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ANDREW B SHARP
212 THOMPSON SQ
MOUNTAIN VIEW CA 94043-4219

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SUMMARY OF DEPOSIT ACCOUNTS

DEPOSITS	
Regular	\$1,006.96
Primary Checking	\$14,785.68
TOTAL DEPOSITS	\$15,792.64

SUMMARY OF LOAN ACCOUNTS

LOANS	
TOTAL LOANS	\$0.00

Regular **96016**

SUMMARY OF DEPOSITS:

Deposits / Transfers	0	\$0.00
Other Credits	1	\$2.15

SUMMARY OF WITHDRAWALS:

Withdrawals / Transfers	0	\$0.00
Other Debits	0	\$0.00

SUMMARY OF THIS SHARE ACCOUNT:

PREVIOUS BALANCE	\$1,004.81
Total Deposits	\$2.15
Total Withdrawals	\$0.00
NEW BALANCE	\$1,006.96

You have received \$6.54 in DIVIDENDS in 2009

Deposits

DATE	DESCRIPTION	AMOUNT
30-Nov-09	Div on Avg Balance 1004.81 Annual Percentage Yield Earned 2.63%	\$2.15

Primary Checking **96081**

SUMMARY OF DEPOSITS:

Deposits / Transfers	2	\$6,270.81
Other Credits	0	\$0.00

SUMMARY OF WITHDRAWALS:

Withdrawals / Transfers	33	\$5,964.71
Checks Paid	7	\$17,532.97
Other Debits	0	\$0.00

SUMMARY OF THIS SHARE ACCOUNT:

PREVIOUS BALANCE	\$32,012.55
Total Deposits	\$6,270.81
Total Withdrawals	\$23,497.68
NEW BALANCE	\$14,785.68

Deposits

DATE	DESCRIPTION	AMOUNT
05-Nov-09	LSI LOGIC REG.SALARY	\$3,609.10
19-Nov-09	LSI LOGIC REG.SALARY	\$2,661.71

Checks Paid

DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT
05-Nov-09	5768	\$6,700.00	13-Nov-09	5772	\$500.00	09-Nov-09	5774	\$2,904.32
04-Nov-09	5769	\$5,100.00	02-Nov-09	5773	\$378.65	06-Nov-09	5775	\$150.00
04-Nov-09	5771*	\$1,800.00						

* Out of sequence



Primary Checking **96081 (Continued from previous page)**

ATM / Electronic Withdrawals

DATE	DESCRIPTION	AMOUNT
02-Nov-09	PAYPAL INST XFER	\$9.18-
02-Nov-09	DBT Purchase CHARLESTON CLEANERS PALO ALTO CA Seq#930402301263 Date 10/31/09 Time 18:39	\$21.95-
02-Nov-09	DBT Purchase BELLA SARATOGA SARATOGA CA Seq#930300448520 Date 10/30/09 Time 18:39	\$35.77-
03-Nov-09	DBT Purchase SAFEWAY STORE000078 MOUNTAIN VIE CA Seq#930400569356 Date 10/31/09 Time 17:25	\$40.85-
04-Nov-09	ATT Payment	\$19.79-
04-Nov-09	DBT Purchase JIM DAVIS'S VALERO Q PALO ALTO CA Seq#930600249683 Date 11/02/09 Time 17:15	\$10.15-
05-Nov-09	DBT Purchase ARMADILLO WILLYS B SAN JOSE CA Seq#930700623301 Date 11/03/09 Time 17:50	\$13.06-
05-Nov-09	DBT Purchase CHEVRON 0098122 CAMPBELL CA Seq#930700623421 Date 11/03/09 Time 17:50	\$16.44-
05-Nov-09	DBT Purchase LOZANO CAR WASH MOUN MOUNTAIN VIE CA Seq#930700250743 Date 11/03/09 Time 17:50	\$40.00-
06-Nov-09	CHASE ICPAYMENT	\$200.00-
06-Nov-09	CHASE ICPAYMENT	\$114.48-
09-Nov-09	JPMORGAN CHASE LOAN PYMT	\$2,570.24-
09-Nov-09	DBT Purchase ART & FRAMES UNLIMIT MOUNTAIN VIE CA Seq#931102328453 Date 11/07/09 Time 17:29	\$377.14-
10-Nov-09	ATM Withdrawal CT VCOM 2335 S. WINCHESTER US CAMPBELL CA US Seq#094111 Date 11/10/09 Time 13:32	\$240.00-
10-Nov-09	DBT Purchase STARBUCKS USA 00079Q MOUNTAIN VIE CA Seq#931200598847 Date 11/08/09 Time 17:46	\$9.50-
12-Nov-09	DBT Purchase VALERO #7542 Q MOUNTAIN VIE CA Seq#931400268723 Date 11/10/09 Time 17:30	\$12.53-
13-Nov-09	DBT Purchase FIESTA DEL MAR MTN VIEW CA Seq#931600456436 Date 11/12/09 Time 18:50	\$38.17-
16-Nov-09	POS Purchase CA DMV LOS GATOS FO 600 N SANTA CRUZ AVE LOS GATOS CA US Seq#900544 Date 11/16/09 Time 17:35	\$28.00-
16-Nov-09	DBT Purchase WINE PRESS LIQUORS MOUNTAIN VIE CA Seq#931800617229 Date 11/14/09 Time 17:25	\$29.25-
17-Nov-09	DBT Purchase SONOMA CHICKEN COOP CAMPBELL CA Seq#932000436375 Date 11/16/09 Time 17:20	\$12.03-
17-Nov-09	DBT Purchase GAP #0119/THE PALO ALTO CA Seq#931900563157 Date 11/15/09 Time 17:20	\$125.04-
23-Nov-09	AMERICAN EXPRESS ELEC REMIT	\$500.00-
23-Nov-09	DBT Purchase STARBUCKS USA 00079Q MOUNTAIN VIE CA Seq#932502461173 Date 11/21/09 Time 17:23	\$8.75-
24-Nov-09	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000001968311 Date 11/24/09 Time 12:37	\$260.00-
24-Nov-09	DBT Purchase ARTISAN WINE DEPOT 650-9693511 CA Seq#932700674128 Date 11/23/09 Time 17:20	\$142.11-
25-Nov-09	Pacific Gas & El PAYMENT	\$50.82-
25-Nov-09	DBT Purchase COMCAST CABLE COMM 800-COMCAST CA Seq#932900671489 Date 11/25/09 Time 17:17	\$304.45-
27-Nov-09	City of Mountain UTIL BILL	\$99.01-
27-Nov-09	DBT Purchase SPRINT *WIRELESS 800-639-6111 VA Seq#933100517570 Date 11/27/09 Time 17:11	\$74.29-
27-Nov-09	DBT Purchase TRADER JOE'S # 059 SANTA BARBAR CA Seq#932900766983 Date 11/25/09 Time 17:11	\$90.93-
27-Nov-09	DBT Purchase USA PETROLEUM 68212Q SANTA BARBAR CA Seq#932900767081 Date 11/25/09 Time 17:11	\$44.65-
29-Nov-09	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000002020952 Date 11/29/09 Time 21:55	\$260.00-
30-Nov-09	ATT Payment	\$166.13-

