407

74-211
724

H. W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. Feb. 7, 1983

PAY TO THE ORDER OF FIRST NATIONAL BANK $150.10

FIRST NAT'L BANK
— MT. CLEMENS

One Hundred Fifty and 10 Cts.

BANK MONEY ORDER

AUTHORIZED SIGNATURE

"849407" :072402165: 120 945" "00000150 10"

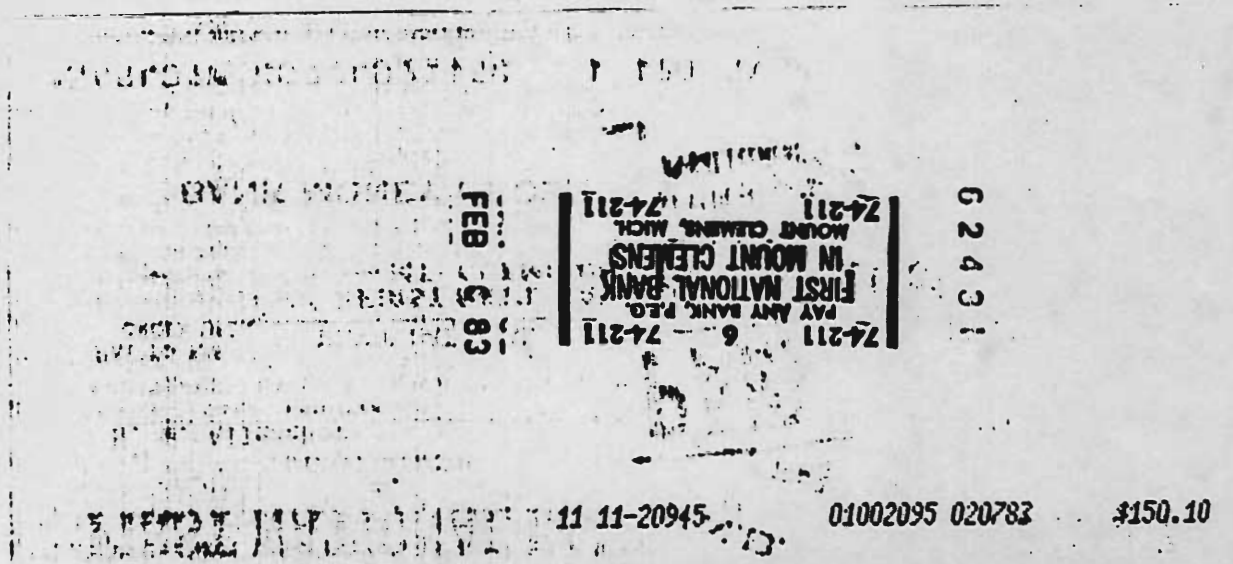
F.N.B.

PAID

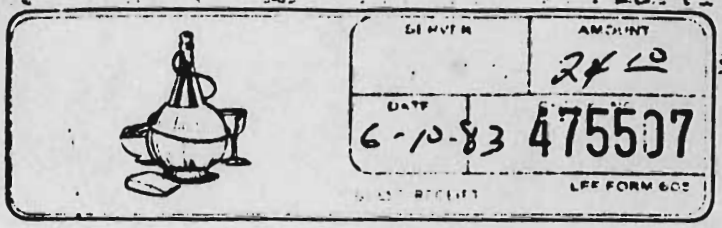
F N B

8504055147 0

8504055147 1



11 11-20945 01002095 020783 $150.10



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24 • 100000 +
26 • 250000 +
24 • 850000 +
34 • 750000 +
13 • 600000 +

006

143 • 550000 T

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

1360 TOTAL

Thank You!

19323

FINE FOOD - COCKTAILS - ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS
SPEEDIMVD MCPS MBF 28 U.S. PAT.

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

3475 TOTAL

Thank You! 6-21-83 22790

FINE FOOD - COCKTAILS - ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS
SPEEDIMVD MCPS MBF 28 U.S. PAT.

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

2485 TOTAL

Thank You! 6-24-83 23013

FINE FOOD - COCKTAILS - ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS
SPEEDIMVD MCPS MBF 28 U.S. PAT.

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

2625 TOTAL

Thank You! 6-25-83

FINE FOOD - COCKTAILS - ENTERTAINMENT
37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611
WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS
SPEEDIMVD MCPS MBF 28 U.S. PAT.

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WASH...GTC... D.C. ...
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84 SEP 2 9:01
WASHIN ...ON, D.C. 200

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
COUNSELLORS AT LAW
SUITE 801 – 1901 L STREET, N.W.
WASHINGTON, D.C. 20036

Judy Thedford
Federal Election Commission
1325 K STreet, N.W.
Washington, D.C. 20463

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84 SEP 24 A9:02

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RECEIVED AT THE FEC
84 AUG 10 A7:58
G.C.#4308

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
COUNSELLORS AT LAW
SUITE 801
1901 L STREET, N. W.
WASHINGTON, D. C. 20036
TELEPHONE (202) 457-0160

LUCIEN N. NEDZI

800 FIRST NATIONAL BUILDING
DETROIT, MICHIGAN 48226
TELEPHONE (313) 223-3500

525 NORTH WOODWARD AVENUE
P. O. BOX 509
BLOOMFIELD HILLS, MICHIGAN 48013
TELEPHONE (313) 642-4300

121 EAST ALLEGAN STREET
LANSING, MICHIGAN 48933
TELEPHONE (517) 371-1730

84 AUG 10 A9:03

August 8, 1984

Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

Attn: Judy Thedford
MUR 1713

Dear Ms. Thedford:

In behalf of Harold Allmacher, Jr. and the First National Bank in Mt. Clemens, request is hereby made to enter into Pre-Probable Cause Conciliation regarding MUR 1713.

Respectfully,

Lucien N. Nedzi
DICKINSON, WRIGHT, MOON
VAN DUSEN & FREEMAN

LNN:syg

cc: Michael D. Schwartz
Charles T. Harris
Robert P. Hurlbert

8504053147 4

CKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
COUNSELLORS AT LAW
SUITE 801
1901 L STREET, N.W.
WASHINGTON, D. C. 20036

0405147

WASHINGTON, DC 20
PM
9 AUG
1984

RECEIVED AT
84 AUG 1 A7 5

Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

Attn: Judy Thedford

RECEIVED AT THE FEC

84 JUL [illegible] AM: [illegible]

SUPPLEMENTAL STATEMENT OF DESIGNATION OF COUNSEL

GCC #4145

MUR 1713

NAME OF COUNSEL: DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
Lucien N. Nedzi, Esq.
1901 L. Street
Suite 801
Washington, D.C. 20036
(202) 457-0160
and
Robert P. Hurlbert, Esq.
525 N. Woodward Avenue
P. O. Box 509
Bloomfield Hills, MI 48013
(313) 646-4300

The above-named firm and individuals are hereby designated as co-counsel to my existing counsel, Michael D. Schwartz of the firm of Schwartz, Juneau & Zott in the subject matter and are authorized to receive any notifications and other communications from the Commission and to act on my behalf before the Commission.

July 13, 1984

Harold Allmacher, Jr.

RESPONDENT'S NAME: Harold Allmacher, Jr.
41269 Clairpointe
Mt. Clemens, Michigan 48045
(313) 465-3148 (home)
(313) 465-2400 (business)

8504051476

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
COUNSELLORS AT LAW
SUITE 801
1901 L STREET, N.W.
WASHINGTON, D.C. 20036

8504051477

WASHINGTON, DC
-PM
20 JUL

84 JUL 25 A8:

Mr. Kenneth Gross, Esquire
Assistant General Counsel
Federal Elections Commission
1325 K Street, N.W.
Washington, D.C. 20005

STATEMENT OF DESIGNATION OF COUNSEL

MUR 1713

NAME OF COUNSEL: MICHAEL D. SCHWARTZ

ADDRESS: 38900 VAN DYKE
STERLING HEIGHTS, MI 48077

TELEPHONE: (313) 268-4600

The above-named individual is hereby designated as my counsel and is authorized to receive any notifications and other communications from the Commission and to act on my behalf before the Commission.

June 21, 1984
Date

Harold Allmacher, Jr.
Signature HAROLD ALLMACHER, JR.

RESPONDENT'S NAME: HAROLD ALLMACHER, JR.

ADDRESS: 41269 Clairpointe
Mt. Clemens, MI 48045

HOME PHONE: (313) 465-3148

BUSINESS PHONE: (313) 465-2400

8504055I478

STATEMENT OF DESIGNATION OF COUNSEL

MUR 1713

NAME OF COUNSEL: Robert P. Hurlbert, Esq.

ADDRESS: Dickinson, Wright, Moon, Van Dusen & Freeman
525 North Woodward - P. O. Box 509
Bloomfield Hills, MI 48013

TELEPHONE: (313) 646-4300

The above-named individual is hereby designated as my counsel and is authorized to receive any notifications and other communications from the Commission and to act on my behalf before the Commission.

June 15, 1984
Date

Signature JOHN H. MATTHEWS
Chairman of the Board

RESPONDENT'S NAME: First National Bank in Mount Clemens

ADDRESS: 49 Macomb Place
Mount Clemens, Michigan 48064

HOME PHONE:

BUSINESS PHONE: (313) 465-2400

8504051479

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

MEMORANDUM TO: CHARLES N. STEELE
GENERAL COUNSEL

FROM: MARJORIE W. EMMONS/SUSAN M. TEIR SMT

DATE: JULY 24, 1984

SUBJECT: MUR 1713 - COMPREHENSIVE INVESTIGATIVE REPORT #1 signed July 16, 1984

The above-named document was circulated to the Commission on a 24 hour no-objection basis at 4:00 on July 17, 1984.

There were no objections to the Report at the time of the deadline.

8504051480

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

MEMORANDUM

TO: Office of the Commission Secretary

FROM: Office of General Counsel

DATE: July 17, 1984

SUBJECT: MUR 1713 - Comprehensive Investigative Report #1

The attached is submitted as an Agenda document

for the Commission Meeting of _____

Open Session _____

Closed Session _____

CIRCULATIONS		DISTRIBUTION	
48 Hour Tally Vote	[ ]	Compliance	[X]
Sensitive	[ ]		
Non-Sensitive	[ ]	Audit Matters	[ ]
24 Hour No Objection	[X]	Litigation	[ ]
Sensitive	[X]		
Non-Sensitive	[ ]	Closed MUR Letters	[ ]
Information	[ ]	Status Sheets	[ ]
Sensitive	[ ]		
Non-Sensitive	[ ]	Advisory Opinions	[ ]
		Other (see distribution below)	[ ]
Other	[ ]		

_____ _____

_____ _____

_____ _____

_____

8504055148 1

BEFORE THE FEDERAL ELECTION COMMISSION

OFFICE OF THE COMMISSION SECRETARY

In the Matter of	)	
	)	
First National Bank in Mount Clemens, Michigan	)	MUR 1713
Harold Allmacher, Jr.	)	

84 JUL 17 A9:19

SENSITIVE

COMPREHENSIVE INVESTIGATIVE REPORT #1

On May 30, 1984, the Commission found reason to believe the First National Bank in Mount Clemens, Michigan violated 2 U.S.C. § 441b(a) and § 441f and reason to believe Harold Allmacher, Jr. violated 2 U.S.C. § 441f. Letters notifying the respondents of the reason to believe findings were mailed on June 4, 1984. Interrogatories were enclosed with the notification to Mr. Allmacher.

On June 15, and 20, 1984, the respondents, through their counsels, requested extensions of time in which to reply to the reason to believe notifications. The extensions were granted and the respondents notified that their responses should be submitted on Monday, July 16, 1984.

On July 11, 1984, counsel for the Bank phoned the General Counsel's Office stating its desire to end the matter expeditiously, however, because interrogatories are outstanding and further information is necessary to clarify the violations, the Office of the General Counsel informed counsel that a resolution of the matter through pre-probable cause conciliation could not be discussed at this time.

Upon receipt and review of the responses from Mr. Allmacher and the First National Bank in Mt. Clemens to the reason to

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believe notification and interrogatories, a report will be presented to the Commission recommending appropriate action.

Charles N. Steele
General Counsel

July 16, 1984
Date

BY: Kenneth A. Gross
Kenneth A. Gross
Associate General Counsel

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Gee #4040

Law Offices
Schwartz, Juneau and Szot
Sterling Office Plaza
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

(313) 268-4800

MICHAEL D. SCHWARTZ
RAYMOND M. JUNEAU
STANLEY J. SZOT

OF COUNSEL
ROGER P. JOSEPH
MICHAEL P. O'NEILL

July 13, 1984

10 :2P 91 JUL 16

Hon. Lee Ann Elliott
Chairman
Federal Election Commission
Washington, D.C. 20463

Re: Harold Allmacher, Jr.
MUR No. 1713

Dear Ms. Elliott:

Pursuant to your letter dated June 4, 1984, please find enclosed Answers to Questions by Harold Allmacher, Jr.

Should there be any further information that is required by you, please do not hesitate to communicate with the undersigned.

Sincerely,

SCHWARTZ, JUNEAU AND SZOT

Michael D. Schwartz

MDS/djm

Enc.

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Questions - Harold Allmacher, Jr. President
First National Bank in Mount Clemens, Michigan

Please answer the following questions. Please note that the "Mt. Clemens Bank" in all questions refers to the First National Bank in Mt. Clemens.

1. Are you now or have you been employed by the Mt. Clemens Bank? If so, please provide:

   a) the dates of your employment;

   b) all positions or titles which you have held together with the period of time you occupied each position or had such title, and;

   c) a description of your duties or responsibilities for each position or title.

2. Concerning VISA account 4870-201-047208, please answer the following:

   a) Is this your account?

   b) When was the account opened?

   c) Under whose direction was the account opened?

   d) Why was the account opened?

   e) List the names and addresses of all signatories to the account.

3. Provide a full accounting for all charges made to VISA account 4870-201-047208. Show the date and amount of each cash advance, the ultimate recipient of the funds, and purpose for which the funds were used.

4. Please provide copies of all cash advance slips made against VISA account 4870-201-047208.

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5. Please provide copies of other instruments used to forward the funds to the ultimate recipient (i.e., checks, money orders) or specify cash, if appropriate.

6. Please provide copies of any other back-up documentation you may have concerning the payments from VISA account 4870-201-047208.

7. Did any person direct you to make cash advances from VISA account 4870-201-047208? If so, please list the name and address of such person or persons.

8. Please describe the Mt. Clemens Bank's policy on granting bonuses.

9. You received bonuses from the Mt. Clemens Bank on September 3, 1982, and April 15, 1983.

   a) Please explain why the Bank granted you these bonuses. Were these bonuses used to reimburse you for charges which you made to VISA account 4870-201-047208?

   b) Were such bonuses usually granted to you in April and September.

   c) To your knowledge, did any other Bank employee receive bonuses at this time.

10. Please provide the names, addresses, titles of all Mt. Clemens Bank officers.

11. Please provide the names, addresses, and titles of all individuals who sit on the Board of Directors of Mt. Clemens Bank.

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FEDERAL ELECTION COMMISSION

HAROLD ALLMACHER, JR.,

Respondent. /

MUR No: 1713

ANSWERS TO QUESTIONS BY HAROLD ALLMACHER, JR.

1. a, b, and c)

8/13/73 - Assistant Cashier - Collections
9/1/74 - Assistant Vice President - Commercial Loans
Commercial Loan Officer
1/9/75 - Vice President - Commercial Loan Department Head
6/1/79 - Executive Vice President - Senior Loan Officer
7/12/82 - Executive Vice President and Chief Executive Officer - Overall Administration of Bank
3/22/83 - President and Chief Executive Officer
Overall Administration of Bank

2. a) Yes

b) February, 1982

c) Harold Allmacher, Jr.

d) To facilitate personal cash flow

e) Harold Allmacher, Jr.
41269 Clairpointe
Mt. Clemens, Michigan 48045

3. See attached Exhibit "A"

4. See attached Exhibit "B"

5. See attached Exhibit "C"

6. See attached Exhibit "D"

7. No

8. The Bank has no formal written policy.

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9. a) Granted to Harold Allmacher, Jr. for extraordinary overtime and work load contribution to the Bank. No.

b) Upon request by Harold Allmacher, Jr.

c) No

10. See attached Exhibit "E"

11. See attached Exhibit "F"

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EXHIBIT A

DATE	AMOUNT	PAYABLE TO	PURPOSE
02/01/82	$ 200.00	Brunch with Brickley	Fund Raising
02/09/82	200.00	Bonior for Congress	Fund Raising
02/17/82	50.00	Junior Achievement	P/R
02/22/82	200.00	Riegle for Senate	Fund Raising
02/22/82	78.00	Ruehle Ambulance Service	P/R
02/22/82	100.00	Riegle for Senate in '82 Committee	Fund Raising
03/09/82	100.00	Macomb Democratic Committee	Fund Raising
03/11/82	300.00	Committee for Adam Nowakowski	Fund Raising
03/16/82	400.00	Just Get Together Willard D. Back	Fund Raising
03/25/82	535.00	Mr. Edward Bonior	Fund Raising
04/01/82	120.00	Harold Allmacher for Ed Bonior "Annie" Tickets	P/R
04/27/82	450.00	Committee to re-elect Deneweth, Daner & Zakoff	Fund Raising
05/17/82	75.00	Mary Louise Daner ($25.00)	Fund Raising
		Sam J. Petitto ($20.00)	Fund Raising
		John Joseph Buccellato ($30.00)	Fund Raising
05/28/82	100.00	Headlee for Governor Committee	Fund Raising
06/28/82	50.00	Franchuk's Birthday Party	Fund Raising
07/01/82	100.00	Committee to Elect Harry Diehl, Sr.	Fund Raising
07/01/82	100.00		
07/22/82	50.00	Committee to re-elect Ray Trombley	Fund Raising
07/27/82	400.00	Fund Raiser for Congressman David E. Bonior	Fund Raising
08/30/82	60.00	Fund Raiser for Terry Almquist	Fund Raising
09/17/82	600.00	A Rally for Riegle	Fund Raising
09/21/82	225.00	H.W.Allmacher (for Sheriff Hackel)	Fund Raising
09/21/82	50.00	Serotkin for Senate	Fund Raising
09/21/82	250.00	Serotkin for Senate	Fund Raising
09/30/82	250.00	Blanchard for Governor Committee	Fund Raising
10/08/82	100.00	Committee to re-elect James J. Sharp	Fund Raising
10/11/82	160.00	Harold Allmacher ($150.00 Michigan Democratic Party)	Fund Raising
		Trentacosta for W.S.U. Committee ($10.00)	Fund Raising

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DATE	AMOUNT	PAYABLE TO	PURPOSE
10/13/82	$ 175.00		
10/15/82	200.00	Mr. Gebran Anton (Tickets - D. Bonior)	Fund Raising
10/26/82	148.00	Harold Allmacher ($48.00 - Party - Mary Louise Daner)	Fund Raising
		Committee to re-elect Richard E. Johnston ($100.00)	Fund Raising
10/27/82	48.00	Committee to re-elect County Commissioner Mary Louise Daner	Fund Raising
01/02/83	200.00	Committee for Thomas S. Welsh	Fund Raising
02/08/83	150.10	First National Bank	P/R
02/16/83	60.00	Serotkin for Senator Committee	Fund Raising
02/16/83	60.00		
02/22/83	600.00	Citizens for Patrick Johnson	Fund Raising
03/03/83	200.00	Citizens for Patrick Johnson	Fund Raising
03/09/83	350.00	Committee for Adam Nowakowski	Fund Raising
03/28/83	100.00	Committee to Elect L. Klimecki Dannis	Fund Raising
04/04/83	892.72	Macomb Daily ($135.52) Dorothy Rugab ($550.00) Funtastic Promotions & Novelties ($207.20)	
04/05/83	70.00	Committee for Adam Nowakowski	Fund Raising

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4870201047208
Allmacher

7023868

AUTHORIZATION NO.	DATE 3/28	TELLER NO.	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED: Harold Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: [signature]			
CASH ADVANCE	TOTAL		100—

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870 201 047 208
H.W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025463

AUTHORIZATION NO.	DATE 4/5/83	TELLER NO.	AMOUNT
V.A.			
CARDHOLDER IDENTIFICATION, IF REQUIRED: H.W. ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X P.O. [signature]			
CASH ADVANCE	TOTAL		70—

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870 201 047 208
A.W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025465

AUTHORIZATION NO.	DATE 4/3/83	TELLER NO.	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED: ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X P.O. [signature]			
CASH ADVANCE	TOTAL		77 [illegible]

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504055142

4870201047208

7023841

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
	3/9/83		

CARDHOLDER IDENTIFICATION, IF REQUIRED
H Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X H

CASH ADVANCE TOTAL 150 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H. Allmacher

7023837

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
21	3/3		

CARDHOLDER IDENTIFICATION, IF REQUIRED
H Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X

CASH ADVANCE TOTAL 200 —

9966201 7
FNB

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H. AllMACHER

7023825

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
20	2/22/83		

CARDHOLDER IDENTIFICATION, IF REQUIRED
H AllMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X H

CASH ADVANCE TOTAL 600 —

9966201 7
FNB

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

9504055143

4870201047208
H. ALLMACHER

IRST NAT BK MT CLEMENS
T CLEMENS MI
9662017

7024286

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
60	9-21-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			50 —
CARDHOLDER'S SIGNATURE: X DW			
CASH ADVANCE		TOTAL	225 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B LING.

4870201047208
Harold Allmacher

99662017
FNB

7023851

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
81	10-1182		
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X C			
CASH ADVANCE		TOTAL	160 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B LING.

4870 201 047 208
H.W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025452

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
99	10/8/82	Da	10 —
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X per pb. Da			
CASH ADVANCE		TOTAL	10 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B LING.

4870 201 047 208
H.W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

7025453

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
	10/15/82	Da	200 —
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X per pb. Da			
CASH ADVANCE		TOTAL	200 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

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4870201047208

7025451

HAROLD W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
	9/30/82	DO	250 —

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X Phone DO

CASH ADVANCE TOTAL 250 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208

7024283

AUTHORIZATION NO.	DATE	TELLER NO.	AMT
72	9-17-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

H ALLMACHER

NAME SIGN ON FILE

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X DMC

CASH ADVANCE TOTAL 600 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208

H ALLMACHER

7024288

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMT
62	9-21-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

H ALLMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X On File

CASH ADVANCE 25 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORD

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING

4870201047208

H. ALLMACHER

7024287

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO	AMT
61	9-21		

CARDHOLDER IDENTIFICATION, IF REQUIRED

H ALLMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE TOTAL 50 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504055145

4870201047208
Harold Allmacher

7066381

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
50	6-28		

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE TOTAL 50 —

9966201 7
FNB

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
Harold Allmacher

7066372

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
69	7-1-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE TOTAL 100 —

9966201 7
FNB

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
Harold Allmacher

7066399

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
88	7-1-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE TOTAL 100 —

9966201 7
FNB

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504055146

4870201047208
H.ALLMACHER

7178467

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
71	2/22	RMW	
CARDHOLDER IDENTIFICATION, IF REQUIRED: HAROLD ALLMACHER			100 —
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X H.A.			
CASH ADVANCE		TOTAL	100 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H ALLMACHER

7178468

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
62	2/22	RMW	
CARDHOLDER IDENTIFICATION, IF REQUIRED: HAROLD ALLMACHER			78 —
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X H.A			
CASH ADVANCE		TOTAL	78 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
Harold Allmacher

99662017
FNB

7178454

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
28	2-1-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: HAROLD ALLMACHER			
NAME C.C.L.N.			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X			
CASH ADVANCE		TOTAL	200 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H ALLMACHER

7178469

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
52	2/22	RMW	
CARDHOLDER IDENTIFICATION, IF REQUIRED: HAROLD ALLMACHER			200 —
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X H.A			
CASH ADVANCE		TOTAL	200 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS
YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504055147

4870201047208

7178489

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99602017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
41	3/16/82		

CARDHOLDER IDENTIFICATION, IF REQUIRED: Harold Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE: X H.A.

CASH ADVANCE TOTAL 400 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H. AllMACHER

7178483

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99602017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
05	3/11/82		

CARDHOLDER IDENTIFICATION, IF REQUIRED: Harold AllMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE: X H.A

CASH ADVANCE TOTAL 300 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

4870201047208
H: ALLMACHER

7178477

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99602017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
89	3/9/82		100 —

CARDHOLDER IDENTIFICATION, IF REQUIRED: N.A. Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE: X Rmm

CASH ADVANCE TOTAL 100 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

CUSTOMER COPY

5 0 4 0 5 5 1 4 8

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829175

74-211
724

H.W. ALLMACHER
REMITTER

3/9 19 83

PAY TO THE ORDER OF COMMITTEE FOR ADAM L. NOWAKOWSKI $ 350.00

TICKET #'s 21-30

350 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829162

74-211
724

Harold W. Allmacher
REMITTER

March 2, 19 83

Tickets

PAY TO THE ORDER OF Citizens for Patrick Johnson $ 200.00

200 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829150

74-211
724

Harold W. Allmacher
REMITTER

2-22- 19 83

PAY TO THE ORDER OF Citizens for Patrick Johnson $ 600.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 5 0 4 0 5 5 1 4 ⑈ 9

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829145

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-16- 19 83

Tickets #264,265,266,267

PAY TO THE ORDER OF Serotkin 66r Senator Committee $ 60.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 849407

74-211
724

H. W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. Feb. 7, 19 83

PAY TO THE ORDER OF FIRST NATIONAL BANK $ 150.10

⑈ [illegible] 150.10 ⑈

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 846900

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 1-20- 19 83

PAY TO THE ORDER OF Committee for Thomas S. Welsh $ 200.00

⑈ [illegible] 200.00 ⑈

Valentine Dance

BANK MONEY ORDER

RECEIPT – NON NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 5 0 4 0 5 5 1 5 ⑈ 9

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

No. 829020

74-211
724

Harold W. Allmacher
REMITTER
Party - Mary Louise Daner

MOUNT CLEMENS, MICH. 10-26- 19 82

PAY TO THE ORDER OF Harold W. Allmacher $ 48.00

FORTY-EIGHT AND 00 CTS

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

No. 829021

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-26- 19 82

PAY TO THE ORDER OF Committee to re-elect Richard E. Johnston $ 100.00

ONE HUNDRED AND 00 CTS

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

No. 829022

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 10-27- 19 82

PAY TO THE ORDER OF Committee to re-elect County Commissioner
Mary Louise Daner $ 48.00

FORTY-EIGHT AND 00 CTS

BANK MONEY ORDER

RECEIPT - NON NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 8 5 0 4 0 5 5 1 5 ⑈ 1

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829562

74-211
724

H. W. Allmacher
REMITTER

April 7, 1983

PAY TO THE ORDER OF DOROTHY TUCAB $ 550.00

⑆072402076⑆ 550⑈00⑆

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829561

74-211
724

H. W. Allmacher
REMITTER

April 7, 1983

PAY TO THE ORDER OF THE MACOMB DAILY $ 135.52

⑆072402076⑆ 135⑈52⑆

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829558

74-211
724

Harold W. Allmacher
REMITTER

April 5, 1983

PAY TO THE ORDER OF Committee for Adam F. Nowakowski $ 70.00

⑆072402076⑆ 70⑈00⑆

Tickets #967 & 968

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 862427

74-211
724

H. W. Allmacher
REMITTER

March 18, 1983

PAY TO THE ORDER OF COMMITTEE TO ELECT L. KLIMECKI DAVIS $ 100.00

⑆072402076⑆ 100⑈00⑆

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8 5 0 4 0 5 5 1 5 2

FIRST NATIONAL BANK

IN MOUNT CLEMENS

First National Bank

Cash Advance

No. 749760

74-211
724

MOUNT CLEMENS, MICH. 9 21 19 82

PAY TO THE ORDER OF H. W. Allmacher $ 225.00

225 00 CTS

for Sherry Wachsler

BANK MONEY ORDER

Check written against account

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

Harold W. Allmacher

REMITTER

No. 749794

74-211
724

MOUNT CLEMENS, MICH. 10-11-82 19

PAY TO THE ORDER OF Trentacosta for W.S.U. Committee $ 10.00

10 00 CTS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

Harold W. Allmacher

REMITTER

No. 749793

74-211
724

MOUNT CLEMENS, MICH 10-11- 19 82

PAY TO THE ORDER OF Harold W. Allmacher $ 150.00

150 00 CTS

Mich. Democratic Party for Jim Blanchard

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

Harold W. Allmacher

REMITTER

No. 749792

74-211
724

MOUNT CLEMENS, MICH. 10-8- 19 82

PAY TO THE ORDER OF Committee to re-elect James J. Sharp $ 100.00

100 00 CTS

BANK MONEY ORDER

RECEIPT — NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈850405515⑈3

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H.W. ALLMACHER
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 749622

74-211
724

5/17 19 82

PAY TO THE ORDER OF MARY LOUISE DANERR $ 25.00

TWENTY-FIVE AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H. W. ALLMACHER
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 749620

74-211
724

5/17 19 82

PAY TO THE ORDER OF SAM J. PETITTO $ 20.0

TWENTY AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H.W. ALLMACHER
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 749623

74-211
724

5/17 19 82

PAY TO THE ORDER OF JOHN JOSEPH BUCCELLATO $ 30.00

THIRTY AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

H.W. ALLMACHER
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 749597

74-211
721

4/27 19 82

COMMITTEE TO RE-ELECT

PAY TO THE ORDER OF DENEWITH, DANER, & ZACHOFF $ 450.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 5 0 4 0 5 5 1 5 ⑈ 4

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749557

74-211
724

H. W. ALLMACHER
REMITTER

MOUNT CLEMENS, MICH. 3/9 19 82

PAY TO THE ORDER OF MACOMB DEMOCRATIC COMMITTEE $ 100.00

ONE HUNDRED AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749540

74-211
724

H.W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-22 19 82

PAY TO THE ORDER OF Riegle for Senate in '82 Committee $ 100.00

ONE HUNDRED AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749541

74-211
724

H.W.Allmacher, Officers & Directors
REMITTER

MOUNT CLEMENS, MICH. 2-22 19 82

PAY TO THE ORDER OF Ruehle Ambulance Service $ 78.00

SEVENTY EIGHT AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749539

74-211
724

H.W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-22 19 82

PAY TO THE ORDER OF Brunch with Brickley $ 200.00

TWO HUNDRED AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 5 5 0 4 0 5 5 1 5 ⑈ 5

FIRST NATIONAL BANK IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 829002

74-211 / 724

Harold W. Allmacher
REMITTER

10-15- 19 82

PAY TO THE ORDER OF Mr. Gebran Anton $ 200.00

TWO HUNDRED AND 00 CTS

BANK MONEY ORDER

Tickets - D. Bonior

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 749756

74-211 / 724

Harold Allmacher
REMITTER

9/17 19 82

PAY TO THE ORDER OF A Rally for Riegle $ 600.00

SIX HUNDRED AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH

No. 749759

74-211 / 724

H.W.Allmacher
REMITTER

9/21 19 82

PAY TO THE ORDER OF Serotkin for Senate $ 50.00

FIFTY AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK IN MOUNT CLEMENS

FNB

MOUNT CLEMENS, MICH.

No. 749761

74-211 / 724

H.W.Allmacher
REMITTER

9/21 19 82

PAY TO THE ORDER OF Serotkin for Senate $ 250.00

TWO HUNDRED FIFTY AND 00 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504055106

HAWAIIAN LUAU APRIL 8, 1983

BAND AND DANCERS

CHECK MADE PAYABLE TO:

DOROTHY TUGAB $550.00

HAWAIIAN LUAU APRIL 8, 1983

5 GROSS LEIS
500 BALLOONS AND HELIUM

CHECK MADE PAYABLE TO:

FUNTASTIC PROMOTIONS & NOVELTIES $207.

THE MACOMB DAILY • COMMUNITY NEWS • MACOMB COUNTY LEGAL NEWS
P.O. BOX 707 — TELEPHONE: 469-4510
MOUNT CLEMENS, MICHIGAN 48043

ACCOUNT OF:

LACH, SHIRLEY
20833 MAPLE
ST CLAIR SHORES MI 48081

MONTH ENDING
3/31/83

26914

AMOUNT OF REMITTANCE $

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR REMITTANCE

STATEMENT

ORDER #	DESCRIPTION	SECT PAGE	DATE	INCHES/LINES	CHARGES	CREDITS	BALANCE
	BALANCE FORWARD						.00
102781	NOWAKOWSKI	A04	3/25	4.00	49.28		
102327	NOWAKOWSKI LESS 25%	A02	3/26	4.00	36.96		
102864	EASTER CHURCH-CN	B05	3/31	4.00	49.28		

OVER 90 DAYS	60-90 DAYS	30-60 DAYS	CURRENT	UNAPPLIED	TOTAL
.00	.00	.00	135.52	.00	135.52

THE MACOMB DAILY
P.O. BOX 707 — 469-4510
MOUNT CLEMENS, MICHIGAN 48043

Transactions after this billing date will appear on next months statement

PAY THIS AMOUNT

8504055107

DATE	CHECK AMOUNT	NO. GUEST	CHECK NO.
5/12/19	45.16	4	26005

Shannon's
STEAK HOUSE

29370 S. RIVER RD. • MT. CLEMENS • MICHIGAN 48045

469-7111

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

Thank You!

167.50 TOTAL

6345

FINE FOOD - COCKTAILS - ENTERTAINMENT

37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611

WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS

SPEEDIALY® MCP® MBP 26 U.S. PAT.

Acct. No. 3789 180745 62007

07/82 THRU 04/83 69 AX

ADAM E NOWAKOWSKI

Approval Code

Check or Bill No.

Service Establishment: GINO'S SURF 0121958946 MT 00128652CLEMENS 3211008255 MI

Date of Charge: 4 27 83

Merchandise/Services 96 00

Taxes

Tips/Misc.

Total 96 00

Establishment agrees to transmit to American Express Company (Amexco) or Authorized Representative for payment. Merchandise and/or service purchased on this card shall not be resold or returned for cash refund.

X

Invoice Number 379203

Please Print Firmly

Cardmember Copy

Record of Charges

Any delayed charges and listed below

Type of Delayed Chg

Amt. of Delayed Chg

Revised Total

Amexco Use Only

BSC Form 0320(07) Rev. 1-77 Printed in USA 10-82

8 5 0 4 0 3 5 1 5 0 8

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

No. 749776

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 9-30- 19 82

PAY TO THE ORDER OF Blanchard for Governor Committee $ 250.00

TWO HUNDRED FIFTY AND 00 CTS

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504095150 9

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 749737

74-211
724

Harold Allmacher
REMITTER

8-30- 19 82

PAY TO THE ORDER OF Fund Raiser for Terry Alnquist $ 60.00

NON-NEGOTIABLE

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 820678

74-211
724

Harold M. Allmacher, Jr.
REMITTER

MOUNT CLEMENS, MICH. July 26, 19 82

PAY TO THE ORDER OF Fund Raiser for Congressman David E. Bonior $ 400.00

FOUR HUNDRED AND 00/100

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 749891

74-211
721

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 7-[illegible] 19 82

PAY TO THE ORDER OF Committee to re-elect Ray Trombley $ 50.00

FIFTY AND 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈850405⑈ 10

FIRST NATIONAL BANK

IN MOUNT CLEMENS

Harold W. Allmacher
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 749666

74-211
724

7-1- , 82

PAY TO THE ORDER OF Committee to elect Harry T. Diehl $ 100.00

ONE HUNDRED DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN MOUNT CLEMENS

Harold Allmacher
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 749861

74-211
721

6-26 , 82

PAY TO THE ORDER OF Franchuks Birthday Party $ 50.00

FIFTY DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

⑈ 5 0 4 0 3 5 5 1 1 ⑈

8504051512

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

No. 749635

74-21
724

H.W. ALLMACHER
REMITTER

MOUNT CLEMENS, MICH. 5/28 19 82

PAY TO THE ORDER OF HEADLEE FOR GOVERNOR COMMITTEE $ 100.00

ONE HUNDRED

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

No. 749566

74-211
724

H. W. ALLMACHER
REMITTER

MOUNT CLEMENS, MICH. 3/16 19 82

PAY TO THE ORDER OF JUST GET TOGETHER FOR WILLARD D. BACK $ 400.00

FOUR HUNDRED AND 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

No. 749561

74-211
724

H.W. ALLMACHER
REMITTER

MOUNT CLEMENS, MICH. 3/11 19 82

PAY TO THE ORDER OF COMMITTEE FOR ADAM NOWAKOWSKI $ 300.00

THREE HUNDRED AND 00/100 DOLLARS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504051513

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

FNB

No. 749531

74-211
724

Harold Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-12-82 19

PAY TO THE ORDER OF Junior Achievement $ 50.00

⑈ 749531 ⑈ 072402135 ⑈ 50000135

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

FNB

No. 749522

74 211
724

Harold Allmacher
REMITTER

MOUNT CLEMENS, MICH. 2-5-82 19

PAY TO THE ORDER OF Senior for Congress $ 20.00

⑈ 749522 ⑈ 072402135 ⑈ 20000135

BANK MONEY ORDER

RECEIPT - NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8 5 0 4 0 2 5 1 5 1

8504051515

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829402

74-211
724

Herold W. Ullmacher
REMITTER

MOUNT CLEMENS, MICH. 5-13- 19 83

PAY TO THE ORDER OF Adam Nowakowski $ 308.66

[illegible]

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504055156

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829582

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 4-26 19 83

Tickets 50-51

PAY TO THE ORDER OF Macomb County Democratic Committee $ 220.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504051517

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829600

74-211
724

Harold W. Allnacher
REMITTER

MOUNT CLEMENS, MICH. 5- 19 83

PAY TO THE ORDER OF National Republican Senatorial Committee 33.00

Thirty-three and 00/100

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504055158

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

F N B

No. 829583

4-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 4-30- 19 83

PAY TO THE ORDER OF J.J. Buccellato $ 120.00

[illegible] DOLLARS

BANK MONEY ORDER

Birthday Celebration

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

Mr. Harold W. Allmacher
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 802945

74-211
724

March 24, 19 82

PAY TO THE ORDER OF Mr. Edward Bonior $ 535.00

535.00

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK

IN
MOUNT CLEMENS

H.W.ALLMACHER
REMITTER

F N B
MOUNT CLEMENS, MICH.

No. 74956

74-211
724

4/1/ 19 82

PAY TO THE ORDER OF HAROLD ALLMACHER $ 120.00

120.00

ED BONIOR "ANNIE" TICKETS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

FIRST NATIONAL BANK
IN
MOUNT CLEMENS

F N B

No. 829563

74-211
724

W. W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. April 7, 1983

PAY TO THE ORDER OF FUNTASTIC PROMOTIONS & NOVELTIES $ 207.20

207 AND 20 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

8504035521

4870201047208

7567767

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO	AMOUNT
10	5/28		

CARDHOLDER IDENTIFICATION, IF REQUIRED
HALLMACHER

NAME

ADDRESS 49 MAC

I hereby request the issuer of the charge card identified at left to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X H. A. HALLMACHER

CASH ADVANCE $ 100 —

THIS FORM TO BE USED WITH

OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILL.

4870201047208

7567840

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMT
31	4/27/82		

CARDHOLDER IDENTIFICATION, IF REQUIRED
H.W. ALLMACHER

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X SIG. ON FILE

CASH ADVANCE TOTAL 450 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504052522

4870201047208

H. ALLMACHER

7567849

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMT
27	6/17/82		

CARDHOLDER IDENTIFICATION, IF REQUIRED
H. ALLMACHER — 20 —

NAME — 25 —

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card. — 30

CARDHOLDER'S SIGNATURE
X Sig on File

CASH ADVANCE TOTAL 75 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504053152 3

4870201047208

7567813

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99602017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
20	4-1-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H Allnacher			120 —
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X H.A			
CASH ADVANCE	TOTAL		120 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208

7178500

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99602017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
23	3/25		535 —
CARDHOLDER IDENTIFICATION, IF REQUIRED: H.ALLNACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X H.A.I			
CASH ADVANCE	TOTAL		535 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

48 7020104708
H Allmacher

9966 2017
FNB

7024429

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
98	12/8/83		

CARDHOLDER IDENTIFICATION, IF REQUIRED
Harold Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X Harold Allmacher

CASH ADVANCE TOTAL 150 —

CUSTOMER COPY

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504015524

48 7020104708
H Allmacher

FNB
9966 2017

7024405

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
98	11/20/83		

CARDHOLDER IDENTIFICATION, IF REQUIRED
Harold Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X H A. Allmacher

CASH ADVANCE TOTAL 200 —

CUSTOMER COPY

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

7024445

4870201047208
Harold Allmacher

9966017
ANB

AUTHORIZATION NO.	DATE	TELLER NO
22	2/16/83	

CARDHOLDER IDENTIFICATION, IF REQUIRED
H Allmacher

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE
X

CASH ADVANCE TOTAL 60 —

THIS FORM TO BE USED WITH
master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
H ALLMACHER

7025456

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
08 RW	10/21/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X RW			
CASH ADVANCE		TOTAL	48 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B LING.

CUSTOMER COPY

H ALLMACHER
4870201047208

7025455

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
28	10/26/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED: H. Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card			
CARDHOLDER'S SIGNATURE: X RW			
CASH ADVANCE		TOTAL	148 —

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR B LING.

CUSTOMER COPY

PRESS FIRMLY. USE A UNIV (4-77) [illegible]

GENERAL CREDIT FORMS ST. LOUIS 63043

4870201047208
Harold W. Allmacher

7567800

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
29	8-30-82		

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X [illegible]

THIS FORM TO BE USED WITH

MasterCharge or VISA

CASH ADVANCE TOTAL 60 —

CUSTOMER COPY 7

8504051522

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208

Harold Allmacher

7567787

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
98	7-22-82		
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE			
X [illegible] CASH ADVANCE	TOTAL		50 00

CUSTOMER COPY

THIS FORM TO BE USED WITH

master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504035752

7567788

'4870201047208
• N ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
# 14	7/27/82		
CARDHOLDER IDENTIFICATION, IF REQUIRED N ALLMACHER			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X ON File			
CASH ADVANCE		TOTAL	30.00

CUSTOMER COPY

THIS FORM TO BE USED WITH

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504055151530

4870201047208
H. Allmacher

7025468

AUTHORIZATION NO.	DATE 4/30/83	TELLER NO.	AMOUNT
CARDHOLDER IDENTIFICATION IF REQUIRED Harold Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charge due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X H Allmacher			
CASH ADVANCE		TOTAL	120—

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
Harold Allmacher

7063084

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
87	2-17-82		

CARDHOLDER IDENTIFICATION IF REQUIRED
M.O. Junior Achivement

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card

CARDHOLDER'S SIGNATURE
X [illegible]

CASH ADVANCE TOTAL 50 —

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

4870201047208
Allmachers H W.

7067609

99662017
FNB

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
00	FEB. 9, 1982		200 —

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME HAROLD ALLMACHER

ADDRESS 16356 KINGSTON, FRASER

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card

CARDHOLDER'S SIGNATURE
X H.W. Allmacher

CASH ADVANCE TOTAL 00 00

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

4870 201 047 208

7025472

HAROLD W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI

AUTHORIZATION NO	DATE	TELLER NO.	AMOUNT
	5/13/83	20	
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby certify that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X			
CASH ADVANCE		TOTAL	30866

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8504055133

4870201047208

H. Allnacher

7025467

AUTHORIZATION NO	DATE	TELLER NO	AMOUNT
Issued	4/28/83		
CARDHOLDER IDENTIFICATION IF REQUIRED: H. Allnacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X			
CASH ADVANCE	TOTAL		220

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8 4055153 4

4870201047208

HAROLD ALLMACHER

8 FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99[illegible]2017

7025471

AUTHORIZATION NO.	DATE	TELLER NO	AMOUNT
FOOD	4-12-83	74	
CARDHOLDER IDENTIFICATION IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X			
CASH ADVANCE		TOTAL	33—

CUSTOMER COPY

THIS FORM TO BE USED WITH master charge OR VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

proceeding continue.

Respectfully submitted,

DICKINSON, WRIGHT, MOON,
VAN DUSEN & FREEMAN
Attorneys for First National
Bank in Mount Clemens

By: Lucien N. Nedzi

Lucien N. Nedzi
1901 L. Street N.W.
Suite 801
Washington, D.C. 20036
(202) 457-0160

And: Robert P. Hurlbert

Robert P. Hurlbert
525 N. Woodward Avenue
P. O. Box 509
Bloomfield Hills, MI 48013
(313) 646-4300

Dated: July 16, 1984

8504055153 5

8504055153

Mr. Harold Allmacher
First National Bank
49 Macomb St.
Mt. Clemens, MI 48043

FROM:

COMMITTEE FOR
ADAM E. NOWAKOWSKI
MACOMB COUNTY TREASURER
13245 Champaign
Warren, MI 48089

SUBJECT	ATTENTION	DATE
County Democrats	#50-51	4-19-83

Please join with us in the support of the County Democratic Committee's Fourth Annual Dinner, by attending this fund raiser, to be held on TUESDAY, MAY 3, 1983, at the Fernhill Country Club.

Please make check payable to: MACOMB COUNTY DEMOCRATIC COMMITTEE and mail to the above address.

Thank you for your consideration in this matter Harold, it is greatly appreciated.

Sincerely,

220.00
TICKETS 51
#

Adam E. NOW akowski

Paid for by Committee for Adam E. NOWakowski Shirley A. Lach—Treasurer, 20833 Maple, St. Clair Shores, MI 48081

SENATOR RICHARD LUGAR
[illegible] C STREET, N.E.
WASHINGTON, D.C. 20002

[illegible]

03119 1811.4 01 27[illegible].6 48043ALLMU49HI 67

.....URGENT.....URGENT.....URGENT.....URGENT.....URGENT.....
.....EMERGENCY NOTICE FROM NATIONAL REPUBLICAN SENATORIAL COMMITTEE.....

.....IMMEDIATE REPLY REQUESTED.....

MR. H. ALLMACHER, JR.
49 MACOMB ST
MT CLEMENS, MICHIGAN 48043

DEAR MR. ALLMACHER:

JUST CAME FROM MEETING WITH SENATE MAJORITY LEADER HOWARD BAKER AND HAD TO GET IN TOUCH WITH YOU IMMEDIATELY..... SENATOR BAKER WORRIED ABOUT PRESIDENT REAGAN'S TOUGH BUDGET BATTLE NOW RAGING IN THE SENATE.....DEMOCRAT-CONTROLLED HOUSE HAS ALREADY PASSED ITS OWN BUDGET WHICH RADICALLY CUTS PRESIDENT'S VITAL DEFENSE MONEY; TOTALLY ELIMINATES YOUR JULY 1ST 10% TAX CUT; ABOLISHES TAX INDEXING; AND ADDS EXTRA TAXES TO PAY FOR ADDITIONAL $181 BILLION IN SOCIAL SPENDING PROGRAMS.....LIBERAL SPECIAL INTEREST GROUPS PROPAGANDA ATTACK MUST BE MET WITH BARRAGE OF TRUTH.....PRESIDENT AND SENATORS NEED TO KNOW WHAT THE AMERICAN PEOPLE REALLY FEEL ON THESE ISSUES.....

SENATORIAL COMMITTEE HAS JUST SIGNED $121,500 CONTRACT FOR MOST IMPORTANT SCIENTIFIC OPINION POLLS EVER TAKEN.....THIS SURVEY WILL BE AN IN-DEPTH STUDY DONE STATE-BY-STATE FOR EACH SENATOR WHO IS UP FOR ELECTION; SURVEY WILL PROVIDE PRESIDENT AND SENATORS WITH RELIABLE INFORMATION SHOWING HOW THE AMERICAN PEOPLE TRULY FEEL.....EVERY PROGRAM PRESIDENT IS TRYING TO GET THROUGH IN IMMEDIATE DANGER.....PRESIDENT NEEDS VITAL POLLING DATA WITHIN 15 DAYS.....URGENTLY NEED YOUR MEMBERSHIP CONTRIBUTION OF $33 - JUST $1 FOR EACH SENATE SEAT UP IN 1984 - TO HELP PAY FOR POLLING CONTRACT.....ALL THAT PRESIDENT REAGAN HAS ACCOMPLISHED COULD BE SACRIFICED UNLESS TRUTH IS KNOWN.....BUT TIME IS RUNNING OUT.....JUST SIGN BELOW AND RETURN THIS EMERGENCY NOTICE WITH YOUR CHECK FOR $33.....REMEMBER YOUR MEMBERSHIP IN SENATORIAL CLUB COULD MAKE THE DIFFERENCE BETWEEN REPUBLICAN VICTORY AND DEFEAT.....PRESIDENT REAGAN AND REPUBLICAN SENATORS NEED CRUCIAL INFORMATION WITHIN 15 DAYS.....PLEASE RUSH BACK YOUR CONTRIBUTION.....THANK YOU FOR HELPING.....

DICK LUGAR
CHAIRMAN
NATIONAL REPUBLICAN SENATORIAL COMMITTEE

P.S. SIGN THIS WESTERN UNION EMERGENCY NOTICE ON LINE BELOW AND RETURN IN ENCLOSED ENVELOPE WITH YOUR CHECK FOR $33 MADE OUT TO NATIONAL REPUBLICAN SENATORIAL COMMITTEE..... REMEMBER OUR $121,500 CONTRACT IS DUE AND PRESIDENT AND SENATORS NEED VITAL POLLING INFORMATION IMMEDIATELY..... PLEASE RESPOND TODAY.....THANKS AGAIN.....

SIGNATURE...H. W. Allmacher...

8504055537

Macomb
County Commissioner

John Joseph Buccellato

Democrat, District 7 **Sterling Heights / Warren**

Our friend, John Joseph Buccellato, is having a Birthday Celebration on Thursday, May 12th, from 6:00 p.m. until 9:00 p.m. at Zuccaro's Holiday House Hall (16 Mile Rd. at Groesbeck Hwy.). Won't you please join us because a good time is promised to be had by all who attend. There will be an open bar, hors d' oeuvres and music for your dancing pleasure.

Commissioner Buccellato has been our friend in the past, let us continue this relationship by supporting him at his Birthday Celebration.

Checks should be made payable to:

J. J. Buccellato
11440 Peyton Dr.
Sterling Heights, Michigan 48077

120 00

Sincerely,

Joseph Mocelli
Committee Member

per: Adam Kowalkowski

P. S. Corporate Checks ARE accepted because this is not a campaign committee.
For any further information please call

8504053 8

FOLLMER,
RUDZEWICZ & CO., P.C.
CERTIFIED PUBLIC ACCOUNTANTS

February 18, 1982

Mr. Harold Allmacher
First National Bank - Mt. Clemens
49 Macomb
Mt. Clemens, Michigan 48043

Dear Harold:

Enclosed are two tickets for a fundraiser brunch we are having for Jim Brickley. I would greatly appreciate your financial support, and even more, your presence March 14th.

I have known Jim for many years and I am confident that he will emerge a strong leader now that he is able to do his own thing.

Please make your personal checks (not more than $100.00 per person) payable to "Brickley for Governor" and send them to me in the envelope provided.

Thank you for your support.

Very truly yours,

FOLLMER, RUDZEWICZ & CO., P.C.

Gordon R. Follmer/slm
Gordon R. Follmer

GRF/slm
Enclosures

8504055 1539

TO

Harold Allmacher
First National Bank
Walnut and Macomb Sts.
Mt. Clemens, MI 48043

FROM:

COMMITTEE FOR
ADAM E. NOWAKOWSKI
MACOMB COUNTY TREASURER
13245 Champaign
Warren, MI 48089

SUBJECT	ATTENTION	DATE
Ticket #110		March 3, 1982

Please join with us in the support of the Macomb County Democratic Committee's third annual dinner on Thursday, April 15, 1982.

Thank you for you consideration in this matter, it is greatly appreciated.

Make you check payable to: Macomb Democractic Committee.

Sincerely,

John W. Smith

8504055154O

Paid for by: Committee for Adam E. NOWakowski Shirley A. Lach—Treasurer, 20833 Maple, St. Clair Shores, MI 48081

133

EXHIBIT E
QUESTION #10

FNB
FIRST NATIONAL BANK

Harold Allmacher
41269 Clairpointe
Mt. Clemens, MI 48045

Marlene Almstadt
625 Wellington Crescent
Mt. Clemens, MI 48043

Virginia Alwardt
137 Market Street
Mt. Clemens, MI 48043

Irma Beck
53828 Hayes Road
Mt. Clemens, MI 48044

Ethel Bloch
416 Huntington Drive
P.O. Box 352
Mt. Clemens, MI 48043

Lawrence Card
23434 Easy Street
Mt. Clemens, MI 48043

William Destross
23452 Easy Street
Mt. Clemens, MI 48043

Harry Diehl
161 Floral
Mt. Clemens, MI 48043

William Foss
10381 Meisner
Richmond, MI 48062

Marianne Golonka
13550 S. Shore Drive
Apt. 306
Sterling Heights, MI 48077

Carol Harm
29700 27 Mile Road
New Haven, MI 48048

Lawrence Kennedy
2041 Lennon
Grosse Pointe Woods, MI 48236

Brian Kimball
49940 White Mill
Utica, MI 48087

Dianne Kohn
159 Clinton
Mt. Clemens, MI 48043

Vernon Lietz
21215 Hillcrest Drive
Mt. Clemens, MI 48043

John Madigan
605 Wellington Crescent
Mt. Clemens, MI 48043

James Manore
121 Scott Blvd.
Mt. Clemens, MI 48043

Agnes McKay
24623 Katherine Ct.
Apt. 209
Mt. Clemens, MI 48045

Jay Mockridge
17218 Yorktown Drive
Utica, MI 48087

Dorcas Parrott
55 S. Wilson
Mt. Clemens, MI 48043

8504051541

Charles Penzien
36401 Nitchun
Mt. Clemens, MI 48043

Glenn Penzien
15428 S. Royal Doulton
Mt. Clemens, MI 48044

Richard Peppler
14388 Brandywine
Sterling Heights, MI 48077

Gerald Stange
53220 Romeo Plank
Mt. Clemens, MI 48044

Kathleen Trombley
25811 Armada Ridge Road
Armada, MI 48005

Glenn Voorhess
155 Elizabeth
Mt. Clemens, MI 48043

Susan Weaver
10091 Dixie Hwy.
Anchorville, MI 48004

8504053154 2

EXHIBIT F
QUESTION #11

DIRECTORS

John H. Matthews
One South Gratiot
Mount Clemens, Michigan 48043

Gebran S. Anton, Jr.
81 Macomb Place
Mount Clemens, Michigan 48043

Arie Guldemond
151 South Wilson Boulevard
Mount Clemens, Michigan 48043

Frank E. Jeannette
42 Riverside Drive
Mount Clemens, Michigan 48043

Robert J. Kehrig
47783 North Gratiot
Mount Clemens, Michigan 48045

John D. Madigan
605 Wellington Crescent
Mount Clemens, Michigan 48043

Robert D. Morrison, DDS
22729 Prospect
Armada, Michigan 48005

John J. Mulso
36163 Moravian
Fraser, Michigan 48026

J. Eldon Valentine
171 Riverside Drive
Mount Clemens, Michigan 48043

Harold Allmacher
41269 Clairpointe
Mount Clemens, Michigan 48045

8504055143

8504055 1544

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN

COUNSELLORS AT LAW

SUITE 801 – 1901 L STREET, N.W.
WASHINGTON, D.C. 20036

Hon. Lee Ann Elliott
Chairman
Federal Election Commission
Washington, D.C. 20463

8504055 1545

LAW OFFICES
SCHWARTZ, JUNEAU AND SZOT
STERLING OFFICE PLAZA
38900 VAN DYKE AVENUE
STERLING HEIGHTS, MICHIGAN 48077

Hon. Lee Ann Elliott
Chairman
Federal Election Commission
Washington, D.C. 20463

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 27, 1984

Michael D. Schwartz
Schwartz, Juneau and Szot
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

Re: MUR 1713
Harold Allmacher, Jr.

Dear Mr. Schwartz:

This is in reference to your letter dated June 20, 1984, requesting an extension of time to respond to the Commission's reason to believe notification. After considering the circumstances presented in your letter, the Commission has determined to grant you your requested extension. Accordingly, your response will be due on Monday, July 16, 1984.

If you have any questions, please contact Judy Thedford at (202) 523-4000.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

8504051546

Gen # 3809

RECEIVED
OFFICE OF THE
COMMISSION SECRETARY

84 JUN 25 P3: 16

Law Offices
Schwartz, Juneau and Szot
Sterling Office Plaza
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

(313) 268-4600

MICHAEL D. SCHWARTZ
RAYMOND M. JUNEAU
STANLEY J. SZOT

OF COUNSEL
ROGER P. JOSEPH
MICHAEL P. O'NEILL

June 20, 1984

84 JUN 26 A8: 45

Ms. Lee Ann Elliott
Chairperson
Federal Election Commission
Washington, D.C. 20463

Re: Harold Allmacher, Jr. MUR1713;
First National Bank in Mt. Clemens
49 Macomb Place, Mt. Clemens, MI 48043

Dear Ms. Elliott:

I am enclosing herewith a Designation of Counsel Statement duly executed by Mr. Harold Allmacher, Jr. Any further notifications and other communications from the Federal Election Commission should be directed to the undersigned.

I am presently conducting an in-depth investigation concerning the allegations as set forth in your letter dated June 4, 1984, as well as your document entitled General Counsel's Factual and Legal Analysis.

I shall need additional time to file a response to the allegations, and accordingly, respectfully request that further time be granted.

Thank you for your courtesies and cooperation.

Sincerely,

SCHWARTZ, JUNEAU AND SZOT

Michael D. Schwartz

MDS/djm
Enc.

cc: Ms. Judy Thedford, Federal Election Commission
Mr. Harold Allmacher, Jr.

8504055147

Law Offices
Schwartz, Juneau and Szot
Sterling Office Plaza
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

Ms. Lee Ann Elliott
Chairperson
Federal Election Commission
Washington, D.C. 20463

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Cat #3807
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84 JUN 25 P12:11

Law Offices
Schwartz, Juneau and Szot
Sterling Office Plaza
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

(313) 268-4600

MICHAEL D. SCHWARTZ
RAYMOND M. JUNEAU
STANLEY J. SZOT

OF COUNSEL
ROGER F. JOSEPH
MICHAEL P. O'NEILL

June 20, 1984

84 JUN 25 P3:35

Ms. Lee Ann Elliott
Chairperson
Federal Election Commission
Washington, D.C. 20463

Re: Harold Allmacher, Jr. MUR1713;
First National Bank in Mt. Clemens
49 Macomb Place, Mt. Clemens, MI 48043

Dear Ms. Elliott:

I am enclosing herewith a Designation of Counsel Statement duly executed by Mr. Harold Allmacher, Jr. Any further notifications and other communications from the Federal Election Commission should be directed to the undersigned.

I am presently conducting an in-depth investigation concerning the allegations as set forth in your letter dated June 4, 1984, as well as your document entitled General Counsel's Factual and Legal Analysis.

I shall need additional time to file a response to the allegations, and accordingly, respectfully request that further time be granted.

Thank you for your courtesies and cooperation.

Sincerely,

SCHWARTZ, JUNEAU AND SZOT

Michael D. Schwartz

Michael D. Schwartz

COPY

MDS/djm
Enc.

cc: Ms. Judy Thedford, Federal Election Commission
Mr. Harold Allmacher, Jr.

8504055549

STATEMENT OF DESIGNATION OF COUNSEL

MUR 1713

NAME OF COUNSEL: MICHAEL D. SCHWARTZ

ADDRESS: 38900 VAN DYKE
STERLING HEIGHTS, MI 48077

TELEPHONE: (313) 268-4600

The above-named individual is hereby designated as my counsel and is authorized to receive any notifications and other communications from the Commission and to act on my behalf before the Commission.

June 21, 1984
Date

Harold Allmacher Jr.
Signature HAROLD ALLMACHER, JR.

RESPONDENT'S NAME: HAROLD ALLMACHER, JR.

ADDRESS: 41269 Clairpointe
Mt. Clemens, MI 48045

HOME PHONE: (313) 465-3148

BUSINESS PHONE: (313) 465-2400

8504055155 0

Law Offices
Schwartz, Juneau and Szot
Sterling Office Plaza
38900 Van Dyke Avenue
Sterling Heights, Michigan 48077

84 JUN 25 P12:

Ms. Judy Thedford
Federal Election Commission
Washington, D.C. 20463

5040515

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 19, 1984

Robert P. Hurlbert, Esquire
Dickinson, Wright, Moon, Van Dusen
& Freeman
525 North Woodward Avenue
P.O. Box 509
Bloomfield Hills, Michigan 48013

RE: MUR 1713
(First National Bank in
Mount Clemens)

Dear Mr. Hurlbert:

This is in reference to your letter of June 15, 1984, requesting an extension of thirty days in which to respond to the Commission's notice that it has reason to believe that the First National Bank in Mount Clemens violated the Act.

The Office of the General Counsel has reviewed your request and granted the additional time. Therefore, your response to the reason to believe notification should be filed no later than Monday, July 16, 1984.

If you have any questions, please call Judy Thedford at (202)523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

8504055152

MUR 1713
Thodford

DICKINSON, WRIGHT, MOON, VAN DUSEN & FREEMAN

COUNSELLORS AT LAW

525 NORTH WOODWARD AVENUE

P. O. BOX 509

BLOOMFIELD HILLS, MICHIGAN 48013

TELEPHONE (313) 646-4300

800 FIRST NATIONAL BUILDING
DETROIT, MICHIGAN 48226
TELEPHONE (313) 223-3500

121 EAST ALLEGAN STREET
LANSING, MICHIGAN 48933
TELEPHONE (517) 371-1730

SUITE 801
1901 L STREET, N.W.
WASHINGTON, D. C. 20036
TELEPHONE (202) 457-0160

CHARLES R. MOON
RICHARD C. VAN DUSEN
FRED W. FREEMAN
ERNEST GETZ
W. GERALD WARREN
PATRICK J. LEDWIDGE
GEORGE E. McKEAN
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JUDITH C. LALKA
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BRUCE A. BONJOUR

CONSULTING PARTNERS

WILLIAM B. CUDLIP
AUGUSTUS C. LEDYARD
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JOHN G. GARLINGHOUSE
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SHELLEY D. ROBERTS
HENRY M. GRIX
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NOEL D. MASSIE
RICHARD L. CARETTI
THEODORE R. OPPERWALL
SUSAN BIEKE NEILSON
KESTER K. SO
JOHN M. LICHTENBERG

FRANCIS R. ORTIZ
BARBARA HUGHES ERARD
BETHANY E. HAWKINS
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DANIEL M. KATLEIN
CURTIS B. BLESSING
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ROBERT W. POWELL
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THOMAS E. MAIER
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WILLIAM F. CANEVER
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PAUL M. WYZGOSKI
STACEY J. LILLEY
E. RAY DAWSON
SARA ZIVIAN ZWICKL
BONNIE B. WEINSTEIN

OF COUNSEL

VICTOR J. BAUM
ERWIN N. HAASS
*JAMES L. KURTZ, P.C.
*LUCIEN N. NEDZI

PETER H. ELLSWORTH
ANTHONY ILARDI, JR.
FREDERICK W. TRUMP
DAVID L. TURNER

*ADMITTED AND RESIDENT IN THE DISTRICT OF COLUMBIA

June 15, 1984

8504055155 3

Ms. Lee Ann Elliott
Chairman
Federal Election Commission
Washington, D.C. 20463

84 JUN 18 P2:57

RECEIVED
FEDERAL ELECTION
COMMISSION
SECRETARIAT

Re: MUR 1713 First National Bank in Mount Clemens

Dear Ms. Elliott:

Please be advised that the undersigned is counsel to the First National Bank in Mount Clemens for the indicated matter. An executed Statement of Designation of Counsel is enclosed for the Commission's file.

The Audit Committee of the Bank's Board, composed entirely of outside directors, has been charged by the Board to examine the matters raised in the Commission's letter and to recommend to the Board the appropriate course of action. The undersigned as been requested by the Audit Committee to assist it in carrying out its charge and we have begun this work.

In order to properly complete our review on behalf of the Bank, we respectfully request a period of 30 days,

Ccc# 4040

FEDERAL ELECTION COMMISSION

WASHINGTON, D.C.

In Re: First National Bank in Mount Clemens, Michigan M.U.R. No. 1713

The First National Bank in Mount Clemens through its undersigned counsel submits the following response to the Notice of the Federal Election Commission provided in its letter of June 4, 1984:

1. The Bank through its undersigned counsel has been in contact with the General Counsel's office of the Federal Election Commission to discuss conciliation of this matter.

2. From those discussions, it is the Bank's understanding that after receipt of responses to the interrogatories directed to Mr. Harold Allmacher, the General Counsel for the Federal Election Commission will consider settlement of this matter.

3. The Bank reserves the right to supplement this response should conciliation not be obtained and this

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exclusive of the forthcoming holiday, or until Monday, July 16, 1984 to formally respond to the Commission's Notice of June 4, 1984.

Thank you for your consideration.

Sincerely,

DICKINSON, WRIGHT, MOON, VAN DUSEN
& FREEMAN

By: _____
Robert P. Hurlbert

RPH:jag
cc: John H. Matthews, Chairman of the Board
Frank E. Jeannette, Chairman of the Audit Committee

8504055155

STATEMENT OF DESIGNATION OF COUNSEL

MUR 1713

NAME OF COUNSEL: Robert P. Hurlbert, Esq.

ADDRESS: Dickinson, Wright, Moon, Van Dusen & Freeman
525 North Woodward - P. O. Box 509
Bloomfield Hills, MI 48013

TELEPHONE: (313) 646-4300

The above-named individual is hereby designated as my counsel and is authorized to receive any notifications and other communications from the Commission and to act on my behalf before the Commission.

June 15, 1984
Date

Signature JOHN H. MATTHEWS
Chairman of the Board

RESPONDENT'S NAME: First National Bank in Mount Clemens

ADDRESS: 49 Macomb Place
Mount Clemens, Michigan 48064

HOME PHONE:

BUSINESS PHONE: (313) 465-2400

8504055155 56

NSON, WRIGHT, MOON, VAN DUSEN & FREEMAN
COUNSELLORS AT LAW
525 NORTH WOODWARD AVENUE
P.O. BOX 509
BLOOMFIELD HILLS, MICHIGAN 48013

5040551

Ms. Lee Ann Elliott
Chairman
Federal Election Commission
Washington, D.C. 20463

RECEIVED
OFFICE OF THE
COMMISSION SECRETARY
84 JUN 1 P12: 45

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 1, 1984

SENSITIVE

MEMORANDUM TO: The Commission

FROM: Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

SUBJECT: Pre-MUR 117

On May 30, 1984 the Commission approved the recommendation that the subject Pre-MUR be made a MUR. Therefore, all documents which had previously been identified as Pre-MUR 117 should now become MUR 1713.

Attachment
Copy of Certification

8504055158

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of)
)
First National Bank in) Pre-MUR 117
Mt. Clemens, MI)
Harold Allmacher, Jr.)

CERTIFICATION

I, Mary W. Dove, Recording Secretary for the Federal Election Commission executive session of May 30, 1984, do hereby certify that the Commission decided in a vote of 6-0 to take the following actions in the above-captioned matter:

1. Open a Matter Under Review.

2. Find reason to believe the First National Bank in Mt. Clemens, Michigan violated 2 U.S.C. § 441b(a) and § 441f.

3. Find reason to believe Harold Allmacher, Jr. violated 2 U.S.C. § 441f.

4. Approve and authorize the sending of the Legal and Factual Analyses and letters to the respondents as submitted with the General Counsel's Report signed May 21, 1984.

5. Approve and authorize the sending of the interrogatories to Harold Allmacher, Jr., as attached to the May 21, 1984, General Counsel's Report.

Commissioners Aikens, Elliott, Harris, McDonald, McGarry, and Reiche voted affirmatively in this matter.

Attest:

5-30-84
Date

Mary W. Dove
Mary W. Dove
Recording Secretary

8504055159

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 4, 1984

First National Bank in Mt. Clemens
49 Macomb Place
Mt. Clemens, Michigan 48043

RE: MUR 1713
First National Bank
in Mt. Clemens

Dear Madam or Sir:

On May 30, 1984, the Federal Election Commission determined that there is reason to believe that the First National Bank in Mt. Clemens violated 2 U.S.C. § 441b(a), and § 441f, provisions of the Federal Election Campaign Act of 1971, as amended ("the Act"). The General Counsel's factual and legal analysis, which formed a basis for the Commission's finding, is attached for your information.

Under the Act, you have an opportunity to demonstrate that no action should be taken against the Bank. Please submit any factual or legal materials which you believe are relevant to the Commission's consideration of this matter.

In the absence of any additional information which demonstrates that no further action should be taken against the Bank, the Commission may find probable cause to believe that a violation has occurred and proceed with conciliation. Of course, this does not preclude the settlement of this matter through conciliation prior to a finding of probable cause to believe if so desired. See 11 C.F.R. § 111.18(d).

If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and a statement authorizing such counsel to receive any notifications and other communications from the Commission.

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The investigation now being conducted will be confidential in accordance with 2 U.S.C. §§ 437g(a)(4)(B) and 437g(a)(12)(A), unless you notify the Commission in writing that you wish the investigation to be made public.

For your information, we have attached a brief description of the Commission's procedures for handling possible violations of the Act. If you have any questions, please contact Judy Thedford, the staff member assigned to this matter, at (202)523-4000.

Sincerely,

Lee Ann Elliott

Lee Ann Elliott
Chairman

Enclosures
General Counsel's Factual and Legal Analysis
Procedures
Designation of Counsel Statement

8504055115611

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

First National Bank in Mt. Clemens
49 Macomb Place
Mt. Clemens, Michigan 48043

RE: MUR
First National Bank
in Mt. Clemens

Dear Madam or Sir:

On May 30, 1984, the Federal Election Commission determined that there is reason to believe that the First National Bank in Mt. Clemens violated 2 U.S.C. § 441b(a), and § 441f, provisions of the Federal Election Campaign Act of 1971, as amended ("the Act"). The General Counsel's factual and legal analysis, which formed a basis for the Commission's finding, is attached for your information.

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If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and a statement authorizing such counsel to receive any notifications and other communications from the Commission.

8504055 1562

The investigation now being conducted will be confidential in accordance with 2 U.S.C. §§ 437g(a)(4)(B) and 437g(a)(12)(A), unless you notify the Commission in writing that you wish the investigation to be made public.

For your information, we have attached a brief description of the Commission's procedures for handling possible violations of the Act. If you have any questions, please contact Judy Thedford, the staff member assigned to this matter, at (202)523-4000.

Sincerely,

Enclosures
General Counsel's Factual and Legal Analysis
Procedures
Designation of Counsel Statement

6/1/84

8504055115 63

FEDERAL ELECTION COMMISSION

GENERAL COUNSEL'S FACTUAL AND LEGAL ANALYSIS

MUR No. 1713
STAFF MEMBER(S) & TEL. NO.
Judy Thedford 523-4000

RESPONDENT: First National Bank in Mt. Clemens, MI

SOURCE OF MUR: I N T E R N A L L Y G E N E R A T E D

SUMMARY OF ALLEGATIONS

This matter was referred to the Commission by the Comptroller of the Currency on February 9, 1984. The referral alleged a violation of the Federal Election Campaign Act of 1971, as amended by the First National Bank in Mt. Clemens, Michigan and one of its officers.

Specifically, the referral alleges that the First National Bank in Mt. Clemens and its Bank President Harold Allmacher, Jr. knowingly and willfully violated 2 U.S.C. § 441b(a) by making contributions to political candidates or organizations. The contributions were made by money orders that were drawn against a special VISA account used by Allmacher. Forty-six charges totalling $9,321.93 were made to the VISA account between 2/2/82 through 6/19/83. It is alleged that "virtually every transaction involved political contributions or political related functions." The VISA account was given preferential treatment. It was structured so that no monthly payments were required and encoded so that outstanding balances did not appear on a past due report. Further, the outstanding balance was allowed to exceed the pre-authorized limit without normal collection procedures coming into effect.

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The referral also alleges that payments to the VISA account by Allmacher coincided with "special" bonuses made to him. The bonuses are listed as follows:

Date of Bonus	Amt of Bonus	Date of Payment to VISA Acc't	Amt of Payment
9/3/82	$4,269.11	9/3/82	$3,000
4/15/83	5,125.28	5/18/83	5,000

Allmacher told bank examiners that these special bonuses were intended to be used to make reimbursements of the political contributions made on the VISA account.

FACTUAL AND LEGAL ANALYSIS

The allegations as described above state violations of 2 U.S.C. § 441b(a) and § 441f. Specifically, 2 U.S.C. § 441b(a) prohibits a national bank from making a contribution or expenditure in connection with any election (i.e. federal, state, or local). 2 U.S.C. § 441f prohibits any person from making a contribution in the name of another.

As the evidence indicates the Bank appears to have set-up a special VISA account in the name of the Bank President to be used by him for the making of illegal contributions to candidates in connection with elections for office. The account was apparently used strictly to fund the contributions and given special privileges not afforded other accounts. The Bank reimbursed Allmacher for the political contributions through unique bonuses.

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Therefore, the Bank violated 2 U.S.C. § 441b(a) and § 441f by making contributions through Allmacher to various political candidates and organizations. Mr. Allmacher violated 2 U.S.C. § 441f by allowing his name to be used to effect a contribution in the name of another.

RECOMMENDATION

Find reason to believe the First National Bank in Mt. Clemens, Michigan violated 2 U.S.C. § 441b(a) and § 441f.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

June 4, 1984

Harold Allmacher, Jr.
16356 Kingston
Fraser, Michigan 48026

RE: MUR 1713
Harold Allmacher, Jr.

Dear Mr. Allmacher:

On May 30, 1984, the Federal Election Commission determined that there is reason to believe that you violated 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended ("the Act"). The General Counsel's factual and legal analysis, which formed a basis for the Commission's finding, is attached for your information.

Under the Act, you have an opportunity to demonstrate that no action should be taken against you. Please submit any factual or legal materials which you believe are relevant to the Commission's consideration of this matter. Please submit any such material, along with your answers to the enclosed questions within ten days of your receipt of this statement. Statements should be submitted under oath.

In the absence of any additional information which demonstrates that no further action should be taken against you, the Commission may find probable cause to believe that a violation has occurred and proceed with conciliation. Of course, this does not preclude the settlement of this matter through conciliation prior to a finding of probable cause to believe if so desired. See 11 C.F.R. § 111.18(d).

If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and a statement authorizing such counsel to receive any notifications and other communications from the Commission.

8504051567

The investigation now being conducted will be confidential in accordance with 2 U.S.C. §§ 437g(a)(4)(B) and 437g(a)(12)(A), unless you notify the Commission in writing that you wish the investigation to be made public.

For your information, we have attached a brief description of the Commission's procedures for handling possible violations of the Act. If you have any questions, please contact Judy Thedford, the staff member assigned to this matter, at (202)523-4000.

Sincerely,

Lee Ann Elliott

Lee Ann Elliott
Chairman

Enclosures
General Counsel's Factual and Legal Analysis
Procedures
Designation of Counsel Statement
Interrogatories

8504055I568

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

Harold Allmacher, Jr.
16356 Kingston
Fraser, Michigan 48026

RE: MUR
Harold Allmacher, Jr.

Dear Mr. Allmacher:

On May 30, 1984, the Federal Election Commission determined that there is reason to believe that you violated 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended ("the Act"). The General Counsel's factual and legal analysis, which formed a basis for the Commission's finding, is attached for your information.

Under the Act, you have an opportunity to demonstrate that no action should be taken against you. Please submit any factual or legal materials which you believe are relevant to the Commission's consideration of this matter. Please submit any such material, along with your answers to the enclosed questions within ten days of your receipt of this statement. Statements should be submitted under oath.

In the absence of any additional information which demonstrates that no further action should be taken against you, the Commission may find probable cause to believe that a violation has occurred and proceed with conciliation. Of course, this does not preclude the settlement of this matter through conciliation prior to a finding of probable cause to believe if so desired. See 11 C.F.R. § 111.18(d).

If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and a statement authorizing such counsel to receive any notifications and other communications from the Commission.

8504055169

The investigation now being conducted will be confidential in accordance with 2 U.S.C. §§ 437g(a)(4)(B) and 437g(a)(12)(A), unless you notify the Commission in writing that you wish the investigation to be made public.

For your information, we have attached a brief description of the Commission's procedures for handling possible violations of the Act. If you have any questions, please contact Judy Thedford, the staff member assigned to this matter, at (202)523-4000.

Sincerely,

Enclosures
General Counsel's Factual and Legal Analysis
Procedures
Designation of Counsel Statement
Interrogatories

8504055I570

6/1/84

FEDERAL ELECTION COMMISSION

GENERAL COUNSEL'S FACTUAL AND LEGAL ANALYSIS

MUR No. 1713
STAFF MEMBER(S) & TEL. NO.
Judy Thedford 523-4000

RESPONDENT: Harold Allmacher, Jr.

SOURCE OF MUR: I N T E R N A L L Y G E N E R A T E D

SUMMARY OF ALLEGATIONS

This matter was referred to the Commission by the Comptroller of the Currency on February 9, 1984. The referral alleged a violation of the Federal Election Campaign Act of 1971, as amended by the First National Bank in Mt. Clemens, Michigan and one of its officers.

Specifically, the referral alleges that the First National Bank in Mt. Clemens and its Bank President Harold Allmacher, Jr. knowingly and willfully violated 2 U.S.C. § 441b(a) by making contributions to political candidates or organizations. The contributions were made by money orders that were drawn against a special VISA account used by Allmacher. Forty-six charges totalling $9,321.93 were made to the VISA account between 2/2/82 through 6/19/83. It is alleged that "virtually every transaction involved political contributions or political related functions." The VISA account was given preferential treatment. It was structured so that no monthly payments were required and encoded so that outstanding balances did not appear on a past due report. Further, the outstanding balance was allowed to exceed the pre-authorized limit without normal collection procedures coming into effect.

8504051571

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4/15/83	5,125.28	5/18/83	5,000

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FACTUAL AND LEGAL ANALYSIS

The allegations as described above state violations of 2 U.S.C. § 441b(a) and § 441f. Specifically, 2 U.S.C. § 441b(a) prohibits a national bank from making a contribution or expenditure in connection with any election (i.e. federal, state, or local). 2 U.S.C. § 441f prohibits any person from knowingly permitting his name to be used to effect a contribution in the name of another.

As the evidence indicates the Bank appears to have set-up a special VISA account in the name of the Bank President to be used by him for the making of illegal contributions to candidates in connection with elections for office. The account was apparently used strictly to fund the contributions and given special privileges not afforded other accounts. The Bank reimbursed Allmacher for the political contributions through unique bonuses.

8504055157 2

Therefore, the Bank violated 2 U.S.C. § 441b(a) and § 441f by making contributions through Allmacher to various political candidates and organizations. Mr. Allmacher violated 2 U.S.C. § 441f by allowing his name to be used to effect a contribution in the name of another.

RECOMMENDATION

Find reason to believe Harold Allmacher, Jr. violated 2 U.S.C. § 441f.

8504055573

Questions - Harold Allmacher, Jr. President
First National Bank in Mount Clemens, Michigan

Please answer the following questions. Please note that the "Mt. Clemens Bank" in all questions refers to the First National Bank in Mt. Clemens.

1. Are you now or have you been employed by the Mt. Clemens Bank? If so, please provide:

   a) the dates of your employment;

   b) all positions or titles which you have held together with the period of time you occupied each position or had such title, and;

   c) a description of your duties or responsibilities for each position or title.

2. Concerning VISA account 4870-201-047208, please answer the following:

   a) Is this your account?

   b) When was the account opened?

   c) Under whose direction was the account opened?

   d) Why was the account opened?

   e) List the names and addresses of all signatories to the account.

3. Provide a full accounting for all charges made to VISA account 4870-201-047208. Show the date and amount of each cash advance, the ultimate recipient of the funds, and purpose for which the funds were used.

4. Please provide copies of all cash advance slips made against VISA account 4870-201-047208.

8504055157 4

5. Please provide copies of other instruments used to forward the funds to the ultimate recipient (i.e., checks, money orders) or specify cash, if appropriate.

6. Please provide copies of any other back-up documentation you may have concerning the payments from VISA account 4870-201-047208.

7. Did any person direct you to make cash advances from VISA account 4870-201-047208? If so, please list the name and address of such person or persons.

8. Please describe the Mt. Clemens Bank's policy on granting bonuses.

9. You received bonuses from the Mt. Clemens Bank on September 3, 1982, and April 15, 1983.

   a) Please explain why the Bank granted you these bonuses. Were these bonuses used to reimburse you for charges which you made to VISA account 4870-201-047208?

   b) Were such bonuses usually granted to you in April and September.

   c) To your knowledge, did any other Bank employee receive bonuses at this time.

10. Please provide the names, addresses, titles of all Mt. Clemens Bank officers.

11. Please provide the names, addresses, and titles of all individuals who sit on the Board of Directors of Mt. Clemens Bank.

8504055157 5

BEFORE THE FEDERAL ELECTION COMMISSION

In the Matter of)
)
First National Bank in) Pre-MUR 117
Mt. Clemens, MI)
Harold Allmacher, Jr.)

CERTIFICATION

I, Mary W. Dove, Recording Secretary for the Federal Election Commission executive session of May 30, 1984, do hereby certify that the Commission decided in a vote of 6-0 to take the following actions in the above-captioned matter:

1. Open a Matter Under Review.

2. Find reason to believe the First National Bank in Mt. Clemens, Michigan violated 2 U.S.C. § 441b(a) and § 441f.

3. Find reason to believe Harold Allmacher, Jr. violated 2 U.S.C. § 441f.

4. Approve and authorize the sending of the Legal and Factual Analyses and letters to the respondents as submitted with the General Counsel's Report signed May 21, 1984.

5. Approve and authorize the sending of the interrogatories to Harold Allmacher, Jr., as attached to the May 21, 1984, General Counsel's Report.

Commissioners Aikens, Elliott, Harris, McDonald, McGarry, and Reiche voted affirmatively in this matter.

Attest:

5-30-84
Date

Mary W. Dove
Mary W. Dove
Recording Secretary

8504055I576

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

MEMORANDUM TO: CHARLES STEELE, GENERAL COUNSEL

FROM: MARJORIE W. EMMONS/ SUSAN M. TEIR SMT

DATE: MAY 24, 1984

SUBJECT: OBJECTION - PRE-MUR 117 - FIRST GENERAL COUNSEL'S REPORT signed May 21, 1984

The above-named document was circulated to the Commission on May 22, 1984 at 11:00.

Objections have been received from the Commissioners as indicated by the name(s) checked:

Commissioner Aikens	_____
Commissioner Elliott	_____
Commissioner Harris	X
Commissioner McDonald	_____
Commissioner McGarry	_____
Commissioner Reiche	_____

This matter will be placed on the Executive Session agenda for Wednesday, May 30, 1984.

8504055I577

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

MEMORANDUM

TO: Office of the Commission Secretary

FROM: Office of General Counsel

DATE: May 21, 1984

SUBJECT: Pre-MUR 117 - First General Counsel's Report

The attached is submitted as an Agenda document for the Commission Meeting of _____

Open Session _____

Closed Session _____

CIRCULATIONS		DISTRIBUTION	
48 Hour Tally Vote	[X]	Compliance	[X]
Sensitive	[X]		
Non-Sensitive	[ ]	Audit Matters	[ ]
24 Hour No Objection	[ ]	Litigation	[ ]
Sensitive	[ ]		
Non-Sensitive	[ ]	Closed MUR Letters	[ ]
Information	[ ]	Status Sheets	[ ]
Sensitive	[ ]		
Non-Sensitive	[ ]	Advisory Opinions	[ ]
Other	[ ]	Other (see distribution below)	[ ]

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SENSITIVE

RECEIVED
OFFICE OF THE
COMMISSION SECRETARY

FEDERAL ELECTION COMMISSION
1325 K Street, N.W.
Washington, D.C. 20463

84 MAY 21 P 3: 20

FIRST GENERAL COUNSEL'S REPORT

DATE AND TIME OF TRANSMITTAL
BY OGC TO THE COMMISSION 5/21/84

PreMUR 117
DATE COMPLAINT RECEIVED
BY OGC 2/15/84
DATE OF NOTIFICATION TO
RESPONDENT
STAFF MEMBER
Judy Thedford

COMPLAINANT'S NAME: Referral from the Comptroller of the Currency - Ralph E. Sharpe

RESPONDENT'S NAME: First National Bank in Mt. Clemens, MI
Harold Allmacher, Jr.

RELEVANT STATUTE: 2 U.S.C. § 441b(a)
2 U.S.C. § 441f

INTERNAL REPORTS CHECKED: N/A

FEDERAL AGENCIES CHECKED: N/A

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GENERATION OF THE MATTER

This matter was referred to the General Counsel's Office by the Comptroller of the Currency on February 9, 1984. The referral alleged a violation of the Federal Election Campaign Act of 1971, as amended by the First National Bank in Mt. Clemens, Michigan and one of its officers. The referral was vague concerning the alleged violation, therefore, on March 2, 1984, a letter was forwarded to the Comptroller requesting additional information concerning the violation. On March 12, 1984, the Comptroller forwarded additional information to the Commission.

SUMMARY OF ALLEGATIONS

The referral alleges that the First National Bank in Mt. Clemens and its Bank President Harold Allmacher, Jr. knowingly and willfully violated 2 U.S.C. § 441b(a) by making contributions

to political candidates or organizations. The contributions were made by money orders that were drawn against a special VISA account used by Allmacher. Forty-six charges totalling $9,321.93 were made to the VISA account between 2/2/82 through 6/19/83. It is alleged that "virtually every transaction involved political contributions or political related functions." The VISA account was given preferential treatment. It was structured so that no monthly payments were required and encoded so that outstanding balances did not appear on a past due report. Further, the outstanding balance was allowed to exceed the pre-authorized limit without normal collection procedures coming into effect.

The referral also alleges that payments to the VISA account by Allmacher coincided with "special" bonuses made to him. The bonuses are listed as follows:

Date of Bonus	Amt of Bonus	Date of Payment to VISA Acc't	Amt of Payment
9/3/82	$4,269.11	9/3/82	$3,000
4/15/83	5,125.28	5/18/83	5,000

Allmacher told bank examiners that these special bonuses were intended to be used to make reimbursements of the political contributions made on the VISA account.

FACTUAL AND LEGAL ANALYSIS

The allegations as described above state violations of 2 U.S.C. § 441b(a) and § 441f. Specifically, 2 U.S.C. § 441b(a) prohibits a national bank from making a contribution or expenditure in connection with any election (i.e. federal, state, or local). 2 U.S.C. § 441f prohibits any person from knowingly permitting his name to be used to effect a contribution in the name of another.

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As the evidence indicates the Bank appears to have set-up a special VISA account in the name of the Bank President to be used by him for the making of illegal contributions to candidates in connection with elections for office. The account was apparently used strictly to fund the contributions and given special privileges not afforded other accounts. The Bank reimbursed Allmacher for the political contributions through unique bonuses.

Therefore, the Bank violated 2 U.S.C. § 441b(a) by making contributions through Allmacher to various political candidates and organizations. Mr. Allmacher violated 2 U.S.C. § 441f by allowing his name to be used to effect a contribution in the name of another.

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RECOMMENDATION

1. Open a MUR.

2. Find reason to believe the First National Bank in Mt. Clemens, Michigan violated 2 U.S.C. § 441b(a).

3. Find reason to believe Harold Allmacher, Jr. violated 2 U.S.C. § 441f.

4. Approve and authorize the sending of the attached Legal and Factual Analyses and letters to the respondents.

5. Approve and authorize the sending of the attached interrogatories to Harold Allmacher, Jr.

Charles N. Steele
General Counsel

May 21, 1984
Date

By: Kenneth A. Gross
Kenneth A. Gross
Associate General Counsel

Attachments
1. Referral
2. Letter
3. Add'l Info.
4. GC Legal and Factual Analyses
5. Interrogatories

RECEIVED AT THE FEC
Cat #163
84 FEB 13 A9:41
For MUR 117

Comptroller of the Currency
Administrator of National Banks

Washington, D.C. 20219

February 9, 1984

84 FEB 13 P3:28

Kenneth Gross, Esq.
Associate General Counsel for Enforcement
Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

Dear Mr. Gross:

During a recent examination of the First National Bank of Mt. Clemens, Michigan, national bank examiners discovered transactions that lead them to believe that the Bank and at least one of its officers knowingly and willfully violated the provision of the Federal Election Campaign Act which proscribes political contributions of any type by national banks (2 U.S.C. §441b).

The situation does not involve a small, isolated contribution. The examiners found approximately 50 contributions aggregating almost $10,000. In addition, the method used in making these contributions indicates that attempts were made to conceal the contributions. A high ranking bank officer used money orders drawn against a special Visa account to make the contributions. The Visa account was uniquely structured so that no monthly payments were required. When payments were made, they frequently coincided with the Bank's issuance of special bonuses to the officer. For example, the officer made a $3,000.00 payment on his special Visa account from funds received as a special bonus that same day.

I refer this matter to your attention for the action you deem appropriate. If you seek any assistance with this matter, please do not hesitate to contact me or Robert Krasne, an attorney more directly connected with this matter, at 447-1818.

Very truly yours,

Ralph E. Sharpe, Director
Enforcement and Compliance Division

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Thedford.

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 2, 1984

Ralph E. Sharpe, Director
Enforcement and Compliance Division
Comptroller of the Currency
Administrator of National Banks
Washington, D.C. 20219

Dear Mr. Sharpe:

This letter is to acknowledge receipt of your letter dated February 9, 1984. Your letter referred a matter to the Commission which alleged that the First National Bank of Mt. Clemens, Michigan and at least one of its officers knowingly and willfully violated the Federal Election Campaign Act of 1971, as amended, specifically, 2 U.S.C. § 441b(a).

The Office of General Counsel has reviewed your letter and requests additional information from your office concerning the alleged violation. Specifically, we request the identity of the bank official who arranged the VISA account from which money orders were drawn against, the identity of the recipients of the contributions, copies of the money orders including dates and account numbers, and any additional information your office may have concerning the alleged violation.

We appreciate your office forwarding this matter to the Commission for appropriate action.

If you have any questions, please contact Judy Thedford at 523-4529.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

2

8504055158 3

Comptroller of the Currency
Administrator of National Banks

Washington, D.C. 20219

March 12, 1984

Kenneth Gross, Esq.
Associate General Counsel for Enforcement
Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

Re: Suspected Violations of 2 U.S.C. §441b involving the First National Bank, Mount Clemens, Michigan

Dear Mr. Gross:

Enclosed is additional information discovered by national bank examiners in the course of their examination of the First National Bank in Mount Clemens, Michigan. I am transferring this information because I believe that it is relevant to a legitimate law enforcement inquiry within the jurisdiction of the Federal Election Commission.

I trust this is responsive to your letter of March 2, 1984. If you need any additional assistance with this matter, please contact me or Robert Krasne at 447-1818.

Very truly yours,

Ralph E. Sharpe, Director
Enforcement and Compliance Division

Enclosures

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(3)

e Currency
National Banks

. 20219

FINANCIAL RECORDS TRANSFERRAL CERTIFICATE

The Federal Election Commission, Washington, D.C. 20463
(Name and Address of Receiving Agency)

Comptroller of the Currency, Washington, D.C. 20219
(Name and Address of Transferring Government Agency)

records of the following customer of a financial
ich are in our possession:

ld Allmacher, Jr.
me of Customer)

First National Bank
Macomb Place, Mt. Clemens, Michigan 48043
ddress of Customer)

sa Account No. 4870-201-047208
ype of Records and Account Number)

irst National Bank in Mt. Clemens, Michigan
ame of Financial Institution)

ursuant to Section 1112(a) of the Right to Financial
cy Act of 1978, 12 U.S.C. §3412(a), the records described
are being transferred to you. I certify that there is
n to believe that the records being transferred are
ant to a legitimate law enforcement inquiry within the
diction of your agency or department.

MARCH 12, 1984
)

Ralph E. Shapre, Director
Enforcement and Compliance
Division
Office of the Comptroller
of the Currency
Washington, D.C. 20219

447-1818
ephone)

(4)

MEMORANDUM

Comptroller of the Currency
Administrator of National Banks

Seventh National Bank Region
Sears Tower, Suite 5750
233 South Wacker Drive
Chicago, Illinois 60606

To: Ralph E. Sharpe
Director, Enforcement and Compliance Division

Through: James M. Kane
District Counsel

From: P. Stacy Powers
Attorney

Date: December 30, 1983

Subject: First National Bank of Mt. Clemens ("Bank")
Mt. Clemens, Michigan

8504055I586

A recent CMP referral concerning 12 U.S.C 375a violations also disclosed several possible violations of 2 U.S.C. §441b by the subject Bank. We are referring this information as we believe a referral to the Federal Election Commission (FEC) should be made.

Background

During the most recent examination of the subject bank, commencing August 1, 1983, National Bank Examiner Kevin V. Corazza uncovered a Visa charge account that was used by the Bank President for political contributions, which we believe, were made on behalf of the Bank.

Bank President Harold Allmacher, Jr. indicated one of his Visa credit card accounts at the bank was established for public relations purposes. The examiners reviewed the activity in this account and discovered that from the February 19, 1982 statement to the June 19, 1983 statement virtually every transaction involved political contributions or political related functions. These statements for 17 months reflect 46 charges totalling $9,321.93.

It appears that Mr. Allmacher would make these contributions by money orders that were drawn against cash advances to this Visa charge account (See Exhibit 1.1a). In some cases, the money was used to pay for meals of elected officials, even when bank officers were not in attendance (See Exhibit 1.2a).

A representative sample of some of the charges the examiners uncovered follows:

(5)

	Date	Amount
Adam Nowakowski (Treasurer of Macomb County)	05/13/83	$308.66
John Buccellato (Macomb County Commissioner)	04/30/83	$120.00
Macomb County Democrats	04/28/83	$220.00
Adam Nowakowski (Treasurer of Macomb County)	04/05/83	$ 70.00
L. Klimecki Dannis (Treasurer of Warren, Michigan)	03/28/83	$100.00
Adam Nowakowski (Treasurer of Macomb County)	03/09/83	$350.00
Committee for Pat Johnson (Macomb County Commissioner)	02/22/83 03/03/83	$600.00 $200.00
David Serotkin for Senator Committee	02/16/83	$ 60.00
Commissioner Thomas Welsh (Drain Commissioner of Macomb)	01/20/83	$200.00
Mary Louise Daner (County Commissioner of Mt. Clemens)	10/27/82	$ 48.00
J. Sharp (County Commissioner of Frazier)	10/08/82	$100.00
James Blanchard (Governor of Michigan)	09/30/82	$250.00
Serotkin for Senate	09/21/82 09/21/82	$ 50.00 $250.00
Fundraiser for T. Almquist (County Commissioner of Utica)		$ 60.00
Fundraiser for Bonior (David Bonior - U.S. Representative - 12th District)	07/27/82	$400.00

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(6)

Committee to Reelect Trombley (Raymond Trombley - County Commissioner of Macomb)	07/22/82	$ 50.00
Committee to Elect Diehl (Harry Diehl, Jr. - Running for Mt. Clemens [City] Commissioner)	07/01/82	$100.00
Franchocks Birthday Party (Walter Franchucks - County Commissioner of Macomb)	06/28/82	$ 50.00
Headlee for Governor	05/28/82	$100.00

Payments applied against this account coincided with the dates Mr. Allmacher was paid bonuses by the Bank. For example, on September 3, 1982, Allmacher was paid $4,269.11 as a "unique" bonus. On the same day, $3,000 was used to pay down his charge account that was being used for these political contributions. On April 15, 1983, Allmacher received a similar bonus of $5,125.28. Eventually, part of these proceeds was used to reduce the balance on the charge account that was being used for political contributions by $5,000.00.

Mr. Allmacher told the examiners that these "unique" bonuses were intended to be reimbursement for political contributions made through the charge account. It should also be noted that this charge account was afforded preferential treatment, in that it was the only credit card account on which monthly payments were not required and the only account encoded so as not to appear on the past due report. Furthermore, the outstanding balance was allowed to exceed the pre-authorized limit without the normal collection procedures coming into effect.

8504055-1588

Governing Law

Contributions to political candidates and organizations is governed, in part, by the Federal Election Campaign Act of 1971, as amended, 2 U.S.C. 431, et. seq. The law provides at Section 441b that national banks are prohibited from making any "contribution or expenditure" to any political candidate or organization. The term "contribution or expenditure" is defined to:

> include any direct or indirect payment, distribution, loan, advance, deposit or gift of money or services or anything of value . . . to any candidate, campaign committee, or any political party or organization in connection with any election . . . 2 U.S.C. §441(b)(2)

It would appear that the payments made by Mr. Allmacher, on behalf of the bank, constitutes "contributions" as defined in the Act. Accordingly, it would appear that the bank has violated the provisions of Section 441b(a), prohibiting contributions by national banks to political candidates and organizations.

2 U.S.C. §437c(b)(1) confers on the FEC exclusive primary jurisdiction with respect to the civil enforcement of the Act. Under §437d, the FEC has the power to fully investigate and enforce civil remedies in violation of the law. In view of the facts presented, we feel criminal violations of law may also have occurred. Accordingly, we have alerted the local U.S. Attorney. Attached is a copy of our referral letter.

As previously indicated and in light of the exclusive civil enforcement authority of the FEC, we believe that a referral to the FEC should be made.

Attachment

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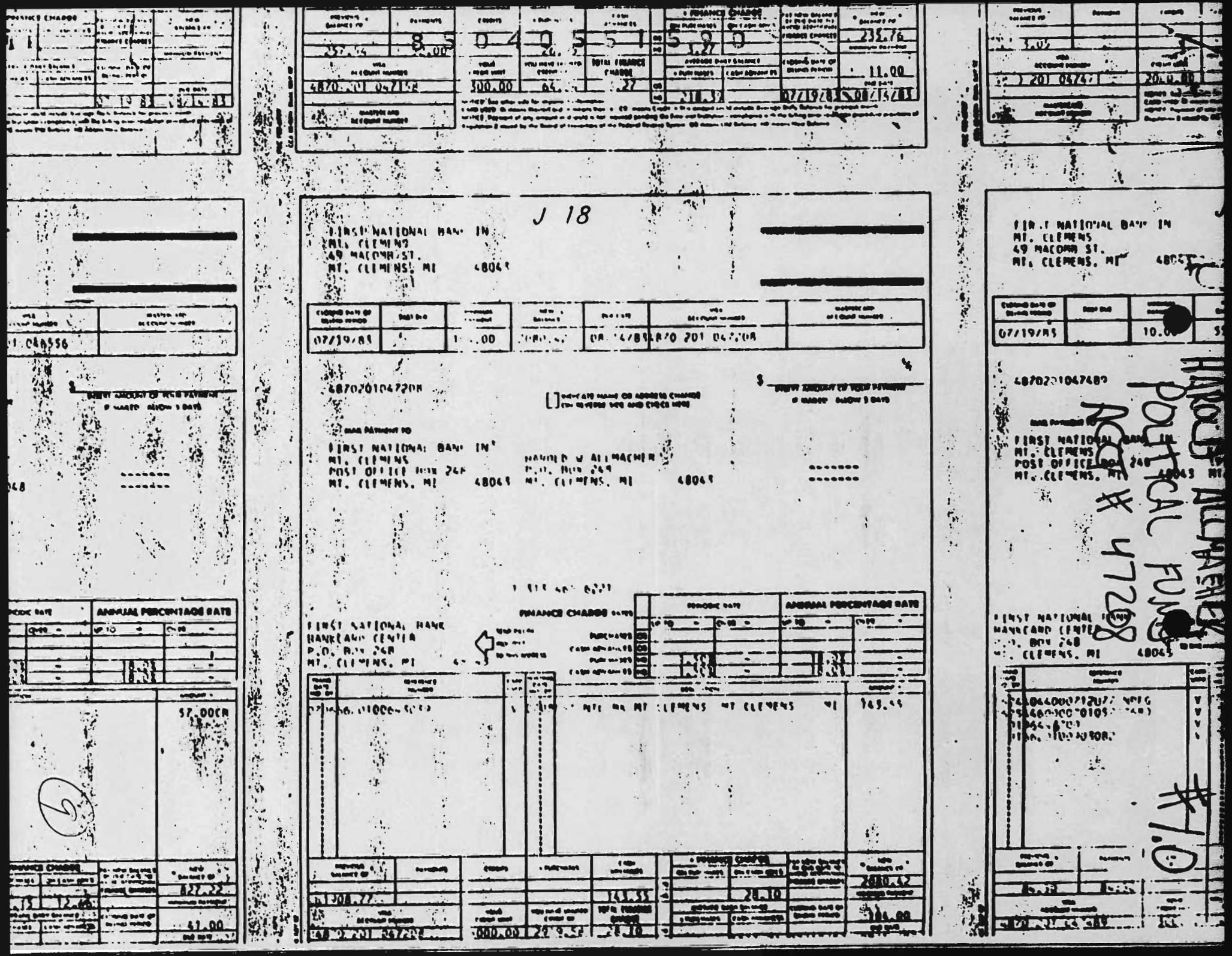

J 18

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

07/19/85 10.00 DR 4787 4870 201 047208

4870201047208

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

FIRST NATIONAL BANK
HANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI

FINANCE CHARGE | ANNUAL PERCENTAGE RATE

HAROLD W ALLMACHER
POLITICAL FUND
ACCT # 47208

#10

HAROLD ALLMACHER
POLITICAL FUND
Acct # 47208

#1.0 a

EASE RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD.
EASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/19/83	94.00	189.00	1908.77	07/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FINANCE CHARGE RATES

		PERIODIC RATE		ANNUAL PERCENTAGE RAT	
		UP TO —	OVER —	UP TO —	OVER —
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

IRST NATIONAL BANK
ANKCARD CENTER
.O. BOX 248
T. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
	OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE				

Done Rec'd mem Statement 6/30

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OB				1908.77
1881.67					NB		27.10		MINIMUM PAYME

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	DUE DATE
4870 201 047208	5000.00	3091.23	27.10	OB				189.00
				NB		1806.72	06/19/83	07/14/83

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

(18)

8504055159 2

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	PAYMENTS	NEW BALANCE	DATE	ACCOUNT NUMBER	ACCEPTED
05/19/83		94.00	1891.67	06/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON BACK SIDE AND CHECK HERE

ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASE				
CASH ADVANCES	1.50%	-	18.0%	-
PURCHASE				
CASH ADVANCES	1.50%	-	18.0%	-

TRANS DATE	REFERENCE NUMBER	CARD USED	POST DATE	DESCRIPTION	AMOUNT
04	26620100140043	V	05	FIRST NTL BK MT CLEMENS MI CLEMENS MI	33.00
04	28620100447092	V	04	FIRST NTL BK MT CLEMENS MI CLEMENS MI	220.00
04	30620*00061709	V	05	FIRST NTL BK MT CLEMENS MI CLEMENS MI	20.00
05	04312900	V	05	PAYMENT THANK YOU	5000.00CR
05	36201004S0458	V	05	FIRST NTL BK MT CLEMENS MI CLEMENS MI	500.66

See 1.1a
See 1.2a

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE	NEW BALANCE OF
6125.06	5000.00			681.65	74.95	1881.67

ACCOUNT NUMBER	CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	CLOSING DATE OF BILLING PERIOD	NEW BALANCE DUE BY
4870 201 047208	5000.00	3118.33	74.95	05/19/83	06/14/83

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.

AVERAGE DAILY BALANCE	ANNUAL PERCENTAGE RATE	FINANCE CHARGE
97.11	18.0%	74.95

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE	NEW BALANCE OF
225.32	129.32			129.67		225.67

ACCOUNT NUMBER	CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	CLOSING DATE OF BILLING PERIOD	NEW BALANCE DUE BY
4870 201 047289	300.01	74.33			

MASTERCARD ACCOUNT NUMBER

AVERAGE DAILY BALANCE	ANNUAL PERCENTAGE RATE	FINANCE CHARGE

0 14

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	PAYMENTS	NEW BALANCE	DATE
05/19/83		32.00	255.65	

4870201047289

MAIL PAYMENT TO

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

TRANS DATE	REFERENCE NUMBER	CARD USED	POST DATE	DESCRIPTION	AMOUNT
04	35500042160466046	V		MCALPINS	
04	36897000422188041	V		OHIO SIL	
04	23436000423503151	V		CHEVROLET	
04	29561255400	V		PAYMENT	
05	46600005185040823	V		MART	
05	46201005171	V		WIRE GE	
05	46000051951504491	V			

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE	NEW BALANCE OF
225.32	129.32			129.67		225.67

ACCOUNT NUMBER	CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	CLOSING DATE OF BILLING PERIOD	NEW BALANCE DUE BY
4870 201 047289	300.01	74.33			

MASTERCARD ACCOUNT NUMBER

AVERAGE DAILY BALANCE	ANNUAL PERCENTAGE RATE	FINANCE CHARGE

ANNUAL PERCENTAGE RATE

UP TO	OVER
18.0%	-
18.0%	-

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE	NEW BALANCE OF
					126.36	

CLOSING DATE OF BILLING PERIOD	DATE PAYMENT DUE
20.00	
05/19/83	06/14/83

1c

PLEASE RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD.
PLEASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
04/19/83		306.00	6125.06	05/14/83	4870 201 047208	[redacted]

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

TO REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE R UP TO	ANNUAL PERCENTAGE R OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
0328	6620100364069 DANNIS	V	0329	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
0404	6620100460938 X	V	0407	FST NTL BK MT CLEMENS MT CLEMENS MI	892.72
0405	6620100200902 WOODWORKING	V	0406	FST NTL BK MT CLEMENS MT CLEMENS MI	70.00

YOUR ACCOUNT IS OVERLIMIT; THE OVERLIMIT AMOUNT IS DUE IMMEDIATELY

X 13552 HACOMB DAILY
550.00 DOLLARS TO BAB
207.20 FONTANA PROMOTIONS & ROYALTIES
892.72

Zero'd pay
4/28 RW

6125.06
-892.72
-70.00
5162.34

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
4983.87				1062.72	OB				6125.0
					NB		78.47		MINIMUM PAYM
VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE			AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	306.0
4870 201 047208	5000.00		78.47		OB				DUE DATE
					NB		5231.34	04/19/83	05/14/

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

(12)

11

PLEASE RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD.
PLEASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]
NOW -$75000 COMMON
RIER INS FREE ON CA
[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
03/19/83		249.00	4983.87	04/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

TO REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE R UP TO	ANNUAL PERCENTAGE R OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	=	18.0%	=
CASH ADVANCES	NB	1.50%	=	18.0%	=

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
				********** INTEREST BILLED IN 1982 $ 387.90 **********	*********
02 22	66201009940800	V	02 23	FST NTL BK MT CLEMENS MT CLEMENS MI	600.00
03 03	66201009604960	V	03 04	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
03 09	66201006405350	V	03 10	FST NTL BK MT CLEMENS MT CLEMENS MI	350.00

Zero pay
3/25

PREVIOUS BALANCE OB	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE O
					OB				4983.8
3768.95				1150.00	NB		64.92		MINIMUM PAYI

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	DUE DATE
4870 201 047208	5000.00	16.13	64.92	OB	-			249.0
				NB		4328.59	03/19/83	04/14/

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

13

1e

PLEASE RETAIN BOTTOM PORTION OF YOUR STATEMENT, IT IS YOUR PERMANENT RECORD.
PLEASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]
NOW -$75000 COMMON
RIER INS FREE ON C
[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
02/19/83		188.00	3768.95	03/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYM
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

TO REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE UP TO	ANNUAL PERCENTAGE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	
CASH ADVANCES	NB	1.50%	—	18.0%	

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUN
**********	**********			INTEREST BILLED IN 1982 $ 387.90 **********	*******
D0120	66201006593 90 Con. Thomas Welsh	V	D120	FST NTL BK MT CLEMENS MT CLEMENS MI	200.0
D0208	66201005819 27 FNB	V	D208	FST NTL BK MT CLEMENS MT CLEMENS MI	150.0
D0217	66201004841 89 Secretary for Senate Committee	V	D217	FST NTL BK MT CLEMENS MT CLEMENS MI	60.0

-zero pay
Thru est 3/14/83

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES	+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE
3308.43				410.00 (OB)				3768.
						50.52 (NB)		MINIMUM PA

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	DUE DAT
4870 201 047208	5000.00	1231.05	50.52 (OB)				188.
					3368.32 (NB)	02/19/83	03/14

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

(14)

FRAME J 19

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	PAYMENTS	NEW BALANCE	DUE DATE	MASTERCARD ACCOUNT NUMBER
01/19/83		165.00	3308.43	02/14/83	4870 201 047208

4870201047208

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

PERIODIC RATE		ANNUAL PERCENTAGE RATE	
UP TO	OVER	UP TO	OVER
.05%	-	18.0%	-
.05%	-	18.0%	-

REFERENCE NUMBER		
INTEREST BILLED IN 1982	$	387.90

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE	NEW BALANCE
3261.90			46.53			3308.43
4870 201 047208		5000.00	1691.37	46.53		165.00
			3102.32	01/19/83	02/14/83	

FRAME K 19

FRAME J 20

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	PAYMENTS	NEW BALANCE
01/19/83		27.00	547.42

4870201047851

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE	NEW BALANCE
567.07	28.00					
4870 201 047851						0.00

19

EASE RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD.
EASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
12/19/82			3261.90	01/14/83	4870 201 047208	

. 4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS.

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
				********** INTEREST BILLED IN 1982 $ 387.90 **********	
				YOU MAY SKIP THIS PAYMENT FINANCE CHARGE WILL BE ADDED TO YOUR NEXT STATEMENT	

+10
RMD
12/29/82

PREVIOUS BALANCE OF	— PAYMENTS	— CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
3215.37					OB				3261.9
					NB		46.53		MINIMUM PAYM

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
4870 201 047208	5000.00	1738.10	46.53	OB				DUE DATE
				NB		3102.52	12/19/82	01/14/

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

(16)

1h

RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD.
REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
11/19/82		160.00	3215.37	12/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMEN
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

8
9
10

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

10

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RA UP TO	ANNUAL PERCENTAGE RA OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

IRST NATIONAL BANK
ANKCARD CENTER
.O. BOX 248
T. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
10 26	6620100921623 X	V	1028	FST NTL BK MT CLEMENS MT CLEMENS MI	148.00
10 27	6620100921618 ALLM - DANER	V	1028	FST NTL BK MT CLEMENS MT CLEMENS MI	48.00

10 X 100 JOHNSTON
48 DANER

11/30 Est. Interest
Zero payments
B/new

PREVIOUS BALANCE OF	— PAYMENTS	— CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
2973.43				196.00	OB				3215.37
					NB		45.94		MINIMUM PAYM

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
4870 201 047208	5000.00	1784.63	45.94	OB				160.0
				NB		3063.03	11/19/82	DUE DATE 12/14/

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

17

PLEASE RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD.
PLEASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
10/19/82	-	148.00	2973.43	11/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

TO REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE R. UP TO	ANNUAL PERCENTAGE R. OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	=	18.0%	=
CASH ADVANCES	NB	1.50%	=	18.0%	=

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
0917	66201002240 72 KELLE	V	0921	FST NTL BK MT CLEMENS MT CLEMENS MI	600.00
0921	66201005204 21 [illegible] → SHERIFF MK	V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	225.00
0921	66201005204 22 SEROTKIN FOR SEMC	V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
0921	66201005204 23 " " "	V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	250.00
0930	66201004634 45 BLANCHARD	V	10D4	FST NTL BK MT CLEMENS MT CLEMENS MI	250.00
10D8	66201002964 72 J. SLUSD	V	1012	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
1011	66201001924 62 X	V	1012	FST NTL BK MT CLEMENS MT CLEMENS MI	160.00
1013	66201005606 88	V	1014	FST NTL BK MT CLEMENS MT CLEMENS MI	175.00
1015	66201007852 54 C. ANTON	V	1018	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00

X 150 ALLMACHER - BLANKETED TO TRENDSETTER FOR W.S.U.

Need payment 10/29/82

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE O
					OB				2973.4
928.44				2010.00	NB		34.99		MINIMUM PAYM

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
4870 201 047208	5000.00	2026.57	34.99	OB				148.0
				NB		2332.85	10/19/82	DUE DATE 11/14/

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

18

NATIONAL BANK IN
LEMENS
COMB ST.
LEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

[redacted]

...PAST DUE...	MINIMUM PAYMENT	NEW BALANCE *	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
	46.00	928.44	10/14/82	4870 201 047208	

201047208 -

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

AYMENT TO:

NATIONAL BANK IN
CLEMENS
OFFICE BOX 248
CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

SE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE NCIAL INSTITUTION IMMEDIATELY.

ATIONAL BANK
D CENTER
X 248
MENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT *
201 00032315 FRED ALMQUIST	V	08 31	FST NTL BK MT CLEMENS MT CLEMENS MI	60.00
41000	V	09 03	PAYMENT THANK YOU	3000.00

-0-
payments
9-27-82

OUS * E OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OB				928.4
.52	-3000.00			60.00	NB		31.92		MINIMUM PAYME

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	46.0
201 047208	5000.00	4071.56	31.92	OB				DUE DATE
				NB		2128.79	09/19/82	10/14/8

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means Visa; + "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedure provis Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance; NB means New Balance.

19

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST
OR STOLEN CARD
TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE •	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/19/82	-	191.00	3836.52	09/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE FINANCIAL INSTITUTION IMMEDIATELY.

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%		18.0%	
CASH ADVANCES	NB	1.50%		18.0%	

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT •
07 22	66201008809 44 CTRDS TRONICS	V	07 23	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
07 27	66201005511 62 FUNDING ENTER	V	07 29	FST NTL BK MT CLEMENS MT CLEMENS MI	400.00
08					

-0- payment 8/25/82

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		→ FINANCE CHARGE ON PURCHASES	ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF •
					OB				3836.52
3333.81				450.00	NB		52.71		MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	191.00 DUE DATE
4870 201 047208	5000.00	1163.48	52.71	OB				
				NB		3514.45	08/19/82	09/14/82

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means Visa; + "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedure provis Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance; NB means New Balance.

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FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST
OR STOLEN CARD
TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE /	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
07/19/82		166.00	3333.81	08/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

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FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE R UP TO	ANNUAL PERCENTAGE R OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	=	18.0%	=
CASH ADVANCES	NB	1.50%	=	18.0%	=

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
06 28	6620100240539 FRANCHISE E-SIGN SIGN	V	0629	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
07 01	6620100521447 COR TO BEST DIEM	V	07D1	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
07 21	6620100864915 ?	V	07D6	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

8/2/82 N. payment

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OB				3333.8
3037.75				250.00	NB		46.06		MINIMUM PAY
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	166.0
4870 201 047208		5000.00	1666.19	46.06	OB				DUE DATE
					NB		3071.33	07/19/82	08/14/

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means Visa; a "CR" means a Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedure pre Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance; NB means New Balance.

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FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST
OR STOLEN CARD
TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/19/82	-	151.00	3037.75	07/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT, IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE		ANNUAL PERCENTAGE R	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
05 28	66201004861 21 NEEDLE for SAV	V	06 03	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

6/25/82
-0- payment
Jones

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
2894.52				100.00		43.23		3037.75

ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGES	AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE + CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 047208	5000.00	1962.25	43.23		2882.19	06/19/82	151.00

MASTERCARD ACCOUNT NUMBER

DUE DATE 07/14/82

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Bank's compliance with the billing error resolution procedure provisions of Regulation Z by the Board of Governors of the Federal Reserve System.

(22)

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E NATIONAL BANK IN
LEMENS
COMB ST.
LEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

[redacted]

OF	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCHARGE ACCT NUMBER
2		144.00	2894.52	06/14/82	4870 201 047208	

201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

PAYMENT TO:

E NATIONAL BANK IN
LEMENS
OFFICE BOX 248
LEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

6.0.

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

SE RETAIN THIS PORTION OF YOUR STATEMENT, IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE IMMEDIATELY.

LO

TIONAL BANK
CENTER
248
EN, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS ◇

FINANCE CHARGE RATES

	PERIODIC RATE		ANNUAL PERCENTAGE R.	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
10095671 5 DEPOSIT, BANK, 2 CR	V	0429	FST NTL BK MT CLEMENS MT CLEMENS MI	450.00
10098518 3 Petty Drawer SAM PETITTO JOHN BUCCELLATO	V	0519	FST NTL BK MT CLEMENS MT CLEMENS MI	75.00

LO

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6/1/82
-0- payment

PAST DUE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF =
				525.00		39.52		2894.52
								MINIMUM PAYMENT
VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT OF	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGES	◇ AVERAGE DAILY BALANCE † PURCHASES	◇ AVERAGE DAILY BALANCE † CASH ADVANCES	CLOSING DATE OF BILLING PERIOD		144.00
4 047208	5000.00	2105.48	39.52					DUE DATE
MASTERCARD ACCOUNT NUMBER					2635.50	05/19/82		06/14/82

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; "CR" means Credit; ◇ This amount could include Average Daily Balance for previous month.
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(23)

1p

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST
OR STOLEN CARD
TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
04/19/82		116.00	2330.00	05/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYMEN
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
03 25	662010074252 1	V	0329	FST NTL BK MT CLEMENS MT CLEMENS MI	535.00
04 01	662010093723 5	V	0408	FST NTL BK MT CLEMENS MT CLEMENS MI	120.00

BONIOR & family TICKETS

Zero payment 4/29/82
BRW

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
1642.75				655.00		32.25		2330.00
								MINIMUM PAYMENT
ACCOUNT NUMBER	CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGES	AVERAGE DAILY BALANCE ON PURCHASES	AVERAGE DAILY BALANCE ON CASH ADVANCES	CLOSING DATE OF BILLING PERIOD		116.00
4870 201 047208	5000.00	2670.00	32.25		2150.25	04/19/82		DUE DATE 05/14/82

MASTERCARD ACCOUNT NUMBER OF CLOSE

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Bank's compliance with the billing error resolution procedure provisions of Regulation Z by the Board of Governors of the Federal Reserve System.

(24)

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FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
3/19/82		82.00	1642.75	04/14/82	4870 201 047 208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

ST NATIONAL BANK IN
CLEMENS, AUDITOR
MACOMB ST.
CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

DATE	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
6	66201002634681	V	0304	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
6	66201003971821	V	0223	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
6	66201003971811	V	0223	FST NTL BK MT CLEMENS MT CLEMENS MI	78.00
6	66201003971831	V	0223	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
6	66201000946721	V	0311	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
6	66201003697791	V	0316	FST NTL BK MT CLEMENS MT CLEMENS MI	300.00
6	66201008845031	V	0318	FST NTL BK MT CLEMENS MT CLEMENS MI	400.00

3-30 -0- payment

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
51.13				1378.00		13.62		1642.75
								MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGES	AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	82.00
870 201 047 208		5000.00	3357.25	13.62				DUE DATE
MASTERCARD ACCOUNT NUMBER						908.14	03/19/82	04/14/82

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Bank's compliance with the billing error resolution procedure provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System.

CRF/slm
Enclosures

(25)

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	ISSUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
02/19/82		12.00	251.13	03/14/82	4870 201 047 208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

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• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT, IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

FIRST NATIONAL BANK IN
MT. CLEMENS, AUDITOR
49 MACOMB ST.
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE R. UP TO	ANNUAL PERCENTAGE R. OVER
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
02 09	6620100406715 BONIOR FOR CONG	V	02 11	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
02 17	6620100984312 JA	V	02 19	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00

Zero'd payments

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGE	NEW BALANCE
				250.00		1.13		251.13

ACCOUNT NUMBER	CREDIT LIMIT	TOTAL CREDIT AVAILABLE	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	BILLING PERIOD	MINIMUM PAYMENT DUE	DATE PAYMENT DUE
4870 201 047 208	5000.00	4748.87	1.13	-	75.80	02/19/82	12.00	03/14/82

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; "CR" means Credit; + This amount could include Average Daily Balance for previous month.
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(26)

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
02/19/82		12.00	251.13	03/14/82	4870 201 047 208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYMEI
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT, IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE R. UP TO	ANNUAL PERCENTAGE R. OVER
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

FIRST NATIONAL BANK IN
MT. CLEMENS, AUDITOR
49 MACOMB ST.
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
0209	66201004067 15 BONIOR FOR CONG	V	0211	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
0217	66201009843 12 JA	V	0219	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00

Zero'd payments

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES +	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OR
								251.13
				250.00		1.13		

ACCOUNT NUMBER	CREDIT LIMIT	NEW BALANCE OR	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	DATE OF BILLING PERIOD	MINIMUM PAYMENT DUE
4870 201 047 208	5000.00	4748.87	1.13		-		12.00
MASTERCARD ACCOUNT NUMBER					75.80	02/19/82	PAST DUE DATE 03/14/82

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Bank's compliance with the billing error resolution procedure provisions of Regulation Z by the Board of Governors of the Federal Reserve System.

(26)

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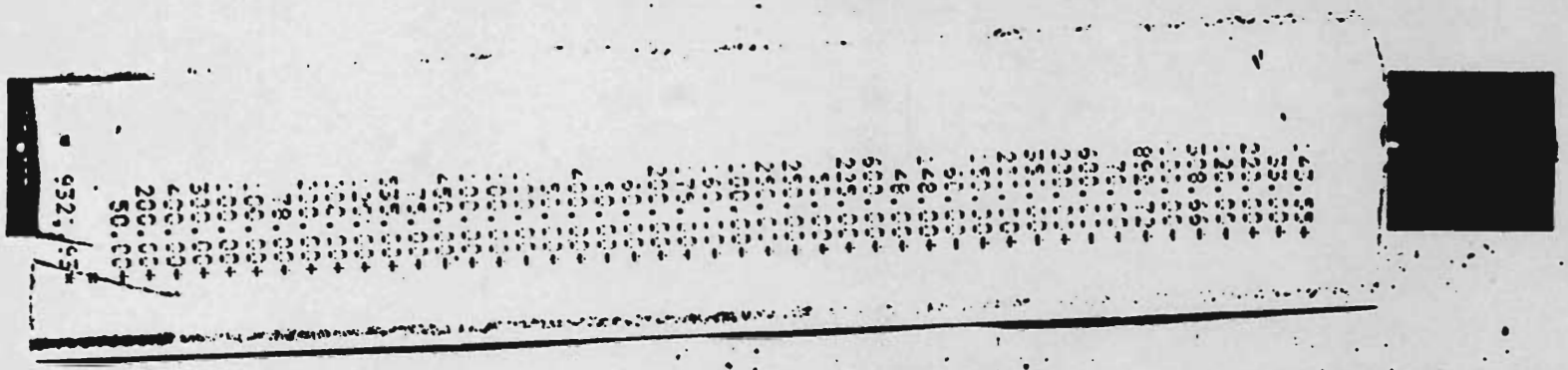


4870201047208
H. Allmacher

AUTHORIZATION NO.	DATE 4/30/83	TIME	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED: Harold Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X Allmacher			
CASH ADVANCE	TOTAL		120—

CUSTOMER COPY

THIS FORM TO BE USED WITH: MasterCharge or VISA

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

No. 829583

74-211
724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 4-30- 19 83

PAY TO THE ORDER OF J.J. Buccellato $ 120.00

120 DOLLARS 00 CTS

BANK MONEY ORDER
Birthday Celebration

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

Virginia,

Please pay
+ mail Check.

Thank you

H

28

Macomb
County Commissioner

John Joseph Buccellato

Democrat, District 7 Sterling Heights / Warren

Our friend, John Joseph Buccellato, is having a Birthday Celebration on Thursday, May 12th, from 6:00 p.m. until 9:00 p.m. at Zuccaro's Holiday House Hall (16 Mile Rd. at Groesbeck Hwy.). Won't you please join us because a good time is promised to be had by all who attend. There will be an open bar, hors d' oeuvres and music for your dancing pleasure.

Commissioner Buccellato has been our friend in the past, let us continue this relationship by supporting him at his Birthday Celebration.

Checks should be made payable to:

J. J. Buccellato
11440 Peyton Dr.
Sterling Heights, Michigan 48077

120 00

Sincerely,

Joseph Morelli
Committee Member

per: Adam Nowakowski

P. S. Corporate Checks ARE accepted because this is not a campaign committee.
For any further information phone 979-7520

39

8504051610

~~1290010441208~~ EXAMPLE OF ENTRY TO ~~MASTERCARD AND VISA~~ This Acct 2 1.2a

9966201?
F.N.B

MERCHANT BATCH HEADER TICKET

DATE 5/13/83	TYPE	NO. OF SLIPS	AMOUNT
The enclosed slips are transmitted for processing in accordance with Membership Agreement with the member to whom transmitted and are received subject to audit.	TOTAL MASTERCARD AND VISA SALES SLIPS	1	
	LESS TOTAL MASTERCARD AND VISA CREDIT SLIPS		
	MASTERCARD AND VISA NET SALES →		308 66

MERCHANT COPY

X
MERCHANT AUTHORIZED SIGNATURE

CHECKING ACCOUNT NUMBER

4880 201 047 208

7025472

HAROLD W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE 5/13/83	TELLER NO. 70	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I did pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE X			
CASH ADVANCE	TOTAL		308 66

THIS FORM TO BE USED WITH master charge OR VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8 5 0 4 0 5 5 1 6

FIRST NATIONAL BANK IN MOUNT CLEMENS — F N B — No. 829402

74-211/724

Harold W. Allmacher
REMITTER

MOUNT CLEMENS, MICH. 5-13 19 83

PAY TO THE ORDER OF Adam Nowakowski $ 308.66

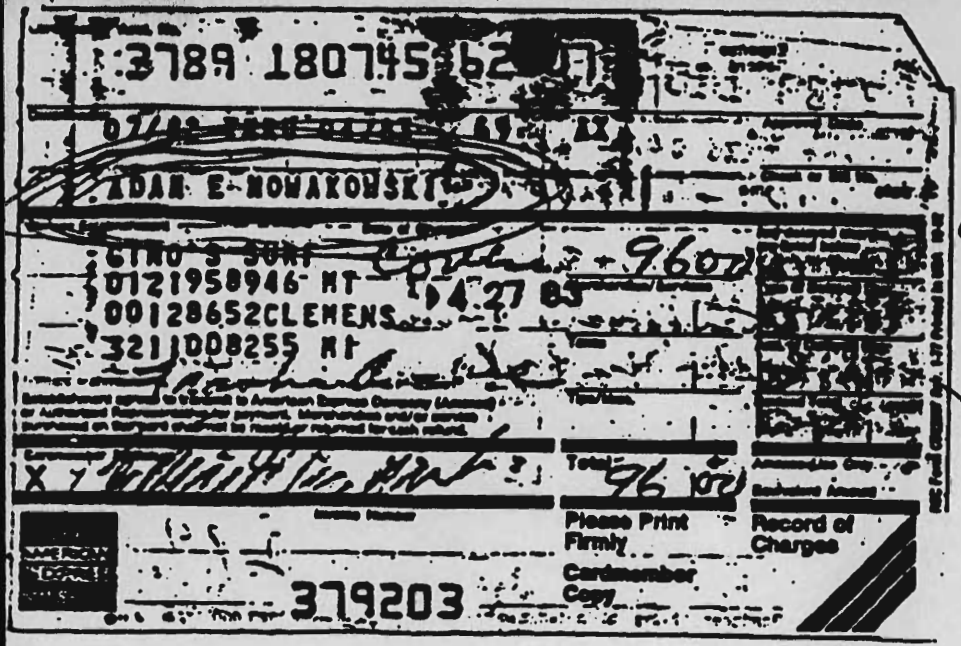
THREE HUNDRED EIGHT AND 66 CTS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

(30)



DATE	CHECK AMOUNT	NO GUEST	CHECK NO
5/12/19	45.16	4	26005

Shannon's
STEAK HOUSE

29370 S. RIVER RD. • MT. CLEMENS • MICHIGAN 48045

469-7111

8504051612

167.50 +
45.16 +
96.00 +
308.66 T

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

167.50 TOTAL

Thank You!

6345

FINE FOOD - COCKTAILS - ENTERTAINMENT

37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611

WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS

(31)

APPLICATION TO ACCT # 47208

1.3a

CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

CHECK APPROPRIATE BOX

Are you applying for Master Charge ☐ VISA ☐ Both ☐

- ☑ If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D.
- ☐ If you are applying for a joint account or an account that you and another person will use, complete all Sections, providing information in B about the joint applicant or user.
- ☐ If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

SECTION A - INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): HAROLD ALLMACHER Birthdate: / /

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Previous Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____

Present Employer: _____ Address: _____

Position or title: _____ Years there: _____ Telephone: _____

Previous Employer: _____ Address _____ Years there: _____

Present net salary or commission: $ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $ _____ per _____ Source(s) of other income: _____

Have you ever received credit from us? _____ When? _____ Office: _____

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with you: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION B - INFORMATION REGARDING JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): _____ Birthdate: / /

Relationship to Applicant (if any): _____

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Present Employer: _____ Address: _____

Position or title: _____ Years There: _____ Telephone: _____

Previous Employer: _____ Address: _____ Years there: _____

Present net salary or commission: $ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $ _____ per _____ Source(s) of other income: _____

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with Joint Applicant, User, or Other Party: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION C - MARITAL STATUS (Do not complete if this is an application for an individual account.)

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

Other Party: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

No. Cards: One ☐ Two ☐ Person whose name to appear on card (1) _____ (2) _____

Maximum credit requested ☐ $300 ☐ $500 ☐ $700 ☐ $1000 ☐ Other _____

SECTION D - CREDIT REFERENCE - DEBIT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.)

OUTSTANDING DEBTS (Include charge accounts, instalment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Creditor	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
1. (Landlord or Mortgage Holder)	☐ Rent Payment ☐ Mortgage		$(Omit rent)	$(Omit rent)	$	
2. Automobile(s) (make, model, yr.)						
3.						
4.						
5.						

Other Obligations - (e.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. Upon receipt of my (our) First National Bank in Mt. Clemens Credit Card(s) the undersigned agree(s) jointly and severally to be contractually liable according to the terms and conditions of First National Bank in Mt. Clemens Credit Card(s) Agreement. I (we) warrant the truth of the above information that will be relied upon by First National Bank in Mt. Clemens in the furnishing of credit to me (us); and hereby authorize the person or firm to whom application for a First National Bank in Mt. Clemens Credit Card(s) is made, any credit bureau or other investigative agency employed by such person, to investigate the references herein listed or statements or other data obtained from me (us) or from any other person pertaining to my (our) credit and financial responsibility.

H. W. Allmacher Jr. — Applicant's Signature

2-5-82 — Date

_____ — Other Signature (Where Applicable)

_____ — Date

(22)

5040551614

MEMORANDUM

Comptroller of the Currency
Administrator of National Banks

Seventh National Bank Region
Sears Tower, Suite 5750
233 South Wacker Drive
Chicago, Illinois 60606

Memorandum to the File

Subject: Bonuses Paid to Harold Allmacher Which Were Applied to a Political Fund Charge Card Account

On September 3, 1982, Harold Allmacher was paid $4,269.11 in the form of a unique bonus. On the same day, $3,000 was used to pay down on his charge card account #4870-201-047208. This charge card account is used solely as a political contribution fund. On April 15, 1983, a similar bonus of $5,125.28 was also paid to Mr. Harold Allmacher. Three days later, he applied $5,000 to a personal charge card account #4224-0377-000-0031, then, one month later, deposited $6,625 personal funds into his checking Account #14-00026 to pay $5,000 against the political fund charge card account balance. It is perceived that a liquidity need forced Mr. Allmacher to pay down on his personal card before paying down on the political fund account. Per Mr. Allmacher, these unique bonuses are intended to reimburse himself for political contributions he does make through this charge card account.

Upon a detailed review of the charge card account used for political contributions, several items of a favorable nature were called to my attention. One, on May 14, 1983, Harold Allmacher went $1,125.06 over limit or $625.06 over the 10% grace amount allowed by the Credit Card Association (CCA), an independent association supplying credit card services to financial institutions. Per Virginia Alusidt, First National Bank Credit Card Manager during this period, as a general guide, any account $7,200 over this 10% grace amount should be cancelled. This charge card was not handled according to this unwritten policy. In fact, monthly payments were waived so as to allow quarterly payments. This type of treatment is difficult, for each month the account's past due amount must be manually backed off to keep the account off the past due reports. Only this account is afforded this preferential treatment. Finally, those quarterly payments have stretched into a payment every eight months with the last two payments being made September 3, 1982 and May 13, 1983 respectively.

5 0 4 0 5 5 1 6 1 5

MACOMB COUNTY

ELECTED OFFICIALS

REVISED JANUARY 1983

U. S. SENATOR

	CARL LEVIN (D)	30500 Van Dyke Room 205 Warren, MI 48093
	DONALD W. RIEGLE, JR. (D)	1850 McNamara Building Detroit, MI 48226

CONGRESS

12TH DISTRICT	DAVID E. BONIOR (D)	82 Macomb Place Mt. Clemens, MI 48043
14TH DISTRICT	DENNIS M. HERTEL (D)	20491 Van Dyke Detroit, MI 48234
18TH DISTRICT	WILLIAM S. BROOMFIELD (R)	5750 Whethersfield Lane #4C Birmingham,MI

STATE SENATORS SEND MAIL TO : STATE CAPITAL BUILDING, LANSING, MI 48909

9TH DISTRICT	DAVID M. SEROTKIN (D)	25578 Harrellson Mt. Clemens, MI 48045
26TH DISTRICT	GILBERT J. DiNELLO (D)	21781 Elmwood East Detroit, MI 48021
27TH DISTRICT	ARTHUR J. MILLER, JR.	[illegible] Warren, MI [illegible]

STATE REPRESENTATIVES SEND MAIL TO: STATE CAPITAL BUILDING, LANSING, MI [illegible]

25TH DISTRICT	DENNIS M. DUTKO (D)	29538 Hoover Warren, MI 48093
26TH DISTRICT	MARY ELLEN PARROTT (D)	[illegible]
70TH DISTRICT	LLOYD F. WEEKS (D)	[illegible]
71ST DISTRICT	SAL ROCCA (D)	[illegible]
72ND DISTRICT	DAVID H. EVANS (D)	[illegible]
73RD DISTRICT	NICK CIARAMITARO (D)	[illegible]
74TH DISTRICT	JOHN M. MAYNARD (D)	[illegible]
75TH DISTRICT	KENNETH J. DeBEAUSSAERT	[illegible]

COUNTY OFFICIALS

PROSECUTING ATTORNEY	GEORGE N. PAPAI	
SHERIFF	WILLIAM [illegible]	
COUNTY CLERK & REGISTER OF DEEDS	EVA [illegible]	

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COUNTY OFFICIALS (cont.)

TREASURER	ADAM E. NOWAKOWSKI (D)	29462 Geraldine Warren, MI
PUBLIC WORKS COMMISSIONER	THOMAS S. WELSH (D)	67551 Main Street Richmond, MI

COUNTY COMMISSIONERS

DISTRICT 1	DAWN GRUENBURG (D)	22701 Logue Warren, MI 48091
DISTRICT 2	MARK A. STEENBERGH (D)	7012 Toepfer Warren, MI 48091
DISTRICT 3	RICHARD D. SABAUGH (D)	27520 Sutherland Warren, MI 48093
DISTRICT 4	DONALD GURCZYNSKI (D)	26427 Joe Drive Warren, MI 48093
DISTRICT 5	SAM J. PETITTO (D)	29341 Norma Warren, MI 48093
DISTRICT 6	WALTER DILBER, JR. (D)	13934 Barfield Warren, MI 48093
DISTRICT 7	JOHN JOSEPH BUCCELLATO (D)	11440 Peyton Drive Sterling Heights, MI 48077
DISTRICT 8	DIANA J. KOLAKOWSKI (D)	33488 Breckenridge Sterling Heights, MI 48077
DISTRICT 9	RALPH A. CARUSO (D)	[illegible] Sterling Heights, MI 48078
DISTRICT 10	ANNE LILLA (D)	[illegible] Sterling Heights, MI [illegible]
DISTRICT 11	TERRANCE A. ALMQUIST (D)	52211 Blue Bell Utica, MI 48087
DISTRICT 12	FRANK J. ANTHONIS (D)	[illegible]
DISTRICT 13	KEN SIMMONS (D)	[illegible]
DISTRICT 14	WALTER FRANCIUK (D)	[illegible]
DISTRICT 15	RAYMOND H. TROMBLEY (D)	[illegible]
DISTRICT 16	MARY LOUISE DANEN (D)	[illegible]
DISTRICT 17	STANLEY A. BEAN (D)	[illegible]
DISTRICT 18	WILLIAM J. BALLOT [illegible]	[illegible]
DISTRICT 19	JAMES J. SHARP (D)	[illegible]
DISTRICT 20	HAROLD L. GRANT [illegible]	[illegible]
DISTRICT 21	ELIZABETH [illegible]	[illegible]
DISTRICT 22	[illegible]	[illegible]

COUNTY COMMISSIONERS (cont.)

DISTRICT 23	WILLARD D. BACK (D)	20625 Elizabeth St. Clair Shores, MI 48080
DISTRICT 24	HUBERT J. VANDER PUTTEN (D)	22432 Ridgeway St. Clair Shores, MI 48080
DISTRICT 25	PATRICK J. JOHNSON (D)	31918 Jefferson St. Clair Shores, MI 48082

CIRCUIT COURT JUDGES SEND MAIL TO: MACOMB COUNTY COURT BUILDING, MT. CLEMENS, MI 48043

RAYMOND R. CASHEN	27190 Crestmont Roseville, MI 48066
ROBERT J. CHRZANOWSKI	11359 Greentree Warren, MI 48093
JAMES C. DANER	89 Riverside Mt. Clemens, MI 48043
GEORGE R. DENEWETH	22221 Hall Road Mt. Clemens, MI 48043
FRANK E. JEANNETTE	42 Riverside Mt. Clemens, MI 48043
JOHN G. ROSKOPP	377 Cambridge Mt. Clemens, MI 48043
KENNETH N. SANBORN	35 W. Breitmeyer Place Mt. Clemens, MI 48043
LAWRENCE P. ZATKOFF	[illegible]

PROBATE COURT

KATHLEEN JANSEN	[illegible]
JAMES F. NOVICH	[illegible]
ROBERT E. SPIER	[illegible]

DISTRICT COURT JUDGES

37TH DISTRICT	DON BINKOWSKI [illegible]
	THOMAS E. KENNEY [illegible]
	SHERMAN P. FAUNCE, II [illegible]
	GEORGE E. MONTGOMERY [illegible]
39TH DISTRICT	MARY E. [illegible]
	WILLIAM [illegible]

DISTRICT COURT JUDGES (cont.)

40TH DISTRICT	WILLIAM A. CROUCHMAN	29918 Jefferson St. Clair Shores, MI 48082
	CRAIG OSTER	21601 Ardmore Park St. Clair Shores, MI 48081
41A DISTRICT	HERMAN C. CAMPBELL	54823 Stardust Court Utica, MI 48087
	ANDREW R. DRANCHAK	43130 Utica Road Sterling Heights, MI 48078
	GORDON E. HAVEY	8818 Dublinway Sterling Heights, MI 48078
	KENNETH J. KOSNIC	38710 Santa Rosa Sterling Heights, MI 48077
41B DISTRICT	WILLIAM H. CANNON	17005 W. Eleanor Apt. 154 Mt. Clemens, MI 48044
	GEORGE STEEH	One Crocker Blvd. Mt. Clemens, MI 48043
42TH DISTRICT DIVISION I	RICHARD D. McLEAN	67200 Van Dyke Romeo, MI 48065
42ND DISTRICT DIVISION II	RICHARD E. CYRUL	45551 Banks Mt. Clemens, MI 48043
EAST DETROIT MUNICIPAL COURT	BENEDICT SEGESTA	23121 [illegible] East Detroit, MI 48021
	MARTIN J. SMITH	24405 Gratiot East Detroit, MI 48021

BOARD OF MACOMB COMMUNITY COLLEGE TRUSTEES: 14500 12 Mile [illegible] Warren, MI 48093

CHAIRMAN	THOMAS C. MILLER	[illegible]
	PAUL W. COUSINO	[illegible]
	SADIE BIALOCK	[illegible]
	HARVEY R. DEAN	[illegible]
	STEVEN R. DELIA	[illegible]
	DOMINIC J. LaBOSS	[illegible]
	DANIEL J. McCAFFERTY	[illegible]

5040551618

CITY OFFICIALS

JANUARY 1985

CENTER LINE	7550 Ten Mile, Center Line, 48015	757-6800
MAYOR	Mary Ann Zielinski	8362 Sunburst
CITY MANAGER/CLERK	Paul VanDenBranden	11330 Lois, Warren
TREASURER	James I. Martin	8065 Helen
COUNCIL	Alton C. Grobbel	8312 McKinley
	David W. Hanselman	8469 McKinley
	Gary J. Houghton	8378 Sunburst
	William Muirhead	8373 McKinley
EAST DETROIT	23200 Gratiot, East Detroit, 48021	445-5020
MAYOR	William Mihelich	22095 Grove
CITY MANAGER/CLERK	Paul Flynn	
FINANCE DIRECTOR	Silvio Marcozzi	
COUNCIL	Dennis C. Laesch	22403 Melrose
	Edward Lewandowski	24774 Willowby
	Joyce Phillippi	24633 Wilmot
	Joseph Portelli	22086 Melrose Court
FRASER	33000 Garfield, Fraser, 48026	293-1877
MAYOR	John M. Clarkson	31221 Cyrill
CLERK	Michael R. Pohlod	31823 Slumber Lane
TREASURER	Michael R. Pohlod	
COUNCIL	Joseph R. Adams	[illegible]
	Joseph F. Boris, Jr.	[illegible]
	Justin Cataldo	18505 Spring Court N.
	Michael J. Gavin	18291 Spring Court S.
	Walter H. Lange	16356 Orchard
	Kenneth A. Pearl	18460 Davidson
MEMPHIS	35095 Potter Street, Memphis, [illegible]	392-3307
MAYOR	Ferris Smith	[illegible]
CLERK	Bonnie Mayfield	
TREASURER	Bonnie Mayfield (Temporary)	
COUNCIL	Thomas Foley	[illegible]
	William Lince	[illegible]
	Roland Morgan	[illegible]
	Peggy Rhodes	[illegible]
	William Tatton	[illegible]
	Royal Winn	[illegible]
MT. CLEMENS	One Crocker [illegible]	
MAYOR	Ada Eisenfels	
CITY MANAGER	Edwin Rhodes	
CLERK	Frances Pierce	
TREASURER	William [illegible]	
COUNCIL	Nancy Hedenberg	
	Quinnie [illegible]	
	Sharon [illegible]	
	Bobby [illegible]	
	Freda [illegible]	
	Denis [illegible]	

CITY OFFICIALS

NEW BALTIMORE	36535 GREEN STREET, NEW BALTIMORE, MI 48047	725-2151
MAYOR	FRANK MASKEY	50650 RUDDISILL
CLERK	THERESE ORCZYKOWSKI	37801 MAIN STREET
TREASURER	INA ROSE HUBBARD	36020 GREEN STREET
COUNCIL	RONALD E. CUSTER	50317 MILTON
	CHARLES E. GRIPTON, JR.	35814 KOENIG
	EMILY STRUZYNSKI	53870 RIDGE ROAD
	FRANCIS H. HUNDLEY	36550 ALFRED
	PAUL J. ROGERS	51475 BEDFORD
	HERMAN STAFFHORST	36114 GREEN STREET

RICHMOND	69130 STONE, RICHMOND, MI 48062	727-7571
MAYOR	LEROY RIX	
CITY MANAGER	DONALD F. STARR	
CITY CLERK/TREASURER	WILLIAM R. COMMENATOR	
COUNCIL	ALBERT BRYANT	69885 FERGUSON STREET
	ROBERT R. REINDEL	67663 GILPSON
	LEROY RIX	69315 PAPER
	JENNETTE SCHULTZ	36300 GIDEN
	ROSEMARY SCOTT	70452 [illegible]
	CHRIS VON WORMER	36501 DIVISION ROAD #1

ROSEVILLE	29777 GRATIOT, ROSEVILLE, MI [illegible]	445-5400
MAYOR	JEANNE RIESTERER	[illegible]
CITY MANAGER	BENNY NAPOLEON	
CLERK	MICKEY D. TOLL	25754 [illegible]
TREASURER	JOSEPH McCLOSKEY	19396 SKYLINE.
COUNCIL	GERALD K. ALSIP	[illegible]
	RICHARD J. DeMLER	[illegible]
	ROBERT E. LOTZ	[illegible]
	MARY MATUJA	[illegible]
	ARTHUR PETERS	[illegible]
	ART YOUNG	[illegible]

ST. CLAIR SHORES	27600 JEFFERSON, ST. CLAIR SHORES [illegible]	[illegible]
MAYOR	JOHN A. ROBERTS	[illegible]
CITY MANAGER	ROY STYPE	
CLERK	ROBERT HILL	
TREASURER	CARL M. [illegible]	
COUNCIL	CASPER J. [illegible]	
	JOSEPH R. [illegible]	
	CAROL J. [illegible]	
	RALPH H. [illegible]	
	MARCEL [illegible]	
	TED D. [illegible]	

5040551624

CITY OFFICIALS

JANUARY 1983

STERLING HEIGHTS	40555 Utica, Sterling Hts, 48078	977-6123
MAYOR	Jerry V. Mann	42777 Rutgers
CITY MANAGER	Berry Feldman	
CLERK	Mary T. Zander	
TREASURER	Earnest W. Belcher	
COUNCIL	Charles S. Marling	4616 Ashburton Place
	Jose' G. Benavides	11015 Dill Court
	Bowman K. Chung	8379 Crestview Drive
	Art Madar	12000 Danforth
	Mary L. Marcinak	13585 Winona Drive
	Nancy Ulrich	35238 Moravian
		739-2060
UTICA	7550 Auburn Road, Utica, 48087	739-1600
MAYOR	Fred H. Beck	44851 Kemp
CLERK	Patricia Delie	
TREASURER	Shirley McMahon	46256 Custer
COUNCIL	James Zaremba	11092 Messmore
	David Coluzzi	[illegible] Custer
	William Grapentine	[illegible] Vanker
	Joseph Jeannette	[illegible] Homer
	James Prough	[illegible] Goodale
	Jacqueline Noonan	[illegible] Mather
WARREN	29500 Van Dyke, Warren, [illegible]	[illegible]
MAYOR	James R. Randlett	[illegible]
CLERK	Carmella Sabaugh	27520 Sutherland
TREASURER	L. Klimecki Dannis	30252 Gruenburg
COUNCIL	Robert Binkowski	[illegible]
	Ronald Bonkowski	[illegible]
	Louis J. Burdi	[illegible]
	George L. Dimas	[illegible]
	James R. Fouts	[illegible]
	Diane Sabo	[illegible]
	Floyd M. Underwood	[illegible]
	Dennis Adam Nowakowski	[illegible]
	James W. Workens	[illegible]

(40)

5040516 2

TOWNSHIP OFFICIALS

REVISED JANUARY 1985

ARMADA	23121 MAIN, ARMADA, 48005	784-5200
		PARTY
SUPERVISOR		
EDGAR L. MOEGLE, II	78230 Mc FADDEN, ROMEO	R
CLERK		
FAYLENE K. BEAUDETT	75255 MC FADDEN, ROMEO	D
TREASURER		
ANNA C. COX	20980 34 MILE RD., ARMADA	R
TRUSTEE		
ARTHUR O. JOHNSON	74678 BURK, ARMADA	R
PAUL P. KLAUER	78477 ROMEO PLANK, ROMEO	R
CONSTABLE		
ORRIN PAUL SHOEMAKER	23666 E. MAIN, ARMADA	R
MARVIN WOLAK	74891 SPENCER, ARMADA	R
LIBRARY BOARD		
JANET AWDEY	73920 FULTON, ARMADA	R
BRUCE	223 EAST GATES, ROMEO, 48065	752-4585
SUPERVISOR		
GARY C. SCHOCKE	8906 PIPPEN, ROMEO	R
CLERK		
KAROL REGIUS	11216 ORCHARD HILLS CT., ROME	D
TREASURER		
MARY LOU WITZKE	433 WONDER LANE, ROMEO	R
TRUSTEE		
W. DUANE EVANS	11025 PATTY ANN, ROME	R
ALFRED C. GUIMOND	104 GATES, ROMEO	
CONSTABLE		
OLIVER J. GOULD	225 NORTH RAWLES, ROMEO	R
GERALD E. MOORE	11904 FOUNTAIN VIEW, ROMEO	D
CHESTERFIELD	50177 N. GRATIOT, MT. CLEMENS	[illegible]-0400
SUPERVISOR		
JAMES H. POLLARD	49730 VERSCHAVE, NEW BALT[illegible]	
CLERK		
GLORIA GOIKE	45871 EDGEWATER, MT. CLE[illegible]	
TREASURER		
ROBERT H. SMITH	32829 CROOKS DRIVE, NE[illegible]	
TRUSTEES		
HELEN L. ARVILLA	48366 HARBOR DRIVE, NE[illegible]	
RODGER W. KNIGHT	25564 21 MILE, MT. CLE[illegible]	
STANLEY J. KRANTZ	48410 FOREST, NEW BA[illegible]	
LAWRENCE W. DLOSKI	33861 EMBASSY, NEW BA[illegible]	
CONSTABLE		
RAYMOND M. NOVAK	49916 GRATIOT, [illegible] CL[illegible]	

(41)

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TOWNSHIP OFFICIALS

REVISED, JANUARY 1985

CLINTON	40700 ROMEO PLANK, MT. CLEMENS, 48044	286-8000
SUPERVISOR		**PARTY**
KENNETH H. BOBCEAN	21044 15 MILE ROAD, MT. CLEMENS	D
CLERK		
DENNIS C. TOMLINSON	39267 SUNDERLAND, MT. CLEMENS	D
TREASURER		
LELAND E. ESCHENBURG	39291 FERRIS, MT. CLEMENS	D
TRUSTEES		
RAYMOND M. CONTESTI	37402 RADDE, MT. CLEMENS	D
JOAN DIDIO	35930 LUCERNE, MT. CLEMENS	D
MARK KOHL	35923 CADRE, MT. CLEMENS	D
ROBERT STEINER	16611 GRILLO DR., MT. CLEMENS	D
CONSTABLE		
EARL E. CUMMINGS	23755 FENTON, MT. CLEMENS	D
KEVIN J. ROGERS	20458 WOODWARD, MT. CLEMENS	D
HARRISON	38151 L'ANSE CREUSE, MT. CLEMENS, 48045	466-1406
SUPERVISOR		
CANDICE S. MCDONALD	32685 S. RIVER, MT. CLEMENS	R
CLERK		
LAURA M. PALETTA	38671 FOXCROFT, MT. CLEMENS	
TREASURER		
CY C. ZYTOWSKI	39900 DULUTH, MT. CLEMENS	D
TRUSTEES		
EDWARD KELLEY	39776 MEMORY LANE, MT. CLEMENS	D
RICHARD M. SHEEHY	26100 CASA GRANDE, MT. CLEMENS	D
ANTOINE GEORGE KOURI	41317 GAYHAVEN, MT. CLEMENS	R
ROBERT G. LYONS	39189 CLEARVIEW, MT. CLEMENS	R
CONSTABLE		
DICK J. HOFFERBER	39709 MEMORY LANE, MT. CLEMENS	R
FRANK C. RICKERT	31695 SOUTH RIVER, MT. CLEMENS	R
LAKE	795 LAKE SHORE GROSSE POINTE SHORES, 4823	881-7895
SUPERVISOR		
ROBERT C. PALMER	1002 LAKE SHORE DRIVE, GROSSE POINTE	
CLERK		
RICHARD F. FOX	60 Shorecrest, Grosse Pointe [illegible]	
TREASURER		
CARL E. HEDEEN	5 FAIR LAKE LANE, GROSSE [illegible]	
TRUSTEE		
JOHN C. ZOLAD	3 FAIR LANE LANE, GROSSE [illegible]	
FRANK HAYDEN	50 SHORECREST, GROSSE [illegible]	

REVISED January 1985

LENOX	63975	GRATIOT, RICHMOND 48062	727-2085
			PARTY
SUPERVISOR			
HAROLD SCHOENBERG	26490	32 MILE ROAD, ARMADA	R
CLERK			
LEONARD SCHEUER	65955	KUSTER, RICHMOND	R
TREASURER			
JUNE HAACK	66070	OMO, ARMADA	R
TRUSTEES			
ALVIN J. BEINDIT	33255	26 MILE ROAD, NEW HAVEN	D
CARL KJERRUMGAARD	31051	DIVISION, NEW HAVEN	D
CONSTABLE			
JAMES R. HARRIS	30655	ELK, NEW HAVEN	D
EUGENE G. UREEL	66581	HAVENRIDGE, RICHMOND	D
LIBRARY BOARD			
JOE MARACCO	30316	CARL ST., NEW HAVEN	
CAROL KOCH	58832	MAIN, NEW HAVEN	
MACOMB	19925	TWENTY-THREE MILE, MT. CLEMENS, 48044	286-0621
SUPERVISOR			
ALVIN H. KUKUK	19759	23 MILE ROAD, MT. CLEMENS	R
CLERK			
ELMER SUDAU	56660	NORTH AVE., MT. CLEMENS	D
TREASURER			
MARVIN BLANK	19290	22 MILE ROAD, MT. CLEMENS	D
TRUSTEES			
JOHN KOGELMANN	51951	ROMEO PLANK, MT. CLEMENS	D
ROGER M. KRZEMINSKI	47535	CHRYS, UTICA	D
DAVID W. NOWINSKI	17504	DOLEEN, MT. CLEMENS	D
DOROTHY CANGIALOSI	47605	CHRYS, UTICA	R
CONSTABLE			
MAURICE C. HELLEBUYCK	15580	24 MILE ROAD, MT. CLEMENS	
DONALD E. STARK	55125	ROMEO PLANK, WASHINGTON	
WILLIAM D. STACY	23370	LYNNHURST, MT. CLEMENS	
JOSEPH A. WITULSKI	17590	22 MILE ROAD, UTICA	
RAY	64255	WOLCOTT, ROMEO, [illegible]	[illegible]
SUPERVISOR			
DONALD E. MAERTENS	15330	28 MILE ROAD, WASHINGTON	
CLERK			
CAROL A. VITALE	22000	27 MILE ROAD, KEEGO HARBOR	
TREASURER			
ROBERT KLANKE	61989	ROMEO PLANK, WASHINGTON	
TRUSTEES			
FREDERICK H. DIENER	19200	29 MILE ROAD, [illegible]	
CLYDE HOTCHKISS	15910	30 MILE ROAD, [illegible]	
CONSTABLE			
CHARLES W. GREGORY,SR.	60000	RUNSTMAN, [illegible]	
WILBUR HELDT	22650	30 MILE ROAD	

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TOWNSHIP OFFICIALS

REVISED NOVEMBER, 1981

RICHMOND	75701 MEMPHIS RIDGE, RICHMOND 48062	727-7134
SUPERVISOR		**PARTY**
VERN LYLE PEARL, SR.	31055 32 MILE ROAD, RICHMOND	D
CLERK		
ARLENE JOHNSON	35900 BIG HAND ROAD, RICHMOND	D
TREASURER		
CLAUDIA O'CONNOR	26245 PRINZ ROAD, ARMADA	D
TRUSTEE		
JOHN OPRITA	34081 ARMADA RIDGE, RICHMOND	D
CARL GREWE	37708 BIG HAND ROAD, RICHMOND	R
CONSTABLE		
ROWLAND LEWIS	27772 PRATT ROAD, ARMADA	
SHELBY	52700 VAN DYKE, UTICA, 48087	731-5100
SUPERVISOR		
BOB WHITE	4663 LORIN DRIVE, UTICA 48087	R
CLERK		
JANICE KRUPA-TORRI	4038 CHAPMAN,ROCHESTER 48063	R
TREASURER		
ANDREW B. CONNER	5249 BROOKSIDE DR., UTICA [illegible]	R
TRUSTEES		
JERRY JERZYKOWSKI	55314 STARLITE, UTICA [illegible]	R
VINCE LA COMMARE	6722 DORF, UTICA [illegible]	R
DIANE A. PATROSKE	52679 BELLE POINTE, ROCHESTER	R
REINHOLD RETZLER	12554 LENNERY, UTICA [illegible]	R
WASHINGTON	155 SOUTH RAWLES, ROMEO, 48065	752-2640
SUPERVISOR		
ROBERT W. EVELY	11760 JEAN ANN, WASHINGTON	R
CLERK		
R. J. BRAINARD	381 SOUTH MAIN STREET, ROMEO	
TREASURER		
JUDITH L. BELLER	6148 28 MILE ROAD, WASHINGTON	R
TRUSTEE		
ROBERT J. VERELLEN	63290 VAN DYKE, ROMEO	
BURTON J. BERRIDGE	7428 SMALE STREET, WASHINGTON	
DONALD D. GEISMAR	8935 31 MILE ROAD, ROMEO	
ROBERT F. RILLEY	64941 MOUND ROAD, ROMEO	
CONSTABLE		
JAMES J. PERRY	60001 SCHOENHERR [illegible]	
EDWARD L. WALLA	6600 31 MILE ROAD, ROMEO	

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VILLAGE OFFICIALS

(Revised May 1985)

ARMADA	73305 FLORAL, ARMADA 48005	784-9091
PRESIDENT	FRANK E. WEAVER	74720 Spencer Box 542
CLERK	JOSEPHINE ULLRICH	74070 S. Fulton St.
TREASURER	DOROTHY M. MAAS	73454 Church Street
TRUSTEES	HARRY H. AWDEY	73920 Fulton Box 331
	ARTHUR R. BRANDT	73266 S. Fulton
	ARTHUR N. BOWMAN	75065 Fulton St.
	JAMES E. HUGHES	2355 Torrey Box 195
	DuWAYNE WRUBEL	73650 Morrison
	WILLIAM C. WEED	74860 Fulton N.
ASSESSOR	RICHARD C. HELDT	23350 Torrey

NEW HAVEN	58725 HAVENRIDGE, NEW HAVEN 48048	749-5301
PRESIDENT	HARRY LEE SCOTT	58511 Main Street
CLERK	WILLIAM C. KINCAID	31455 Clark Street
TREASURER	PHILLIP D. FOLSON	58815 Chemnault Dr.
TRUSTEES	MARY M. JENKS	30865 Elk Street
	CHRISTOPHER DILBERT	59134 Main
	JAMES L. FORD	58835 Stevens
	DOLORES STONE	58560 Chemnault
	JOHN E. BULTYNCK	[illegible]
	ERWIN F. SEIFFERLEIN	[illegible]
ASSESSOR	MERNA KING	[illegible]

ROMEO	121 WEST ST. CLAIR ROMEO, 4[illegible]	[illegible]
PRESIDENT	ROBERT CARON	[illegible]
CLERK	NORMAN L. ENGEL	[illegible]
TREASURER	FRANCES T. SMITH	[illegible]
TRUSTEE	JAMES J. BURNS	[illegible]
	RAY DEMBOWSKI	[illegible]
	MARIAN T. NIMBACH	[illegible]
	RAYMOND KORPUS	[illegible]
	CYNTHIA A. SLATIN	[illegible]
	EUGENE PORTWINE	[illegible]
ASSESSOR	MARTIN DURHAM	[illegible]

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

Harold Allmacher, Jr.
16356 Kingston
Fraser, Michigan 48026

RE: MUR
Harold Allmacher, Jr.

Dear Mr. Allmacher:

On 1984, the Federal Election Commission determined that there is reason to believe that you violated 2 U.S.C. § 441f, a provision of the Federal Election Campaign Act of 1971, as amended ("the Act"). The General Counsel's factual and legal analysis, which formed a basis for the Commission's finding, is attached for your information.

Under the Act, you have an opportunity to demonstrate that no action should be taken against you. Please submit any factual or legal materials which you believe are relevant to the Commission's consideration of this matter. Please submit any such material, along with your answers to the enclosed questions within ten days of your receipt of this statement. Statements should be submitted under oath.

In the absence of any additional information which demonstrates that no further action should be taken against you, the Commission may find probable cause to believe that a violation has occurred and proceed with conciliation. Of course, this does not preclude the settlement of this matter through conciliation prior to a finding of probable cause to believe if so desired. See 11 C.F.R. § 111.18(d).

If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and a statement authorizing such counsel to receive any notifications and other communications from the Commission.

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The investigation now being conducted will be confidential in accordance with 2 U.S.C. §§ 437g(a)(4)(B) and 437g(a)(12)(A), unless you notify the Commission in writing that you wish the investigation to be made public.

For your information, we have attached a brief description of the Commission's procedures for handling possible violations of the Act. If you have any questions, please contact Judy Thedford, the staff member assigned to this matter, at (202)523-4529.

Sincerely,

Enclosures
General Counsel's Factual and Legal Analysis
Procedures
Designation of Counsel Statement
Interrogatories

8504055162 8

FEDERAL ELECTION COMMISSION

GENERAL COUNSEL'S FACTUAL AND LEGAL ANALYSIS

MUR No.
STAFF MEMBER(S) & TEL. NO.
Judy Thedford 523-4529

RESPONDENT: Harold Allmacher, Jr.

SOURCE OF MUR: I N T E R N A L L Y G E N E R A T E D

SUMMARY OF ALLEGATIONS

This matter was referred to the Commission by the Comptroller of the Currency on February 9, 1984. The referral alleged a violation of the Federal Election Campaign Act of 1971, as amended by the First National Bank in Mt. Clemens, Michigan and one of its officers.

Specifically, the referral alleges that the First National Bank in Mt. Clemens and its Bank President Harold Allmacher, Jr. knowingly and willfully violated 2 U.S.C. § 441b(a) by making contributions to political candidates or organizations. The contributions were made by money orders that were drawn against a special VISA account used by Allmacher. Forty-six charges totalling $9,321.93 were made to the VISA account between 2/2/82 through 6/19/83. It is alleged that "virtually every transaction involved political contributions or political related functions." The VISA account was given preferential treatment. It was structured so that no monthly payments were required and encoded so that outstanding balances did not appear on a past due report. Further, the outstanding balance was allowed to exceed the pre-authorized limit without normal collection procedures coming into effect.

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The referral also alleges that payments to the VISA account by Allmacher coincided with "special" bonuses made to him. The bonuses are listed as follows:

Date of Bonus	Amt of Bonus	Date of Payment to VISA Acc't	Amt of Payment
9/3/82	$4,269.11	9/3/82	$3,000
4/15/83	5,125.28	5/18/83	5,000

Allmacher told bank examiners that these special bonuses were intended to be used to make reimbursements of the political contributions made on the VISA account.

FACTUAL AND LEGAL ANALYSIS

The allegations as described above state violations of 2 U.S.C. § 441b(a) and § 441f. Specifically, 2 U.S.C. § 441b(a) prohibits a national bank from making a contribution or expenditure in connection with any election (i.e. federal, state, or local). 2 U.S.C. § 441f prohibits any person from knowingly permitting his name to be used to effect a contribution in the name of another.

As the evidence indicates the Bank appears to have set-up a special VISA account in the name of the Bank President to be used by him for the making of illegal contributions to candidates in connection with elections for office. The account was apparently used strictly to fund the contributions and given special privileges not afforded other accounts. The Bank reimbursed Allmacher for the political contributions through unique bonuses.

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Therefore, the Bank violated 2 U.S.C. § 441b(a) by making contributions through Allmacher to various political candidates and organizations. Mr. Allmacher violated 2 U.S.C. § 441f by allowing his name to be used to effect a contribution in the name of another.

RECOMMENDATION

Find reason to believe Harold Allmacher, Jr. violated 2 U.S.C. § 441f.

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

First National Bank in Mt. Clemens
49 Macomb Place
Mt. Clemens, Michigan 48043

RE: MUR
First National Bank
in Mt. Clemens

Dear Madam or Sir:

On 1984, the Federal Election Commission determined that there is reason to believe that the First National Bank in Mt. Clemens violated 2 U.S.C. § 441b(a), a provision of the Federal Election Campaign Act of 1971, as amended ("the Act"). The General Counsel's factual and legal analysis, which formed a basis for the Commission's finding, is attached for your information.

Under the Act, you have an opportunity to demonstrate that no action should be taken against the Bank. Please submit any factual or legal materials which you believe are relevant to the Commission's consideration of this matter.

In the absence of any additional information which demonstrates that no further action should be taken against the Bank, the Commission may find probable cause to believe that a violation has occurred and proceed with conciliation. Of course, this does not preclude the settlement of this matter through conciliation prior to a finding of probable cause to believe if so desired. See 11 C.F.R. § 111.18(d).

If you intend to be represented by counsel in this matter, please advise the Commission by completing the enclosed form stating the name, address and telephone number of such counsel, and a statement authorizing such counsel to receive any notifications and other communications from the Commission.

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The investigation now being conducted will be confidential in accordance with 2 U.S.C. §§ 437g(a)(4)(B) and 437g(a)(12)(A), unless you notify the Commission in writing that you wish the investigation to be made public.

For your information, we have attached a brief description of the Commission's procedures for handling possible violations of the Act. If you have any questions, please contact Judy Thedford, the staff member assigned to this matter, at (202)523-4529.

Sincerely,

Enclosures
General Counsel's Factual and Legal Analysis
Procedures
Designation of Counsel Statement

8504051633

FEDERAL ELECTION COMMISSION

GENERAL COUNSEL'S FACTUAL AND LEGAL ANALYSIS

MUR No.
STAFF MEMBER(S) & TEL. NO.
Judy Thedford 523-4529

RESPONDENT: First National Bank in Mt. Clemens, MI

SOURCE OF MUR: I N T E R N A L L Y G E N E R A T E D

SUMMARY OF ALLEGATIONS

This matter was referred to the Commission by the Comptroller of the Currency on February 9, 1984. The referral alleged a violation of the Federal Election Campaign Act of 1971, as amended by the First National Bank in Mt. Clemens, Michigan and one of its officers.

Specifically, the referral alleges that the First National Bank in Mt. Clemens and its Bank President Harold Allmacher, Jr. knowingly and willfully violated 2 U.S.C. § 441b(a) by making contributions to political candidates or organizations. The contributions were made by money orders that were drawn against a special VISA account used by Allmacher. Forty-six charges totalling $9,321.93 were made to the VISA account between 2/2/82 through 6/19/83. It is alleged that "virtually every transaction involved political contributions or political related functions." The VISA account was given preferential treatment. It was structured so that no monthly payments were required and encoded so that outstanding balances did not appear on a past due report. Further, the outstanding balance was allowed to exceed the pre-authorized limit without normal collection procedures coming into effect.

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The referral also alleges that payments to the VISA account by Allmacher coincided with "special" bonuses made to him. The bonuses are listed as follows:

Date of Bonus	Amt of Bonus	Date of Payment to VISA Acc't	Amt of Payment
9/3/82	$4,269.11	9/3/82	$3,000
4/15/83	5,125.28	5/18/83	5,000

Allmacher told bank examiners that these special bonuses were intended to be used to make reimbursements of the political contributions made on the VISA account.

FACTUAL AND LEGAL ANALYSIS

The allegations as described above state violations of 2 U.S.C. § 441b(a) and § 441f. Specifically, 2 U.S.C. § 441b(a) prohibits a national bank from making a contribution or expenditure in connection with any election (i.e. federal, state, or local). 2 U.S.C. § 441f prohibits any person from knowingly permitting his name to be used to effect a contribution in the name of another.

As the evidence indicates the Bank appears to have set-up a special VISA account in the name of the Bank President to be used by him for the making of illegal contributions to candidates in connection with elections for office. The account was apparently used strictly to fund the contributions and given special privileges not afforded other accounts. The Bank reimbursed Allmacher for the political contributions through unique bonuses.

8504051635

Therefore, the Bank violated 2 U.S.C. § 441b(a) by making contributions through Allmacher to various political candidates and organizations. Mr. Allmacher violated 2 U.S.C. § 441f by allowing his name to be used to effect a contribution in the name of another.

RECOMMENDATION

Find reason to believe the First National Bank in Mt. Clemens, Michigan violated 2 U.S.C. § 441b(a).

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Questions - Harold Allmacher, Jr. President
First National Bank in Mount Clemens, Michigan

Please answer the following questions. Please note that the "Mt. Clemens Bank" in all questions refers to the First National Bank in Mt. Clemens.

1. Are you now or have you been employed by the Mt. Clemens Bank? If so, please provide:

   a) the dates of your employment;

   b) all positions or titles which you have held together with the period of time you occupied each position or had such title, and;

   c) a description of your duties or responsibilities for each position or title.

2. Concerning VISA account 4870-201-047208, please answer the following:

   a) Is this your account?

   b) When was the account opened?

   c) Under whose direction was the account opened?

   d) Why was the account opened?

   e) List the names and addresses of all signatories to the account.

3. Provide a full accounting for all charges made to VISA account 4870-201-047208. Show the date and amount of each cash advance, the ultimate recipient of the funds, and purpose for which the funds were used.

4. Please provide copies of all cash advance slips made against VISA account 4870-201-047208.

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5. Please provide copies of other instruments used to forward the funds to the ultimate recipient (i.e., checks, money orders) or specify cash, if appropriate.

6. Please provide copies of any other back-up documentation you may have concerning the payments from VISA account 4870-201-047208.

7. Did any person direct you to make cash advances from VISA account 4870-201-047208? If so, please list the name and address of such person or persons.

8. Please describe the Mt. Clemens Bank's policy on granting bonuses.

9. You received bonuses from the Mt. Clemens Bank on September 3, 1982, and April 15, 1983.

   a) Please explain why the Bank granted you these bonuses. Were these bonuses used to reimburse you for charges which you made to VISA account 4870-201-047208?

   b) Were such bonuses usually granted to you in April and September.

   c) To your knowledge, did any other Bank employee receive bonuses at this time.

10. Please provide the names, addresses, titles of all Mt. Clemens Bank officers.

11. Please provide the names, addresses, and titles of all individuals who sit on the Board of Directors of Mt. Clemens Bank.

8504051638

Comptroller of the Currency
Administrator of National Banks

Washington, D.C. 20219

March 12, 1984

Kenneth Gross, Esq.
Associate General Counsel for Enforcement
Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

Re: Suspected Violations of 2 U.S.C. §441b involving the First National Bank, Mount Clemens, Michigan

Dear Mr. Gross:

Enclosed is additional information discovered by national bank examiners in the course of their examination of the First National Bank in Mount Clemens, Michigan. I am transferring this information because I believe that it is relevant to a legitimate law enforcement inquiry within the jurisdiction of the Federal Election Commission.

I trust this is responsive to your letter of March 2, 1984. If you need any additional assistance with this matter, please contact me or Robert Krasne at 447-1818.

Very truly yours,

Ralph E. Sharpe, Director
Enforcement and Compliance Division

Enclosures

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Case #1867
PM 117
Thedford

13 P5:25

Comptroller of the Currency
Administrator of National Banks

Washington, D.C. 20219

FINANCIAL RECORDS TRANSFERRAL CERTIFICATE

TO: The Federal Election Commission, Washington, D.C. 20463
(Name and Address of Receiving Agency)

FROM: Comptroller of the Currency, Washington, D.C. 20219
(Name and Address of Transferring Government Agency)

The records of the following customer of a financial institution are in our possession:

Harold Allmacher, Jr.
(Name of Customer)

c/o First National Bank
49 Macomb Place, Mt. Clemens, Michigan 48043
(Address of Customer)

Visa Account No. 4870-201-047208
(Type of Records and Account Number)

First National Bank in Mt. Clemens, Michigan
(Name of Financial Institution)

Pursuant to Section 1112(a) of the Right to Financial Privacy Act of 1978, 12 U.S.C. §3412(a), the records described above are being transferred to you. I certify that there is reason to believe that the records being transferred are relevant to a legitimate law enforcement inquiry within the jurisdiction of your agency or department.

MARCH 12, 1984
(Date)

Ralph E. Shapre, Director
Enforcement and Compliance
Division
Office of the Comptroller
of the Currency
Washington, D.C. 20219

(202) 447-1818
(Telephone)

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MEMORANDUM

Comptroller of the Currency
Administrator of National Banks

Seventh National Bank Region
Sears Tower, Suite 5750
233 South Wacker Drive
Chicago, Illinois 60606

To: Ralph E. Sharpe
Director, Enforcement and Compliance Division

Through: James M. Kane
District Counsel

From: P. Stacy Powers
Attorney

Date: December 30, 1983

Subject: First National Bank of Mt. Clemens ("Bank")
Mt. Clemens, Michigan

A recent CMP referral concerning 12 U.S.C 375a violations also disclosed several possible violations of 2 U.S.C. §441b by the subject Bank. We are referring this information as we believe a referral to the Federal Election Commission (FEC) should be made.

Background

During the most recent examination of the subject bank, commencing August 1, 1983, National Bank Examiner Kevin V. Corazza uncovered a Visa charge account that was used by the Bank President for political contributions, which we believe, were made on behalf of the Bank.

Bank President Harold Allmacher, Jr. indicated one of his Visa credit card accounts at the bank was established for public relations purposes. The examiners reviewed the activity in this account and discovered that from the February 19, 1982 statement to the June 19, 1983 statement virtually every transaction involved political contributions or political related functions. These statements for 17 months reflect 46 charges totalling $9,321.93.

It appears that Mr. Allmacher would make these contributions by money orders that were drawn against cash advances to this Visa charge account (See Exhibit 1.1a). In some cases, the money was used to pay for meals of elected officials, even when bank officers were not in attendance (See Exhibit 1.2a).

A representative sample of some of the charges the examiners uncovered follows:

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Subject: First National Bank of Mt. Clemens
Mt. Clemens, Michigan

	Date	Amount
Adam Nowakowski (Treasurer of Macomb County)	05/13/83	$308.66
John Buccellato (Macomb County Commissioner)	04/30/83	$120.00
Macomb County Democrats	04/28/83	$220.00
Adam Nowakowski (Treasurer of Macomb County)	04/05/83	$ 70.00
L. Klimecki Dannis (Treasurer of Warren, Michigan)	03/28/83	$100.00
Adam Nowakowski (Treasurer of Macomb County)	03/09/83	$350.00
Committee for Pat Johnson (Macomb County Commissioner)	02/22/83 03/03/83	$600.00 $200.00
David Serotkin for Senator Committee	02/16/83	$ 60.00
Commissioner Thomas Welsh (Drain Commissioner of Macomb)	01/20/83	$200.00
Mary Louise Daner (County Commissioner of Mt. Clemens)	10/27/82	$ 48.00
J. Sharp (County Commissioner of Frazier)	10/08/82	$100.00
James Blanchard (Governor of Michigan)	09/30/82	$250.00
Serotkin for Senate	09/21/82 09/21/82	$ 50.00 $250.00
Fundraiser for T. Almquist (County Commissioner of Utica)		$ 60.00
Fundraiser for Bonior (David Bonior - U.S. Representative - 12th District)	07/27/82	$400.00

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Committee to Reelect Trombley (Raymond Trombley - County Commissioner of Macomb)	07/22/82	$ 50.00
Committee to Elect Diehl (Harry Diehl, Jr. - Running for Mt. Clemens [City] Commissioner)	07/01/82	$100.00
Franchucks Birthday Party (Walter Franchucks - County Commissioner of Macomb)	06/28/82	$ 50.00
Headlee for Governor	05/28/82	$100.00

Payments applied against this account coincided with the dates Mr. Allmacher was paid bonuses by the Bank. For example, on September 3, 1982, Allmacher was paid $4,269.11 as a "unique" bonus. On the same day, $3,000 was used to pay down his charge account that was being used for these political contributions. On April 15, 1983, Allmacher received a similar bonus of $5,125.28. Eventually, part of these proceeds was used to reduce the balance on the charge account that was being used for political contributions by $5,000.00.

Mr. Allmacher told the examiners that these "unique" bonuses were intended to be reimbursement for political contributions made through the charge account. It should also be noted that this charge account was afforded preferential treatment, in that it was the only credit card account on which monthly payments were not required and the only account encoded so as not to appear on the past due report. Furthermore, the outstanding balance was allowed to exceed the pre-authorized limit without the normal collection procedures coming into effect.

Governing Law

Contributions to political candidates and organizations is governed, in part, by the Federal Election Campaign Act of 1971, as amended, 2 U.S.C. 431, et. seq. The law provides at Section 441b that national banks are prohibited from making any "contribution or expenditure" to any political candidate or organization. The term "contribution or expenditure" is defined to:

> include any direct or indirect payment, distribution, loan, advance, deposit or gift of money or services or anything of value . . . to any candidate, campaign committee, or any political party or organization in connection with any election . . . 2 U.S.C. §441(b)(2)

8504055164 3

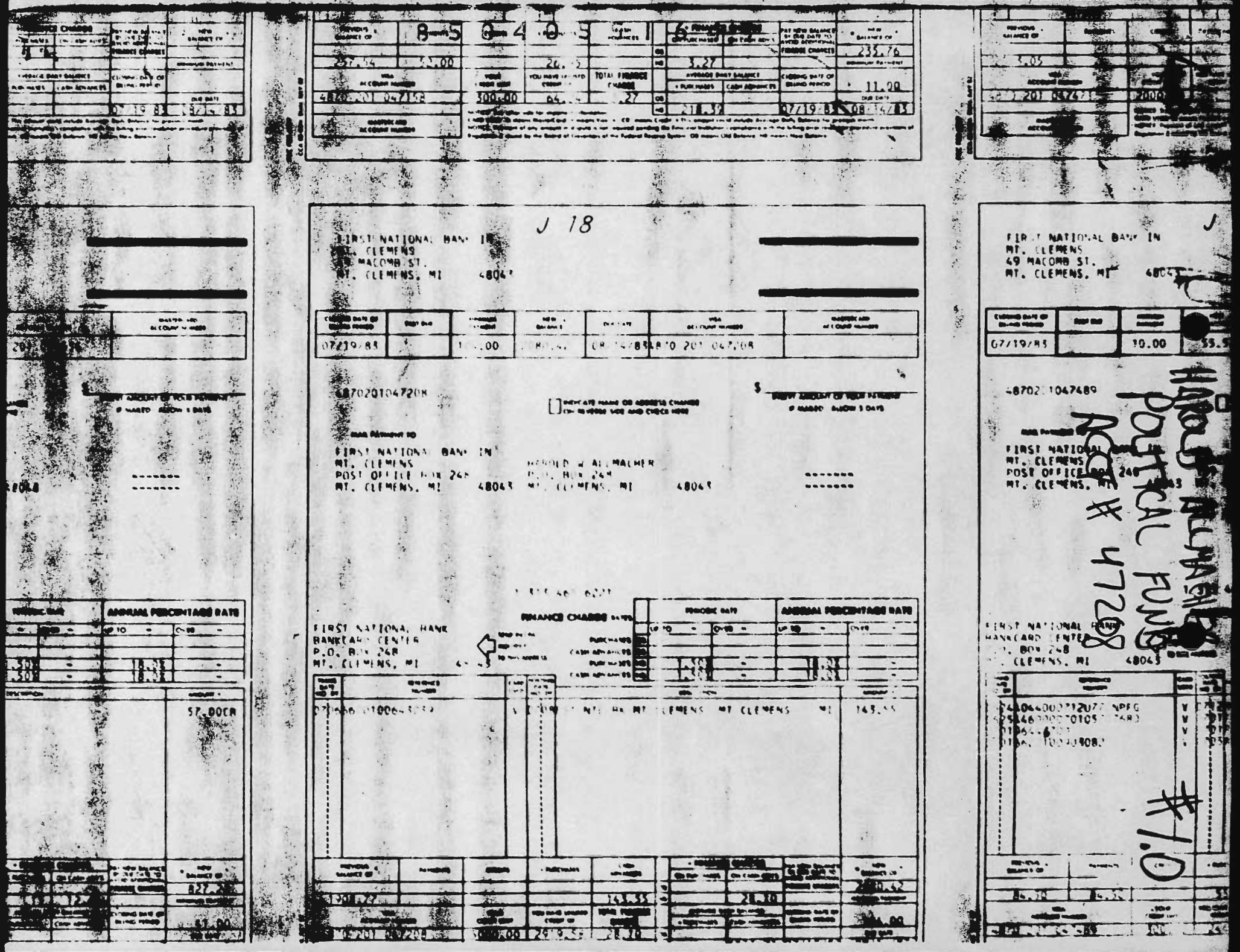
It would appear that the payments made by Mr. Allmacher, on behalf of the bank, constitutes "contributions" as defined in the Act. Accordingly, it would appear that the bank has violated the provisions of Section 441b(a), prohibiting contributions by national banks to political candidates and organizations.

2 U.S.C. §437c(b)(1) confers on the FEC exclusive primary jurisdiction with respect to the civil enforcement of the Act. Under §437d, the FEC has the power to fully investigate and enforce civil remedies in violation of the law. In view of the facts presented, we feel criminal violations of law may also have occurred. Accordingly, we have alerted the local U.S. Attorney. Attached is a copy of our referral letter.

As previously indicated and in light of the exclusive civil enforcement authority of the FEC, we believe that a referral to the FEC should be made.

Attachment

8504055164 1



FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

J 18

07/19/85 10.00

4870201047208

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W. ALLMAIER
P.O. BOX 248
MT. CLEMENS, MI 48043

FINANCE CHARGE

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI

MT CLEMENS MI

HAROLD W. ALLMAIER
POLITICAL FUND
ACCT # 47208

#10

HAROLD ALLMACHER
POLITICAL FUND
Acct # 47208

#1.0 a

EASE RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD.
EASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/19/83	94.00	189.00	1908.77	07/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

IRST NATIONAL BANK
ANKCARD CENTER
.O. BOX 248
T. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
	OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE				

Done Rec'd & PC'd
Mailed Statement 6/30

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
1881.67					OB				1908.77
					NB		27.10		MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	189.00
4870 201 047208	5000.00	3091.23	27.10	OB				DUE DATE
				NB		1806.72	06/19/83	07/14/83

MASTERCARD ACCOUNT NUMBER [redacted]

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

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013

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTER CARD ACCOUNT NUMBER
05/19/83		94.00	1881.67	06/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON BACK SIDE AND CHECK HERE

$ ENTER AMOUNT OF YOUR PAYMENT IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASE				
CASH ADVANCE				
PURCHASE	1.50%	-	18.0%	-
CASH ADVANCE	1.50%	-	18.0%	-

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
04 28	6620100140042	V	05 16	FST NTL BK MT CLEMENS MT CLEMENS MI	33.00
04 28	6620100447092 MACOMB CO. DEPO	V	04 29	FST NTL BK MT CLEMENS MT CLEMENS MI	220.00
04 30	6620*00061709 BOCCALETO	V	05 05	FST NTL BK MT CLEMENS MT CLEMENS MI	20.00
05 13	04312900	V	05 13	PAYMENT THA YOU	5000.00CR
05 13	6620100450458	V	05 18	FST NTL BK MT CLEMENS MT CLEMENS MI	488.66

SEE 1.1a

SEE 1.2a

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADV'S	NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
6125.06	5000.00			681.66		74.95	1881.67	

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE ADDED CHGS OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE ON PURCHASES	AVERAGE DAILY BALANCE ON CASH ADV'S	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 047208	5000.00	3118.33	74.95		97.11	05/19/83	94.00

MASTERCARD ACCOUNT NUMBER	DUE DATE
	06/14/83

NOTICE: See other side for important information.
CARD USED: If more than one card, V designates Visa, C designates MasterCard.
MONEY: Payment of any amount is due on or before the date required by Regulation Z issued by the Board of Governors of the Federal Reserve System.
PERIODIC RATE: The periodic rate is the rate used to calculate the finance charge.
ANNUAL PERCENTAGE RATE: The annual percentage rate is the periodic rate multiplied by 12.
FINANCE CHARGE: The finance charge is computed by applying the periodic rate to the average daily balance of your account (including current transactions). To get the average daily balance we take the beginning balance of your account each day, add any new purchases, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing period and divide by the number of days in the billing period. This gives us the average daily balance.
NEW BALANCE: The new balance is the sum of previous balance, purchases, cash advances and finance charges minus payments and credits.
BILLING RIGHTS SUMMARY: In case of errors or questions about your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call us, but doing so will not preserve your rights. In your letter, give us your name and account number, describe the error or problem and explain why you believe there is an error, if you need more information, and the dollar amount involved. If you have authorized automatic payments from your account, you may stop payment on any amount you think is wrong. You must notify us in writing at least 3 days before the scheduled payment date. We must credit your account within 30 days for the amount you think is in error. We must tell you within 90 days what we did. You will not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges on the amount in error. If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

014

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE
05/19/83		32.00	253.65	06/1

4870201047489

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

KAREN A
142 LOI
MT. CLEM

1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
04 25	6445000421604660 46	V	05 01	CALPINS
04 26	6897000422188D04F2	V	05 02	OHIO SILVE
04 29	6360004235031513 2	V	05 02	CROWLEY-LI
04 29	61255400	V	04 29	PAYMENT TH
05 04	6460000518504008230	V	05 08	K MART #35
05 04	6620100517127	V	05 07	THIRD GENE
05 04	6460000519515004491	V	05 09	K MA

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADV'S	NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
229.32	125.32			129.65				

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE ADDED CHGS OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE ON PURCHASES	AVERAGE DAILY BALANCE ON CASH ADV'S	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 047489	500.00		5.35				

MASTERCARD ACCOUNT NUMBER	DUE DATE

NOTICE: See other side for important information.
CARD USED: If more than one card, V designates Visa, C designates MasterCard.
MONEY: Payment of any amount is due on or before the date required by Regulation Z issued by the Board of Governors of the Federal Reserve System.
PERIODIC RATE: The periodic rate is the rate used to calculate the finance charge.
ANNUAL PERCENTAGE RATE: The annual percentage rate is the periodic rate multiplied by 12.
FINANCE CHARGE: The finance charge is computed by applying the periodic rate to the average daily balance of your account (including current transactions). To get the average daily balance we take the beginning balance of your account each day, add any new purchases, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing period and divide by the number of days in the billing period. This gives us the average daily balance.
NEW BALANCE: The new balance is the sum of previous balance, purchases, cash advances and finance charges minus payments and credits.
BILLING RIGHTS SUMMARY: In case of errors or questions about your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call us, but doing so will not preserve your rights. In your letter, give us your name and account number, describe the error or problem and explain why you believe there is an error, if you need more information, and the dollar amount involved. If you have authorized automatic payments from your account, you may stop payment on any amount you think is wrong. You must notify us in writing at least 3 days before the scheduled payment date. We must credit your account within 30 days for the amount you think is in error. We must tell you within 90 days what we did. You will not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges on the amount in error. If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

1c

PLEASE RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD.
PLEASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
04/19/83		306.00	6125.06	05/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

TO REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
0328	6620100364069 DANNIS	V	0329	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
0404	6620100460938 X	V	0407	FST NTL BK MT CLEMENS MT CLEMENS MI	892.72
0405	6620100200902 NOVEMBER	V	0406	FST NTL BK MT CLEMENS MT CLEMENS MI	70.00

YOUR ACCOUNT IS OVERLIMIT; THE OVERLIMIT AMOUNT IS DUE IMMEDIATELY

X 13552 MACOMB DAILY
55.00 DOLORAN TOBAB
267.20 FUNTASTIC PROMOTIONS & NOVELTIES
892.72

zero out 4/29 RW

6125.06
- 892.72
- 70.00
5162.34

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OB				6125.0
4983.87				1062.72	NB		78.47		MINIMUM PAYM

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	306.0
4870 201 047208	5000.00		78.47	OB				DUE DATE
				NB		5231.34	04/19/83	05/14/

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard. V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

1d

PLEASE RETAIN BOTTOM PORTION OF YOUR STATEMENT, IT IS YOUR PERMANENT RECORD.
PLEASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]
NOW -$75000 COMMON
RIER INS FREE ON CA
[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
03/19/83		249.00	4983.87	04/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

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• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

TO REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE R UP TO	ANNUAL PERCENTAGE R OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
				********** INTEREST BILLED IN 1982 $ 387.90 **********	
02	22662010099408O CM FOR P. JOHNSON	V	0223	FST NTL BK MT CLEMENS MT CLEMENS MI	600.00
03	03662010096049 6 " " "	V	0304	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
03	09662010064053 5 NOWAKOWSKI	V	0310	FST NTL BK MT CLEMENS MT CLEMENS MI	350.00

Zero pay
3/25

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE O
					OB				4983.8
3768.95				1150.00	NB		64.92		MINIMUM PAYM
ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	249.0 DUE DATE
4870 201 047208		5000.00	16.13	64.92	OB				
					NB		$328.59	03/19/83	04/14/

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

1e

PLEASE RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD.
PLEASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
40 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]
NON -$75000 COMMON
RIER INS FREE ON C
[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
02/19/83		188.00	3768.95	03/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYM
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

TO REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE		ANNUAL PERCENTAGE	
		UP TO	OVER	UP TO	OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	-	18.0%	
CASH ADVANCES	NB	1.50%	-	18.0%	

TRANS DATE MO DY	REFERENCE NUMBER		CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUN
**********					INTEREST BILLED IN 1982 $ 387.90			**********
01 20	66201006593 90	COM. THOMAS WELSH	V	01 20	FST NTL BK MT CLEMENS	MT CLEMENS	MI	200.0
02 08	66201005819 27	FNB	V	02 08	FST NTL BK MT CLEMENS	MT CLEMENS	MI	150.0
02 16	66201004841 89	SECRETARY FOR SENATOR COMMITTEE	V	02 17	FST NTL BK MT CLEMENS	MT CLEMENS	MI	60.0

-zero pay
Thru Oct 3/4/83

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE
3308.43				410.00	OB				3768.
					NB		50.52		MINIMUM PA
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	188.
4870 201 047208		5000.00	1231.05	50.52	OB				DUE DAT
					NB		3368.32	02/19/83	03/14
MASTERCARD ACCOUNT NUMBER									

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

FRAME J 19

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
01/19/83		165.00	3308.43	02/14/83	4870 201 047208	

4870201047208

$ ENTER AMOUNT OF YOUR PAYMENT
IF MAILED ALLOW 5 DAYS

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

PAY TO THE ORDER OF
FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

1 313 465 6221

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES				
CASH ADVANCES				
PURCHASES			18.00%	
CASH ADVANCES			18.00%	

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

TRANS DATE	REFERENCE NUMBER	CARD USED	POSTING DATE	AMOUNT
	INTEREST BILLED IN 1982 $ 387.90			

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		PERIODIC FINANCE CHARGE PURCHASES	PERIODIC FINANCE CHARGE CASH ADVS	OUR NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
3261.90				46.53					3308.43
VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY HAVE ADDITIONAL CREDIT OF	FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVS	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT DUE	DUE DATE
4870 201 047208	5000.00	1691.57	46.53			3102.52	01/19/83	165.00	02/14/83

MASTERCARD ACCOUNT NUMBER

FRAME K 19

FRAME J 20

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE
01/19/83		27.00	567.42

4870201047851

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

1 313

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

INTEREST

0118040366900

PREVIOUS BALANCE OF	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES		PERIODIC FINANCE CHARGE PURCHASES	PERIODIC FINANCE CHARGE CASH ADVS	OUR NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF
567.07	28.00								539.07
VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU MAY HAVE ADDITIONAL CREDIT OF	FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVS	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT DUE	DUE DATE
4870 201 047851	1000.00							27.00	

MASTERCARD ACCOUNT NUMBER

FRAME R 20

19

EASE RETAIN BOTTOM PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD.
EASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
12/19/82			3261.90	01/14/83	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

POSTING DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
				********** INTEREST BILLED IN 1982 $ 387.90 **********	
				YOU MAY SKIP THIS PAYMENT FINANCE CHARGE WILL BE ADDED TO YOUR NEXT STATEMENT	

-0-
RMW
12/29/82

PREVIOUS BALANCE OF	− PAYMENTS	− CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
3215.37					OB				3261.90
					NB		46.53		MINIMUM PAYMENT

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE — PURCHASES	AVERAGE DAILY BALANCE — CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
4870 201 047208	5000.00	1738.10	46.53	OB				DUE DATE
				NB		3102.52	12/19/82	01/14/83

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

11h

LEASE RETAIN BOTTOM PORTION OF YOUR STATEMENT, IT IS YOUR PERMANENT RECORD.
LEASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
11/19/82		160.00	3215.37	12/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMEN
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RA UP TO	ANNUAL PERCENTAGE RA OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%		18.0%	
CASH ADVANCES	NB	1.50%		18.0%	

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
10 26	6620100921623 X	V	10 28	FST NTL BK MT CLEMENS MT CLEMENS MI	148.00
10 27	6620100921618 ALLM - DONOR	V	10 28	FST NTL BK MT CLEMENS MT CLEMENS MI	48.00

X 100 JOHNSTON
4/8 DINNER

11/30 Zero payments BNW

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
2973.43				196.00	OB				3215.3
					NB		45.94		MINIMUM PAYM

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	160.0
4870 201 047208	5000.00	1784.63	45.94	OB				DUE DATE
				NB		5063.03	11/19/82	12/14/

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

PLEASE RETAIN BOTTOM PORTION OF YOUR STATEMENT, IT IS YOUR PERMANENT RECORD.
PLEASE REPORT ANY BILLING DISCREPANCIES ON THIS BILL TO US IMMEDIATELY

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
10/19/82		148.00	2973.43	11/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD H ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

TO REPORT LOST OR STOLEN CARD TELEPHONE 1 313 465 6221

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE R. UP TO	ANNUAL PERCENTAGE R. OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	=	18.0%	=
CASH ADVANCES	NB	1.50%	=	18.0%	=

TRANS DATE MO DY	REFERENCE NUMBER		CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
0917	6620100224072	KNELLE	V	0921	FST NTL BK MT CLEMENS MT CLEMENS MI	600.00
0921	6620100520421	KLINK → SHERIFF HACK	V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	225.00
0921	6620100520422	SEROTKIN FOR SENATE	V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
0921	6620100520423		V	0923	FST NTL BK MT CLEMENS MT CLEMENS MI	250.00
0930	6620100463445	BLANCHARD	V	1004	FST NTL BK MT CLEMENS MT CLEMENS MI	250.00
1008	6620100296472	J. SHARP	V	1012	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
1011	6620100192462	X	V	1012	FST NTL BK MT CLEMENS MT CLEMENS MI	160.00
1013	6620100560688		V	1014	FST NTL BK MT CLEMENS MT CLEMENS MI	175.00
1015	6620100785254	C. ANTON	V	1018	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00

X 150 ALLMACHER - BLANCHARD
10 TRANSACTIONS FOR W.S.U.

Used Payment 10/29/82

PREVIOUS BALANCE OF	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE O
					OB				2973.4
928.44				2010.00	NB		34.99		MINIMUM PAY

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	
4870 201 047208	5000.00	2026.57	34.99	OB				148.0
				NB		2332.85	10/19/82	DUE DATE 11/14/

MASTERCARD ACCOUNT NUMBER

See other side for important information.
CARD USED: M means MasterCard, V means Visa; "CR" means Credit; OB means Old Balance; NB means New Balance.

[redacted]

1j

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE *	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
09/19/82		46.00	928.44	10/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE FINANCIAL INSTITUTION IMMEDIATELY.

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RATE UP TO	ANNUAL PERCENTAGE RATE OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT *
08 30	66201000032315 FRANK ALMQUIST	V	08 31	FST NTL BK MT CLEMENS MT CLEMENS MI	60.00
09 03	52341000	V	09 03	PAYMENT THANK YOU	3000.00

-0-
payments
9-27-82

PREVIOUS BALANCE OF *	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OB				928.44
3836.52	3000.00			60.00	NB		31.92		MINIMUM PAYMENT
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	46.00
4870 201 047208		5000.00	4071.56	31.92	OB				DUE DATE
MASTERCARD ACCOUNT NUMBER					NB		2128.79	09/19/82	10/14/82

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means Visa; ★ "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedure provis Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance; NB means New Balance.

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST
OR STOLEN CARD
TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE •	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
08/19/82		191.00	3836.52	09/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE FINANCIAL INSTITUTION IMMEDIATELY.

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE RA UP TO	ANNUAL PERCENTAGE RA OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%		18.0%	
CASH ADVANCES	NB	1.50%		18.0%	

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT •
07	72266201008809440 CTRGBD TRONICS	V	0723	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
07	72766201005511620 FURNITURE BARN	V	0729	FST NTL BK MT CLEMENS MT CLEMENS MI	400.00
08					

-0- payment 8/25/82

PREVIOUS BALANCE OF •	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF •
					OB				3836.52
3333.81				450.00	NB		52.71		MINIMUM PAYME

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	191.0(
4870 201 047208	5000.00	1163.48	52.71	OB				DUE DATE
				NB		3516.45	08/19/82	09/14/8

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means Visa; ★ "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedure provis Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance; NB means New Balance.

1m

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST
OR STOLEN CARD
TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE •	DUE DATE /	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
07/19/82	.	166.00	3333.81	08/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
P.O. BOX 248
MT. CLEMENS, MI 48043

[redacted]

1657

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE FINANCIAL INSTITUTION IMMEDIATELY.

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

		PERIODIC RATE		ANNUAL PERCENTAGE R	
		UP TO	OVER	UP TO	OVER
PURCHASES	OB				
CASH ADVANCES	OB				
PURCHASES	NB	1.50%	—	18.0%	—
CASH ADVANCES	NB	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
06 28	6620100240539 FRANCHISES B-DAY PRTY	V	0629	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00
07 01	6620100521447 COR TO DEBT DIEM	V	07D1	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
07 01	6620100864915 ?	V	07D6	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

8/2/82
N. payment

8 5

PREVIOUS BALANCE OF •	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADVANCES		+ FINANCE CHARGE ON PURCHASES	+ FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	= NEW BALANCE OF
					OB				3333.8
3037.75				250.00	NB		46.06		MINIMUM PAY

VISA ACCOUNT NUMBER	YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE		AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	166.0
4870 201 047208	5000.00	1666.19	46.06	OB				DUE DATE
				NB		3071.33	07/19/82	08/14/

MASTERCARD ACCOUNT NUMBER

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means Visa; if "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Financial Institution's compliance with the billing error resolution procedure pre
Regulation Z issued by the Board of Governors of the Federal Reserve System. OB means Old Balance; NB means New Balance.

1h

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST
OR STOLEN CARD
TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE •	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
06/19/82		151.00	3037.75	07/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT, IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE UP TO	PERIODIC RATE OVER	ANNUAL PERCENTAGE R UP TO	ANNUAL PERCENTAGE R OVER
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

TRANS DATE MO DY	REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
05 28	662010048612 1	V	06 03	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00

6/25/82
-0-
payment

PREVIOUS BALANCE	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE
2894.52		100.00		43.23		3037.75

ACCOUNT NUMBER	CREDIT LIMIT	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	BEGINNING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 047208	5000.00	1962.25	43.23			151.00
[redacted]				2882.19	06/19/82	DUE DATE 07/14/82

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; "CR" means Credit; • This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Bank's compliance with the billing error resolution procedure provisions of Regulation Z by the Board of Governors of the Federal Reserve System.

10

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST
OR STOLEN CARD
TELEPHONE

1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD		MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCHARGE ACCOUNT NUMBER
05/19/82		144.00	2894.52	06/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYME
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD M ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

[redacted]

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE		ANNUAL PERCENTAGE R.	
	UP TO	OVER	UP TO	OVER
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

POST DATE MO DY	TRANSACTION NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION			AMOUNT
04 27	66201009567 15	V	04 29	FST NTL BK MT CLEMENS	MT CLEMENS	MI	450.00
05 17	66201009851 83	V	05 19	FST NTL BK MT CLEMENS	MT CLEMENS	MI	75.00

COM TO DIRECT DEMENNA, PARKS, ZIMMER
AARY DAVIES
SAM PETITTO
JOHN BUCCELLATO

6/1/82
-0- payment

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE OF •
2330.00				525.00		39.52		2894.52
YOUR ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE USED THIS AMOUNT OF CREDIT	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE ON PURCHASES	AVERAGE DAILY BALANCE ON CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT
4870 201 047208		5000.00	2105.48	39.52		2635.50	05/19/82	144.00
MASTERCHARGE ACCOUNT NUMBER								DUE DATE
								06/14/82

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; "CR" means Credit; • This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Bank's compliance with the billing error resolution procedure provisions of Regulation Z by the Board of Governors of the Federal Reserve System.

1p

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST
OR STOLEN CARD
TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE =	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
04/19/82		116.00	2330.00	05/14/82	4870 201 047208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYMEN
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

FIRST NATIONAL BANK
BANKCARD CENTER
P.O. BOX 248
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE		ANNUAL PERCENTAGE RA	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

TRANS DATE AND REF	REFERENCE	CARD USED	POSTING DATE AND REF	DESCRIPTION	AMOUNT
3256620100742521	BONIOR "home" TICKETS	V	0329	FST NTL BK MT CLEMENS MT CLEMENS MI	535.00
4016620100937235		V	0408	FST NTL BK MT CLEMENS MT CLEMENS MI	120.00

Zero payment 4/29/82
BRW

PREVIOUS BALANCE			PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGES	NEW BALANCE =
1642.75				655.00		32.25		2330.00
VISA ACCOUNT NUMBER			TOTAL NUMBER OF TRANSACTIONS	TOTAL FINANCE CHARGE	PURCHASES	CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT DUE
4870 201 047208	5000.00		2670.00	32.25				116.00
MASTERCARD ACCOUNT NUMBER						2150.25	04/19/82	DUE DATE 05/14/82

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Bank's compliance with the billing error resolution procedure provisions of Regulation Z by the Board of Governors of the Federal Reserve System.

1Q

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAYMENTS/CREDITS	MINIMUM PAYMENT	NEW BALANCE •	DUE DATE	VISA ACCOUNT NUMBER	MASTERCARD ACCOUNT NUMBER
03/19/82		82.00	1642.75	04/14/82	4870 201 047 208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT. IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

ST NATIONAL BANK IN
CLEMENS, AUDITOR
MACOMB ST.
CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE		ANNUAL PERCENTAGE RATE	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

REFERENCE NUMBER	CARD USED	POSTING DATE MO DY	DESCRIPTION	AMOUNT
66201002634681	V	0304	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
66201003971821	V	0223	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
66201003971811	V	0223	FST NTL BK MT CLEMENS MT CLEMENS MI	78.00
66201003971831	V	0223	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
66201000946721	V	0311	FST NTL BK MT CLEMENS MT CLEMENS MI	100.00
66201003697791	V	0316	FST NTL BK MT CLEMENS MT CLEMENS MI	300.00
66201008845031	V	0318	FST NTL BK MT CLEMENS MT CLEMENS MI	400.00

3-30 -0- payment

PREVIOUS BALANCE OF •	PAYMENTS	CREDITS	PURCHASES	CASH ADVANCES	FINANCE CHARGES ON PURCHASES	FINANCE CHARGES ON CASH ADVANCES	PAY NEW BALANCE BY DUE DATE TO AVOID ADDITIONAL FINANCE CHARGE	NEW BALANCE OF •
51.13				1378.00		13.62		1642.75
VISA ACCOUNT NUMBER		YOUR CREDIT LIMIT	YOU HAVE UNUSED CREDIT OF	TOTAL FINANCE CHARGE	AVERAGE DAILY BALANCE + PURCHASES	AVERAGE DAILY BALANCE CASH ADVANCES	CLOSING DATE OF BILLING PERIOD	MINIMUM PAYMENT 82.00
870 201 047 208		5000.00	3357.25	13.62				DUE DATE
MASTERCHARGE ACCOUNT NUMBER						908.14	03/19/82	04/14/82

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; • "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Bank's compliance with the billing error resolution procedure provisions of Regulation Z issued by the Board of Governors of the Federal Reserve System.

CRF/slm
Enclosures

1r

FIRST NATIONAL BANK IN
MT. CLEMENS
49 MACOMB ST.
MT. CLEMENS, MI 48043

TO REPORT LOST OR STOLEN CARD TELEPHONE
1 313 465 6221

[redacted]

CLOSING DATE OF BILLING PERIOD	PAST DUE	MINIMUM PAYMENT	NEW BALANCE	DUE DATE	VISA ACCOUNT NUMBER	MASTERCHARGE ACCOUNT NUMBER
02/19/82		12.00	251.13	03/14/82	4870 201 047 208	

4870201047208

☐ INDICATE NAME OR ADDRESS CHANGE ON REVERSE SIDE AND CHECK HERE.

$ _____
INSERT AMOUNT OF YOUR PAYMENT
IF MAILED - ALLOW 5 DAYS

MAIL PAYMENT TO:

FIRST NATIONAL BANK IN
MT. CLEMENS
POST OFFICE BOX 248
MT. CLEMENS, MI 48043

HAROLD W ALLMACHER
49 MACOMB ST
MT. CLEMENS, MI 48043

• PLEASE DETACH AND ENCLOSE TOP PORTION WITH REMITTANCE TO INSURE PROPER CREDIT •

PLEASE RETAIN THIS PORTION OF YOUR STATEMENT, IT IS YOUR PERMANENT RECORD. PLEASE REPORT ANY DISCREPANCIES ON THIS BILL TO THE BANK IMMEDIATELY.

FIRST NATIONAL BANK IN
MT. CLEMENS, AUDITOR
49 MACOMB ST.
MT. CLEMENS, MI 48043

SEND BILLING INQUIRIES TO THIS ADDRESS

FINANCE CHARGE RATES

	PERIODIC RATE		ANNUAL PERCENTAGE R.	
	UP TO —	OVER —	UP TO —	OVER —
PURCHASES	1.50%	—	18.0%	—
CASH ADVANCES	1.50%	—	18.0%	—

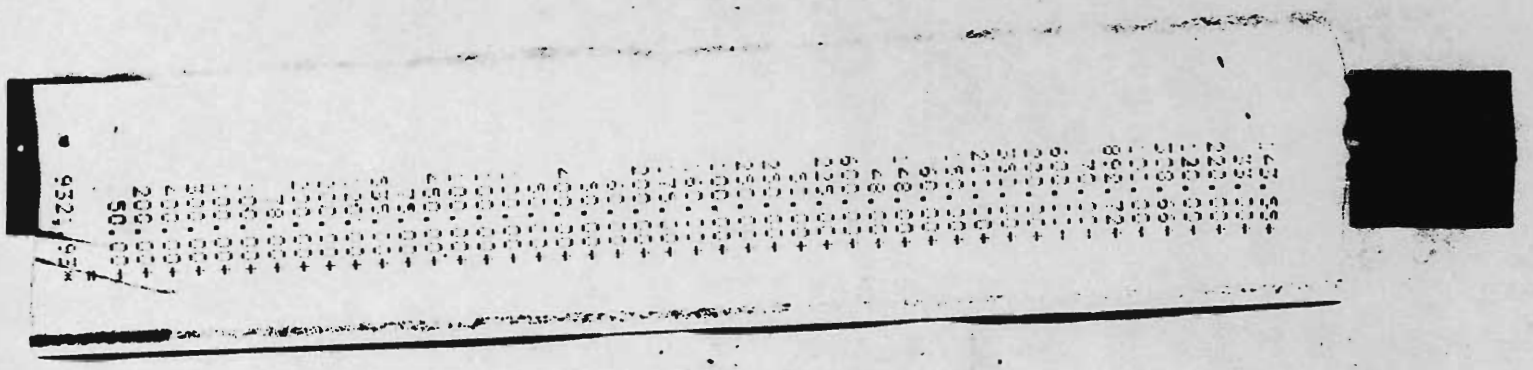
POST DATE MO DY	REFERENCE NUMBER	CARD CODE	POSTING DATE MO DY	DESCRIPTION	AMOUNT*
02 09	6620100406715 BONIOR FOR CONGRESS	V	02 11	FST NTL BK MT CLEMENS MT CLEMENS MI	200.00
02 17	6620100984312 JA	V	02 19	FST NTL BK MT CLEMENS MT CLEMENS MI	50.00

Zero'd payments

[redacted]				CASH ADVANCES	FINANCE CHARGE ON PURCHASES	FINANCE CHARGE ON CASH ADVANCES	PAY NEW BALANCE BY DATE TO AVOID ADDITIONAL FINANCE CHARGES	[redacted]
								251.13
				250.00		1.13		
[redacted]								12.00
4870 201 047 208	5000.00	4748.87	1.13					
[redacted]						75.80	02/19/82	03/16/82

NOTICE: See other side for important information.
CARD USED: M means MasterCard; V means VISA; "CR" means Credit; + This amount could include Average Daily Balance for previous month.
NOTICE: Payment of any amount in dispute is not required pending the Bank's compliance with the billing error resolution procedure provisions of Regulation Z by the Board of Governors of the Federal Reserve System.

8504055 1663



EXAMPLE OF ENTRY TO [redacted]

4870201047208 H. Allmacher

AUTHORIZATION NO.	DATE 4/30/83	TELLER NO.	AMOUNT
CARDHOLDER IDENTIFICATION, IF REQUIRED: Harold Allmacher			
NAME			
ADDRESS			
I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.			
CARDHOLDER'S SIGNATURE: X Harold Allmacher			
CASH ADVANCE	TOTAL		120.—

THIS FORM TO BE USED WITH [redacted] or VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829583

74-211
724

Harold W. Allmacher
REMITTER

4-30- 19 83

PAY TO THE ORDER OF J.J. Buccellato $ 120.00

[redacted] 120 00 CTS

BANK MONEY ORDER
Birthday Celebration

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

[redacted]

8 5 0 4 0 5 F 1 6 6 4

Urgent!

Please pay
+ Mail Check.

Thank you

H

Macomb
County Commissioner

John Joseph Buccellato

Democrat, District 7 Sterling Heights / Warren

Our friend, John Joseph Buccellato, is having a Birthday Celebration on Thursday, May 12th, from 6:00 p.m. until 9:00 p.m. at Zuccaro's Holiday House Hall (16 Mile Rd. at Groesbeck Hwy.). Won't you please join us because a good time is promised to be had by all who attend. There will be an open bar, hors d' oeuvres and music for your dancing pleasure.

Commissioner Buccellato has been our friend in the past, let us continue this relationship by supporting him at his Birthday Celebration.

Checks should be made payable to:

J. J. Buccellato
11440 Peyton Dr.
Sterling Heights, Michigan 48077

120 00

Sincerely,

Joseph Mouilli
Committee Member

per: Adam Nowakowski

P. S. Corporate Checks ARE accepted because this is not a campaign committee.
For any further information phone 979-7520

3504055165

4880201047208

EXAMPLE OF ENTRY TO [redacted] This acct 2 1.2a

99662017
F.N.B

MERCHANT BATCH HEADER TICKET

DATE	TYPE	NO. OF SLIPS	AMOUNT
5/13/83	TOTAL MASTERCARD AND VISA SALES SLIPS	1	
	LESS TOTAL MASTERCARD AND VISA CREDIT SLIPS		
	MASTERCARD AND VISA NET SALES	→	308 66

MERCHANT COPY

X _____
MERCHANT AUTHORIZED SIGNATURE

CHECKING ACCOUNT NUMBER

4880 201 047 208

7025472

HAROLD W. ALLMACHER

FIRST NAT BK MT CLEMENS
MT CLEMENS MI
99662017

AUTHORIZATION NO.	DATE	TELLER NO.	AMOUNT
	5/13/83	20	

CARDHOLDER IDENTIFICATION, IF REQUIRED

NAME

ADDRESS

I hereby request the issuer of the charge card identified above to pay the amount shown as TOTAL hereon upon proper presentment. I hereby confirm that I will pay said amount, with any charges due thereon, to said issuer in accordance with the terms of the charge card agreement governing the use of said card.

CARDHOLDER'S SIGNATURE

X

CASH ADVANCE TOTAL 308 66

THIS FORM TO BE USED WITH MASTERCARD VISA

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR YOUR RECORDS

YOUR MONTHLY STATEMENT IS ITEMIZED. THEREFORE THERE WILL BE NO COPY OF THIS TICKET INCLUDED WITH YOUR BILLING.

8 5 0 4 0 5 5 1 6

FIRST NATIONAL BANK IN MOUNT CLEMENS

F N B

MOUNT CLEMENS, MICH.

No. 829402

74-211
724

Harold W. Allmacher
REMITTER

5-13 19 83

PAY TO THE ORDER OF Adam Nowakowski $ 308.66

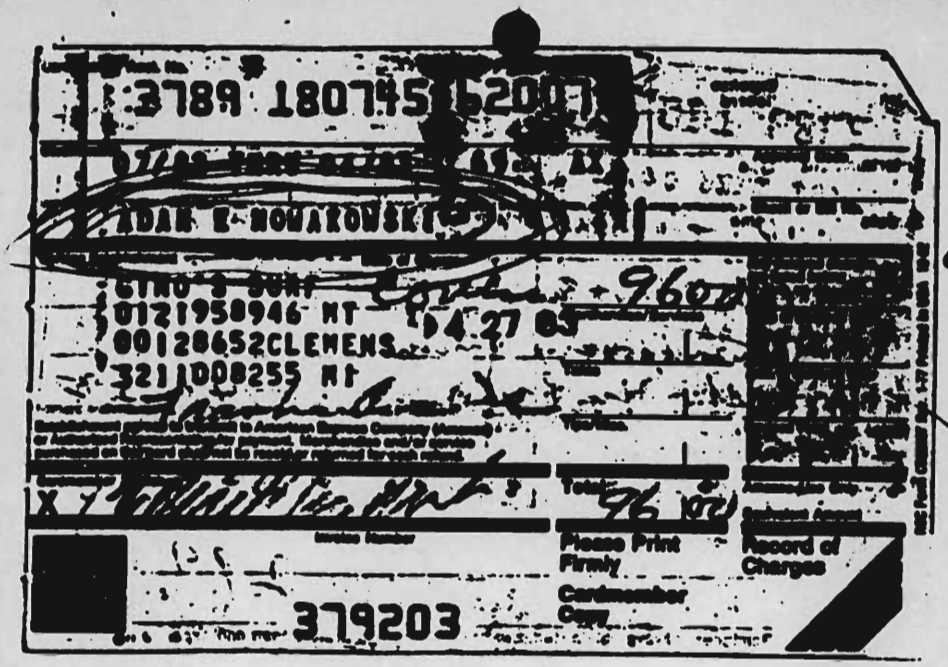
#L 308066 CIS

BANK MONEY ORDER

RECEIPT – NON-NEGOTIABLE

AUTHORIZED SIGNATURE

Asst. Vice President



DATE	CHECK AMOUNT	No GUEST	CHECK NO
5/12/19	45.16	4	26005

Shannon's
STEAK HOUSE

29370 S. RIVER RD. • MT. CLEMENS • MICHIGAN 48045

469-7111

8504051637

167.50 +
45.16 +
96.00 +
308.66 T

Gino's Surf

DINE ON BEAUTIFUL LAKE ST. CLAIR

Thank You!

167.50 TOTAL

6345

FINE FOOD - COCKTAILS - ENTERTAINMENT

37400 JEFFERSON MT. CLEMENS, MICH. PHONE 468-2611

WEDDINGS SHOWERS BANQUETS OFFICE PARTIES and SALES MEETINGS

Guests

Type: AA

Business

Personal

Additional Comments

299 [illegible]

Reminder: Always obtain itemized bill for lodgings if more than one expense included.

GUESTS NAME — FIRM

Gar Johnson chairm/Bd

J. W. Smith

Edna Nau

Mayme Allen

BEE LINE BUSINESS SYSTEMS • MT CLEMENS, MI • 463-2064

8504 05 1663

DATE — ALLOCATE TO: BUSINESS — PERSONAL

NO. OF INDIVIDUALS INCLUDED — BUSINESS — PERSONAL

GUESTS — TITLE OR FUNCTIONS — COMPANIES

MRS. JOHNSON 2

NAU ARTHUR 2

ALTMAN 2

BOYLES 2

8

ADDLMOD EOS ACCT # 07205

1.3a

CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

CHECK APPROPRIATE BOX

Are you applying for Master Charge ☐ VISA ☐ Both ☐

- ☑ If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D.
- ☐ If you are applying for a joint account or an account that you and another person will use, complete all Sections, providing information in B about the joint applicant or user.
- ☐ If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

SECTION A - INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): HAROLD ALLMACHER Birthdate: / /

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Previous Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____

Present Employer: _____ Address: _____

Position or title: _____ Years there: _____ Telephone: _____

Previous Employer: _____ Address _____ Years there: _____

Present net salary or commission: $ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $ _____ per _____ Source(s) of other income: _____

Have you ever received credit from us? _____ When? _____ Office: _____

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with you: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION B - INFORMATION REGARDING JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): _____ Birthdate: / /

Relationship to Applicant (if any): _____

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Present Employer: _____ Address: _____

Position or title: _____ Years There: _____ Telephone: _____

Previous Employer: _____ Address: _____ Years there: _____

Present net salary of commission: $ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $ _____ per _____ Source(s) of other income: _____

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with Joint Applicant, User, or Other Party: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION C - MARITAL STATUS (Do not complete if this is an application for an individual account.)

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

Other Party: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

No. Cards: One ☐ Two ☐ Person whose name to appear on card (1) _____ (2) _____

Maximum credit requested ☐ $300 ☐ $500 ☐ $700 ☐ $1000 ☐ Other _____

SECTION D - CREDIT REFERENCE - DEBIT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.)

OUTSTANDING DEBTS (Include charge accounts, instalment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Creditor	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
1. (Landlord or Mortgage Holder)	☐ Rent Payment ☐ Mortgage		$(Omit rent)	$(Omit rent)	$	
2. Automobile(s) (make, model, yr.)						
3.						
4.						
5.						

Other Obligations - (e.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. Upon receipt of my (our) First National Bank in Mt. Clemens Credit Card(s) the undersigned agree(s) jointly and severally to be contractually liable according to the terms and conditions of First National Bank in Mt. Clemens Credit Card(s) Agreement. I (we) warrant the truth of the above information that will be relied upon by First National Bank in Mt. Clemens in the furnishing of credit to me (us); and hereby authorize the person or firm to whom application for a First National Bank in Mt. Clemens Credit Card(s) is made, any credit bureau or other investigative agency employed by such person, to investigate the references herein listed or statements or other data obtained from me (us) or from any other person pertaining to my (our) credit and financial responsibility.

H.W. Allmacher Jr. 2-5-82

Applicant's Signature — Date — Other Signature (Where Applicable) — Date

8 5 0 4 0 5 5 1 6 7

MEMORANDUM

Comptroller of the Currency
Administrator of National Banks

Seventh National Bank Region
Sears Tower, Suite 5750
233 South Wacker Drive
Chicago, Illinois 60606

Memorandum to the File

Subject: Bonuses Paid to Harold Allmacher Which Were Applied to a Political Fund Charge Card Account

On September 3, 1982, Harold Allmacher was paid $4,269.11 in the form of a unique bonus. On the same day, $3,000 was used to pay down on his charge card account #4870-201-047208. This charge card account is used solely as a political contribution fund. On April 15, 1983, a similar bonus of $5,125.28 was also paid to Mr. Harold Allmacher. Three days later, he applied $5,000 to a personal charge card account #4224-0377-000-0031, then, one month later, deposited $6,625 personal funds into his checking Account #14-00026 to pay $5,000 against the political fund charge card account balance. It is perceived that a liquidity need forced Mr. Allmacher to pay down on his personal card before paying down on the political fund account. Per Mr. Allmacher, these unique bonuses are intended to reimburse himself for political contributions he does make through this charge card account.

Upon a detailed review of the charge card account used for political contributions, several items of a favorable nature were called to my attention. One, on May 14, 1983, Harold Allmacher went $1,125.06 over limit or $625.06 over the 10% grace amount allowed by the Credit Card Association (CCA), an independent association supplying credit card services to financial institutions. Per Virginia Alusidt, First National Bank Credit Card Manager during this period, as a general guide, any account $7,200 over this 10% grace amount should be cancelled. This charge card was not handled according to this unwritten policy. In fact, monthly payments were waived so as to allow quarterly payments. This type of treatment is difficult, for each month the account's past due amount must be manually backed off to keep the account off the past due reports. Only this account is afforded this preferential treatment. Finally, those quarterly payments have stretched into a payment every eight months with the last two payments being made September 3, 1982 and May 13, 1983 respectively.

8[illegible] 0 4 0 5 5 1 6 7 [illegible]

MACOMB COUNTY

ELECTED OFFICIALS

REVISED JANUARY 1983

NOV 4 RECEIVED

U. S. SENATOR

	CARL LEVIN (D)	30500 Van Dyke Room 205 Warren, MI 48093
	DONALD W. RIEGLE, JR. (D)	1850 McNamara Building Detroit, MI 48226

CONGRESS

12TH DISTRICT	DAVID E. BONIOR (D)	82 Macomb Place Mt. Clemens, MI 48043
14TH DISTRICT	DENNIS M. HERTEL (D)	20491 Van Dyke Detroit, MI 48234
18TH DISTRICT	WILLIAM S. BROOMFIELD (R)	5750 Whethersfield Lane #4C Birmingham,MI

STATE SENATORS SEND MAIL TO : STATE CAPITAL BUILDING, LANSING, MI [illegible]

9TH DISTRICT	DAVID M. SEROTKIN (D)	23578 Harrellson Mt. Clemens, MI 48043
26TH DISTRICT	GILBERT J. DiNELLO (D)	21781 Elmwood East Detroit, MI 48021
27TH DISTRICT	ARTHUR J. MILLER, JR. (D)	[illegible] Warren, MI [illegible]

STATE REPRESENTATIVES SEND MAIL TO: STATE CAPITAL BUILDING, LANSING, MI [illegible]

25TH DISTRICT	DENNIS M. DUTKO (D)	29338 Hoover Warren, MI 48093
26TH DISTRICT	MARY ELLEN PARROTT (D)	[illegible] Northern Drive [illegible] MI [illegible]
70TH DISTRICT	LLOYD F. WEEKS (D)	[illegible] Warren, MI [illegible]
71ST DISTRICT	SAL ROCCA (D)	[illegible] [illegible] Hospital, MI [illegible]
72ND DISTRICT	DAVID H. EVANS (D)	[illegible]
73RD DISTRICT	NICK CIARAMITARO (D)	[illegible] T. Warren, MI [illegible]
74TH DISTRICT	JOHN M. MAYNARD (D)	[illegible]
75TH DISTRICT	KENNETH J. DeBEAUSSAERT (D)	[illegible]

COUNTY OFFICIALS

PROSECUTING ATTORNEY	GEORGE N. PARLI	
SHERIFF	WILLIAM H. [illegible]	
COUNTY CLERK & REGISTER OF DEEDS	ERNA MILLER	

COUNTY OFFICIALS (cont.)

TREASURER	ADAM E. NOWAKOWSKI (D)	29462 Geraldine Warren, MI
PUBLIC WORKS COMMISSIONER	THOMAS S. WELSH (D)	67531 Main Street Richmond, MI

COUNTY COMMISSIONERS

DISTRICT 1	DAWN GRUENBURG (D)	22701 Logue Warren, MI 48091
DISTRICT 2	MARK A. STEENBERGH (D)	7012 Toepfer Warren, MI 48091
DISTRICT 3	RICHARD D. SABAUGH (D)	27520 Sutherland Warren, MI 48093
DISTRICT 4	DONALD GURCZYNSKI (D)	26427 Joe Drive Warren, MI 48093
DISTRICT 5	SAM J. PETITTO (D)	29341 Norma Warren, MI 48093
DISTRICT 6	WALTER DILBER, JR. (D)	13934 Barfield Warren, MI 48093
DISTRICT 7	JOHN JOSEPH BUCCELLATO (D)	11440 Peyton Drive Sterling Heights, MI 48077
DISTRICT 8	DIANA J. KOLAKOWSKI (D)	33488 Breckenridge Sterling Heights, MI 48077
DISTRICT 9	RALPH A. CARUSO (D)	[illegible] Sterling Heights, MI 48078
DISTRICT 10	ANNE LILLA (D)	[illegible] Sterling Heights, MI [illegible]
DISTRICT 11	TERRANCE A. ALMQUIST (D)	52211 Blue Bell Utica, MI 48087
DISTRICT 12	FRANK J. ANTHONIS (D)	[illegible]
DISTRICT 13	KEN SIMMONS (D)	[illegible]
DISTRICT 14	WALTER FRANCIUK (D)	[illegible]
DISTRICT 15	RAYMOND H. TROMBLEY (D)	[illegible]
DISTRICT 16	MARY LOUISE DANEK (D)	[illegible]
DISTRICT 17	STANLEY A. BEAN (D)	[illegible]
DISTRICT 18	WILLIAM J. BALLOR (D)	[illegible]
DISTRICT 19	JAMES J. SHARP (D)	[illegible]
DISTRICT 20	HAROLD E. GIENT (D)	[illegible]
DISTRICT 21	ELIZABETH [illegible]	[illegible]
DISTRICT 22	DONALD G. [illegible]	[illegible]

COUNTY COMMISSIONERS (cont.)

DISTRICT 23	WILLARD D. BACK (D)	20625 Elizabeth St. Clair Shores, MI 48080
DISTRICT 24	HUBERT J. VANDER PUTTEN (D)	22432 Ridgeway St. Clair Shores, MI 48080
DISTRICT 25	PATRICK J. JOHNSON (D)	31918 Jefferson St. Clair Shores, MI 48082

CIRCUIT COURT JUDGES SEND MAIL TO: MACOMB COUNTY COURT BUILDING, MT. CLEMENS, MI 48043

RAYMOND R. CASHEN	27190 Crestmont Roseville, MI 48066
ROBERT J. CHRZANOWSKI	11359 Greentree Warren, MI 48093
JAMES C. DANER	89 Riverside Mt. Clemens, MI 48043
GEORGE R. DENEWETH	22221 Hall Road Mt. Clemens, MI 48043
FRANK E. JEANNETTE	42 Riverside Mt. Clemens, MI 48043
JOHN G. ROSKOPP	377 Cambridge Mt. Clemens, MI 48043
KENNETH N. SANBORN	35 W. Breitmeyer Place Mt. Clemens, MI 48043
LAWRENCE P. ZATKOFF	[illegible]

PROBATE COURT

KATHLEEN JANSEN	[illegible]
JAMES F. NOVICH	[illegible]
ROBERT E. SPIEK	[illegible]

DISTRICT COURT JUDGES

37TH DISTRICT	DON BINKOWSKI
	THOMAS E. KENNEDY
	SHERMAN P. FARNELL
	GEORGE E. MONTGOMERY
39TH DISTRICT	MARY E. [illegible]
	WILLIAM [illegible]

DISTRICT COURT JUDGES (cont.)

40TH DISTRICT	WILLIAM A. CROUCHMAN	29918 Jefferson St. Clair Shores, MI 48082
	CRAIG OSTER	21601 Ardmore Park St. Clair Shores, MI 48081
41A DISTRICT	HERMAN C. CAMPBELL	54823 Stardust Court Utica, MI 48087
	ANDREW R. DRANCHAK	43130 Utica Road Sterling Heights, MI 48078
	GORDON E. HAVEY	8818 Dublinway Sterling Heights, MI 48078
	KENNETH J. KOSNIC	38710 Santa Rosa Sterling Heights, MI 48077
41B DISTRICT	WILLIAM H. CANNON	17005 W. Eleanor Apt. 154 Mt. Clemens, MI 48044
	GEORGE STEEH	One Crocker Blvd. Mt. Clemens, MI 48043
42TH DISTRICT DIVISION I	RICHARD D. McLEAN	67200 Van Dyke Romeo, MI 48065
42ND DISTRICT DIVISION II	RICHARD E. CYRUL	45[illegible] Mt. Clemens, MI [illegible]
EAST DETROIT MUNICIPAL COURT	BENEDICT SEGESTA	23[illegible] East Detroit, MI [illegible]
	MARTIN J. SMITH	24405 Gratiot East Detroit, MI 48021

BOARD OF MACOMB COMMUNITY COLLEGE TRUSTEES: 14500 [illegible] MI 48093

CHAIRMAN	THOMAS C. MILLER	[illegible]
	PAUL W. COUSINO	[illegible]
	SADIE BIALOCK	[illegible]
	HARVEY R. DEAN	[illegible]
	STEVEN R. DELIA	[illegible]
	DOMINIC J. LaROSA	[illegible]
	DANIEL J. McCARTHY	[illegible]

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CITY OFFICIALS

JANUARY 1983

CENTER LINE	7550 Ten Mile, Center Line, 48015	757-6800
MAYOR	Mary Ann Zielinski	8562 Sunburst
CITY MANAGER/CLERK	Paul VanDenBranden	11330 Lois, Warren
TREASURER	James I. Martin	8065 Helen
COUNCIL	Alton C. Grobbel	8312 McKinley
	David W. Hanselman	8469 McKinley
	Gary J. Houghton	8378 Sunburst
	William Muirhead	8373 McKinley
EAST DETROIT	23200 Gratiot, East Detroit, 48021	445-5020
MAYOR	William Mihelich	22095 Grove
CITY MANAGER/CLERK	Paul Flynn	
FINANCE DIRECTOR	Silvio Marcozzi	
COUNCIL	Dennis C. Laesch	22405 Melrose
	Edward Lewandowski	24774 Willowby
	Joyce Phillippi	24633 Wilmot
	Joseph Portelli	22086 Melrose Court
FRASER	33000 Garfield, Fraser, 48026	293-1877
MAYOR	John M. Clarkson	31221 Cyril
CLERK	Michael R. Pohlod	31821 Slumber Lane
TREASURER	Michael R. Pohlod	
COUNCIL	Joseph R. Adams	[illegible]
	Joseph F. Boris, Jr.	[illegible]
	Justin Cataldo	18305 Spring Court N.
	Michael J. Gavin	18291 Spring Court S.
	Walter H. Lange	16356 Orchard
	Kenneth A. Pearl	18460 Davidson
MEMPHIS	35095 Potter Street, Memphis, [illegible]	[illegible]
MAYOR	Ferris Smith	[illegible]
CLERK	Bonnie Mayfield	[illegible]
TREASURER	Bonnie Mayfield (Temporary)	[illegible]
COUNCIL	Thomas Foley	[illegible]
	William Lince	[illegible]
	Roland Morgan	[illegible]
	Peggy Rhodes	[illegible]
	William Tatton	[illegible]
	Royal Winn	[illegible]
MT. CLEMENS	One Crocker Blvd.	[illegible]
MAYOR	Ada Eisenfeld	[illegible]
CITY MANAGER	Edwin Rhedon	[illegible]
CLERK	Frances Pierson	[illegible]
TREASURER	William T. Pi[illegible]	[illegible]
COUNCIL	Nancy Dedenbac	[illegible]
	Quinnie [illegible]	[illegible]
	Sharon Cl[illegible]	[illegible]
	Bobby [illegible]	[illegible]
	Freder[illegible]	[illegible]
	Denis K. [illegible]	[illegible]

CITY OFFICIALS

NEW BALTIMORE	36535 GREEN STREET, NEW BALTIMORE, MI 48047	725-2151
MAYOR	FRANK MASKEY	50650 RUEDISALE
CLERK	THERESE ORCZYKOWSKI	37801 MAIN STREET
TREASURER	INA ROSE HUBBARD	36320 GREEN STREET
COUNCIL	RONALD E. CUSTER	50317 WILSON
	CHARLES E. GRIPTON, JR.	35814 KOENIG
	EMILY STRUZYNSKI	53870 RIDGE ROAD
	FRANCIS H. HUNDLEY	36550 ALFRED
	PAUL J. ROGERS	51475 BEDFORD
	HERMAN STAFFHORST	36114 GREEN STREET

RICHMOND	69130 STONE, RICHMOND, MI 48062	727-7571
MAYOR	LEROY RIX	
CITY MANAGER	DONALD F. STARR	
CITY CLERK/TREASURER	WILLIAM R. COMMENATOR	
COUNCIL	ALBERT BRYANT	69885 FERGUSON STREET
	ROBERT R. REINDEL	67663 CLEASON
	LEROY RIX	69315 PALMER
	JENNETTE SCHULTZ	36300 GIDEN
	ROSEMARY SCOTT	70452 [illegible]
	CHRIS VON WORMER	36501 DIVISION ROAD #1

ROSEVILLE	29777 GRATIOT, ROSEVILLE, MI [illegible]	445-5440
MAYOR	JEANNE RIESTERER	[illegible]
CITY MANAGER	BENNY NAPOLEON	
CLERK	MICKEY D. TOLL	25791 LILAC
TREASURER	JOSEPH McCLOSKEY	19396 SKYLINE
COUNCIL	GERALD K. ALSIP	[illegible]
	RICHARD J. DeKLERK	19021 EIGHT MILE
	ROBERT E. LORD	[illegible]
	MARY MATUJA	[illegible]
	ARTHUR PETERS	[illegible]
	ART YOUNG	[illegible]

ST. CLAIR SHORES	27600 JEFFERSON, ST. CLAIR [illegible]	[illegible]
MAYOR	JOHN A. ROBERTS	[illegible]
CITY MANAGER	ROY STYPE	
CLERK	ROBERT [illegible]	
TREASURER	CARL M. [illegible]	
COUNCIL	CASPER J. [illegible]	
	JOSEPH R. [illegible]	
	CAROL C. [illegible]	
	RALPH H. [illegible]	
	MARCEL [illegible]	
	TED D. [illegible]	

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CITY OFFICIALS

JANUARY 1983

STERLING HEIGHTS

40555 Utica, Sterling Hts, 48078 — 977-6123

MAYOR	Jerry V. Mann	42777 Rutgers
CITY MANAGER	Berry Feldman	
CLERK	Mary T. Zander	
TREASURER	Earnest W. Belcher	
COUNCIL	Charles S. Marling	4616 Ashburton Place
	Jose' G. Benavides	11015 Dill Court
	Bowman K. Chung	8379 Crestview Drive
	Art Madar	12000 Danforth
	Mary L. Marcinak	13383 Winona Drive
	Nancy Ulrich	35238 Moravian

UTICA

7550 Auburn Road, Utica, 48087 — 739-2060, 739-1600

MAYOR	Fred H. Beck	44851 Kemp
CLERK	Patricia Delie	
TREASURER	Shirley McMahon	46256 Custer
COUNCIL	James Zaremba	11092 Messmore
	David Coluzzi	[illegible] Custer
	William Grapentine	[illegible] Vanier
	Joseph Jeannette	[illegible] Lenox
	James Prough	[illegible] Goodale
	Jacqueline Noonan	[illegible]

WARREN

29500 Van Dyke, Warren, [illegible]

MAYOR	James R. Randlett	
CLERK	Carmella Sabaugh	27520 Sutherland
TREASURER	L. Klimecki Dannis	30252 Gruenburg
COUNCIL	Robert Binkowski	[illegible]
	Ronald Bonkowski	[illegible]
	Louis J. Burdi	[illegible]
	George L. Dimas	[illegible]
	James R. Fouts	[illegible]
	Diane Sabo	[illegible]
	Floyd M. Underwood	[illegible]
	Dennis Adam Nowakowski	[illegible]
	James W. Workens	[illegible]

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TOWNSHIP OFFICIALS

REVISED JANUARY 1985

ARMADA	23121 MAIN, ARMADA, 48005	784-5200
		PARTY
SUPERVISOR		
EDGAR L. MOEGLE, II	78230 Mc FADDEN, ROMEO	R
CLERK		
FAYLENE K. BEAUDETT	75255 MC FADDEN, ROMEO	D
TREASURER		
ANNA C. COX	20980 34 MILE RD., ARMADA	R
TRUSTEE		
ARTHUR O. JOHNSON	74678 BURK, ARMADA	R
PAUL P. KLAUER	78477 ROMEO PLANK, ROMEO	R
CONSTABLE		
ORRIN PAUL SHOEMAKER	23666 E. MAIN, ARMADA	R
MARVIN WOLAK	74891 SPENCER, ARMADA	R
LIBRARY BOARD		
JANET AWDEY	73920 FULTON, ARMADA	R
BRUCE	223 EAST GATES, ROMEO, 48065	752-4585
SUPERVISOR		
GARY C. SCHOCKE	8906 PIPPEN, ROMEO	R
CLERK		
KAROL REGIUS	11216 ORCHARD HILLS CT., ROME	D
TREASURER		
MARY LOU WITZKE	433 WONDER LANE, ROMEO	R
TRUSTEE		
W. DUANE EVANS	11025 PATTY ANN, ROME	R
ALFRED C. GUIMOND	104 GATES, ROMEO	D
CONSTABLE		
OLIVER J. GOULD	225 NORTH RAWLES, ROMEO	R
GERALD E. MOORE	11904 FOUNTAIN VIEW, ROMEO	D
CHESTERFIELD	50177 N. GRATIOT, MT. CLEMEN	949-0400
SUPERVISOR		
JAMES H. POLLARD	49730 VERSCHAVE, NEW BALT	
CLERK		
GLORIA GOIKE	45871 EDGEWATER, MT. CLE	
TREASURER		
ROBERT H. SMITH	32829 CROOKS DRIVE, NE	
TRUSTEES		
HELEN L. ARVILLA	48366 HARBOR DRIVE, NE	
RODGER W. KNIGHT	25564 21 MILE, MT. CLE	
STANLEY J. KRANTZ	48410 FORBES, NEW BALT	
LAWRENCE W. DLOSKI	33861 EMBASSY, NEW BAL	
CONSTABLE		
RAYMOND M. NOVAK	49916 GRATIOT, MT CL	

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TOWNSHIP OFFICIALS

REVISED, JANUARY 1983

CLINTON	40700 ROMEO PLANK, MT. CLEMENS, 48044	286-8000
SUPERVISOR		PARTY
KENNETH H. BOBCEAN	21044 15 MILE ROAD, MT. CLEMENS	D
CLERK		
DENNIS C. TOMLINSON	39267 SUNDERLAND, MT. CLEMENS	D
TREASURER		
LELAND E. ESCHENBURG	39291 FERRIS, MT. CLEMENS	D
TRUSTEES		
RAYMOND M. CONTESTI	37402 RADDE, MT. CLEMENS	D
JOAN DIDIO	35930 LUCERNE, MT. CLEMENS	D
MARK KOHL	35923 CADRE, MT. CLEMENS	D
ROBERT STEINER	16611 GRILLO DR., MT. CLEMENS	D
CONSTABLE		
EARL E. CUMMINGS	23755 FENTON, MT. CLEMENS	D
KEVIN J. ROGERS	20458 WOODWARD, MT. CLEMENS	D
HARRISON	38151 L'ANSE CREUSE, MT. CLEMENS, 48045	466-1406
SUPERVISOR		
CANDICE S. MCDONALD	32685 S. RIVER, MT. CLEMENS	R
CLERK		
LAURA M. PALETTA	38671 FOXCROFT, MT. CLEMENS	
TREASURER		
CY C. ZYTOWSKI	39900 DULUTH, MT. CLEMENS	D
TRUSTEES		
EDWARD KELLEY	39776 MEMORY LANE, MT. CLEMENS	D
RICHARD M. SHEEHY	26100 CASA GRANDE, MT. CLEMENS	D
ANTOINE GEORGE KOURI	41317 GAYHAVEN, MT. CLEMENS	R
ROBERT G. LYONS	39189 CLEARVIEW, MT. CLEMENS	R
CONSTABLE		
DICK J. HOFFERBER	39709 MEMORY LANE, MT. CLEMENS	D
FRANK C. RICKERT	31695 SOUTH RIVER, MT. CLEMENS	D
LAKE	795 LAKE SHORE GROSSE POINTE SHORES, 48236	881-7195
SUPERVISOR		
ROBERT C. PALMER	1002 LAKE SHORE DRIVE, GROSSE POINTE	
CLERK		
RICHARD F. FOX	60 Shorecrest, Grosse Pointe [illegible]	
TREASURER		
CARL E. HEDEEN	5 FAIR LAKE LANE, GROSSE [illegible]	
TRUSTEE		
JOHN C. ZOLAD	3 FAIR LAKE LANE, [illegible]	
FRANK HAYDEN	50 SHORECREST, [illegible]	

REVISED January 1985

LENOX	63975 GRATIOT, RICHMOND 48062		727-2085
			PARTY
SUPERVISOR			
HAROLD SCHOENBERG	26490 32 MILE ROAD, ARMADA		R
CLERK			
LEONARD SCHEUER	65955 KUSTER, RICHMOND		R
TREASURER			
JUNE HAACK	66070 OMO, ARMADA		R
TRUSTEES			
ALVIN J. BEINDIT	33255 26 MILE ROAD, NEW HAVEN		D
CARL KJERRUMGAARD	31051 DIVISION, NEW HAVEN		D
CONSTABLE			
JAMES R. HARRIS	30655 ELK, NEW HAVEN		D
EUGENE G. UREEL	66581 HAVENRIDGE, RICHMOND		D
LIBRARY BOARD			
JOE MARACCO	30316 CARL ST., NEW HAVEN		
CAROL KOCH	58832 MAIN, NEW HAVEN		
MACOMB	19925 TWENTY-THREE MILE, MT. CLEMENS, 48044		286-0621
SUPERVISOR			
ALVIN H. KUKUK	19759 23 MILE ROAD, MT. CLEMENS		R
CLERK			
ELMER SUDAU	56660 NORTH AVE., MT. CLEMENS		R
TREASURER			
MARVIN BLANK	19290 22 MILE ROAD, MT. CLEMENS		R
TRUSTEES			
JOHN KOGELMANN	51951 ROMEO PLANK, MT. CLEMENS		R
ROGER M. KRZEMINSKI	47535 CHRYS, UTICA		D
DAVID W. NOWINSKI	17504 DOLEEN, MT. CLEMENS		D
DOROTHY CANGIALOSI	47605 CHRYS, UTICA		R
CONSTABLE			
MAURICE C. HELLEBUYCK	15580 24 MILE ROAD, MT. CLEMENS		R
DONALD E. STARK	55125 ROMEO PLANK, WASHINGTON		R
WILLIAM D. STACY	23370 LYNNHURST, MT. CLEMENS		R
JOSEPH A. WITULSKI	17590 22 MILE ROAD, UTICA		R
RAY	64255 WOLCOTT, ROMEO, MI		R
SUPERVISOR			
DONALD E. MAERTENS	15330 28 MILE ROAD, WASHINGTON		R
CLERK			
CAROL A. VITALE	22000 27 MILE ROAD, NEW HAVEN		R
TREASURER			
ROBERT KLANKE	61989 ROMEO PLANK, WASHINGTON		R
TRUSTEES			
FREDERICK H. DIENER	19200 29 MILE ROAD, NEW HAVEN		R
CLYDE HOTCHKISS	15910 30 MILE ROAD, NEW HAVEN		R
CONSTABLE			
CHARLES W. GREGORY,SR.	60000 KUNSTMAN, WASHINGTON		R
WILBUR HELDT	22650 30 MILE ROAD, NEW HAVEN		R

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TOWNSHIP OFFICIALS

REVISED NOVEMBER, 1981

RICHMOND	75701 MEMPHIS RIDGE, RICHMOND 48062	727-7134
		PARTY
SUPERVISOR		
VERN LYLE PEARL, SR.	31055 32 MILE ROAD, RICHMOND	D
CLERK		
ARLENE JOHNSON	35900 BIG HAND ROAD, RICHMOND	D
TREASURER		
CLAUDIA O'CONNOR	26245 PRINZ ROAD, ARMADA	D
TRUSTEE		
JOHN OPRITA	34081 ARMADA RIDGE, RICHMOND	D
CARL GREWE	37708 BIG HAND ROAD, RICHMOND	R
CONSTABLE		
ROWLAND LEWIS	27772 PRATT ROAD, ARMADA	
SHELBY	52700 VAN DYKE, UTICA, 48087	731-5100
SUPERVISOR		
BOB WHITE	4663 LORIN DRIVE, UTICA 48087	R
CLERK		
JANICE KRUPA-TORRI	4038 CHAPMAN,ROCHESTER 48063	R
TREASURER		
ANDREW B. CONNER	5249 BROOKSIDE DR., UTICA [illegible]	R
TRUSTEES		
JERRY JERZYKOWSKI	53314 STARLITE, UTICA [illegible]	R
VINCE LA COMMARE	6722 DORF, UTICA [illegible]	[illegible]
DIANE A. PATROSKE	52679 BELLE POINTE, ROCHEST[illegible]	[illegible]
REINHOLD RETZLER	12534 LENNERY, UTICA [illegible]	[illegible]
WASHINGTON	155 SOUTH RAWLES, ROMEO, 48065	752-2640
SUPERVISOR		
ROBERT W. EVELY	11760 JEAN ANN, WASHINGTON	[illegible]
CLERK		
R. J. BRAINARD	381 SOUTH MAIN STREET, [illegible]	
TREASURER		
JUDITH L. BELLER	6148 28 MILE ROAD, WASHI[illegible]	[illegible]
TRUSTEE		
ROBERT J. VERELLEN	63290 VAN DYKE, [illegible]	
BURTON J. BERRIDGE	7428 SMALE STREET, WA[illegible]	
DONALD D. GEISMAR	8935 31 MILE ROAD, [illegible]	
ROBERT F. RILLEY	64941 MOUND ROAD, [illegible]	
CONSTABLE		
JAMES J. PERRY	60001 SCHOENHERR [illegible]	
EDWARD L. WALLA	6600 31 MILE ROAD, [illegible]	

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VILLAGE OFFICIALS

(Revised May 1985)

ARMADA	73305 FLORAL, ARMADA 48005	784-9091
PRESIDENT	FRANK E. WEAVER	74720 Spencer Box 542
CLERK	JOSEPHINE ULLRICH	74070 S. Fulton St.
TREASURER	DOROTHY M. MAAS	73454 Church Street
TRUSTEES	HARRY H. AWDEY	73920 Fulton Box 331
	ARTHUR R. BRANDT	73266 S. Fulton
	ARTHUR N. BOWMAN	75065 Fulton St.
	JAMES E. HUGHES	2355 Torrey Box 195
	DuWAYNE WRUBEL	73650 Morrison
	WILLIAM C. WEED	74860 Fulton N.
ASSESSOR	RICHARD C. HELDT	23350 Torrey
NEW HAVEN	58725 HAVENRIDGE, NEW HAVEN 48048	749-5301
PRESIDENT	HARRY LEE SCOTT	58511 Main Street
CLERK	WILLIAM C. KINCAID	31455 Clark Street
TREASURER	PHILLIP D. FOLSON	58815 Chennault Dr.
TRUSTEES	MARY M. JENKS	30865 Elk Street
	CHRISTOPHER DILBERT	59124 Main
	JAMES L. FORD	58836 Stevens
	DOLORES STONE	58580 Chennault
	JOHN E. BULTYNCK	[illegible]
	ERWIN F. SEIFFERLEIN	[illegible]
ASSESSOR	MERNA KING	[illegible]
ROMEO	121 WEST ST. CLAIR ROMEO, 48065	[illegible]
PRESIDENT	ROBERT CARON	[illegible]
CLERK	NORMAN L. ENGEL	[illegible]
TREASURER	FRANCES T. SMITH	[illegible]
TRUSTEE	JAMES J. BURNS	[illegible]
	RAY DEMBOWSKI	[illegible]
	MARIAN T. NIMBACH	[illegible]
	RAYMOND KORPUS	[illegible]
	CYNTHIA A. SLATER	[illegible]
	EUGENE PORTWINE	[illegible]
ASSESSOR	MARTIN DURHAM	[illegible]

8504055 1683

Kenneth Gross, Esq.
Associate General Counsel
for Enforcement
Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 2, 1984

Ralph E. Sharpe, Director
Enforcement and Compliance Division
Comptroller of the Currency
Administrator of National Banks
Washington, D.C. 20219

Dear Mr. Sharpe:

This letter is to acknowledge receipt of your letter dated February 9, 1984. Your letter referred a matter to the Commission which alleged that the First National Bank of Mt. Clemens, Michigan and at least one of its officers knowingly and willfully violated the Federal Election Campaign Act of 1971, as amended, specifically, 2 U.S.C. § 441b(a).

The Office of General Counsel has reviewed your letter and requests additional information from your office concerning the alleged violation. Specifically, we request the identity of the bank official who arranged the VISA account from which money orders were drawn against, the identity of the recipients of the contributions, copies of the money orders including dates and account numbers, and any additional information your office may have concerning the alleged violation.

We appreciate your office forwarding this matter to the Commission for appropriate action.

If you have any questions, please contact Judy Thedford at 523-4529.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

8504051684

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

March 2, 1984

Ralph E. Sharpe, Director
Enforcement and Compliance Division
Comptroller of the Currency
Administrator of National Banks
Washington, D.C. 20219

Dear Mr. Sharpe:

This letter is to acknowledge receipt of your letter dated February 9, 1984. Your letter referred a matter to the Commission which alleged that the First National Bank of Mt. Clemens, Michigan and at least one of its officers knowingly and willfully violated the Federal Election Campaign Act of 1971, as amended, specifically, 2 U.S.C. § 441b(a).

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We appreciate your office forwarding this matter to the Commission for appropriate action.

If you have any questions, please contact Judy Thedford at 523-4529.

Sincerely,

Charles N. Steele
General Counsel

By: Kenneth A. Gross
Associate General Counsel

8504051685

OGC docket #1

FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

SENSITIVE

MEMORANDUM TO: THE COMMISSION

FROM: MARJORIE W. EMMONS/JODY C. RANSOM

DATE: FEBRUARY 17, 1984

SUBJECT: PRE-MUR 117 - Referral from Comptroller of the Currency

The attached has been circulated for your information.

Attachment

8504055 1686

RECEIVED AT THE FEC
Cat #135
84 FEB 13 A9:41
PM 117

Comptroller of the Currency
Administrator of National Banks

Washington, D.C. 20219

February 9, 1984

13 P3:28

Kenneth Gross, Esq.
Associate General Counsel for Enforcement
Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

8504056137

Dear Mr. Gross:

During a recent examination of the First National Bank of Mt. Clemens, Michigan, national bank examiners discovered transactions that lead them to believe that the Bank and at least one of its officers knowingly and willfully violated the provision of the Federal Election Campaign Act which proscribes political contributions of any type by national banks (2 U.S.C. §441b).

The situation does not involve a small, isolated contribution. The examiners found approximately 50 contributions aggregating almost $10,000. In addition, the method used in making these contributions indicates that attempts were made to conceal the contributions. A high ranking bank officer used money orders drawn against a special Visa account to make the contributions. The Visa account was uniquely structured so that no monthly payments were required. When payments were made, they frequently coincided with the Bank's issuance of special bonuses to the officer. For example, the officer made a $3,000.00 payment on his special Visa account from funds received as a special bonus that same day.

I refer this matter to your attention for the action you deem appropriate. If you seek any assistance with this matter, please do not hesitate to contact me or Robert Krasne, an attorney more directly connected with this matter, at 447-1818.

Very truly yours,

Ralph E. Sharpe, Director
Enforcement and Compliance Division

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Comptroller of the Currency
Administrator of National Banks

Washington, D.C. 20219

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Kenneth Gross, Esq.
Associate General Counsel for Enforcement
Federal Election Commission
1325 K Street, N.W.
Washington, D.C. 20463

FEDERAL ELECTION COMMISSION

1325 K STREET N.W
WASHINGTON, D.C. 20463

THIS IS THE BEGINNING OF MUR # 1713

Date Filmed 9/11/85 Camera No. --- 2

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

THE FOLLOWING MATERIAL IS BEING ADDED TO THE

PUBLIC FILE OF CLOSED MUR 1763 .

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FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

September 23, 1985

Lucien Nedzi, Esquire
Dickinson, Wright, Moon, Van Dusen,
and Freeman
1901 L Street, N.W.
Suite 801
Washington, D.C. 20036

Re: MUR 1713

Dear Mr. Nedzi:

Enclosed please find the Commission's press release which you requested. The release notifies the public that 18 MURs have been currently closed by the Commission and are available for inspection. The second matter listed is your clients' case, MUR 1713.

If you have any further questions, please contact Judy Thedford at (202)523-4000.

Sincerely,

Charles N. Steele
General Counsel

BY: Kenneth A. Gross
Associate General Counsel

Enclosure

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