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act. The words YOU, YOUR and YOURS mean each and all of those who apply for and/or use any of the services described in this notice. The words WE, US and OUR mean Premier America Credit Union.

NOTIFICATION IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, you must telephone us at 818-772-4000 or 800-772-4000, or write to us at the address listed on your statement. You should contact us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. If you tell us orally, we may require you to send us your dispute or question in writing within ten (10) business days. You should give us the following information:

- Your name and account number.
- The dollar amount and date of the suspected error.
- Describe the error and explain why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your loan automatically from your savings or checking account, you can cancel the payment on any amount you think is wrong. To cancel the payment, your letter must reach us 3 business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including FINANCE CHARGES, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of the statement that are not in question. If we find that we made a mistake on your statement, you will not have to pay any FINANCE CHARGES related to any questioned amount. If we didn't make a mistake, you may have to pay FINANCE CHARGES, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. When the matter is finally settled, we must tell anyone we reported you to that the matter has been settled between you and us. If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if your statement was correct.

CHECK RECONCILEMENT INSTRUCTIONS

- 1. Subtract** from your check register any charges listed on this statement that you have not previously deducted from your balance. Also, **add** any dividend not previously included.
- 2. Enter** your ending checking balance as shown on this statement. \$ _____
- 3. Enter** deposits made later than the ending date of this statement. \$ _____

- TOTAL OF 2 AND 3 \$ _____
- 4. Subtract** total checking outstanding. \$ _____
- 5. This amount** should equal your check register balance. \$ _____

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSACTIONS

Write us at the address shown on the front of this statement or telephone us as soon as you think your statement is wrong, or if you need more information about a transaction on the statement or receipt. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. In your letter, you should give us the following information:

- Your name and account number.
- The dollar amount and date of the suspected error.
- Describe the error or the transaction you are unsure about, and explain why you believe there is an error or why you need more information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error so that you have use of the money during the time it takes us to complete our investigation.

For other accounts, we investigate and if we find we have made an error, we will credit your account at the conclusion of our investigation.

VISA LINES OF CREDIT

If we receive payment for the total of the previous billing cycle's New Payoff balance shown on your statement by the date payment was due, we do not assess a periodic FINANCE CHARGE on your balance.

If such payment was not received, then we compute the periodic FINANCE CHARGE on your account by multiplying the daily periodic rate by the average daily balance and multiplying the result by the number of days in the statement period. To get the average daily balance, we take the ending balance of your account each day, after adding any new advances or purchases and subtracting the principal portion of any payments or credits.

MASTERCARD LINES OF CREDIT

If we receive payment for the total of the previous billing cycle's New Payoff balance by the date the payment was due, we do not assess any new periodic FINANCE CHARGE on your balance, excluding cash advances which are assessed FINANCE CHARGES from the day they are posted to your account until they are paid. If such payment was not received, then we compute the periodic FINANCE CHARGE as shown above for VISA lines of Credit.

PREMIER LINE / OVERDRAFT LINE OF CREDIT

We compute the periodic FINANCE CHARGE on your account by multiplying the daily periodic rate by the daily balance of your account. To get the daily balance, we take the ending balance of your account each day, after adding any new advances and subtracting the principal portion of any payments or credits.

List outstanding checks that do not appear on your statement.

CHECK	AMOUNT	CHECK	AMOUNT
_____	\$ _____	<u>SUBTOTAL</u>	\$ _____
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<u>SUBTOTAL</u>	\$ _____	<u>TOTAL</u> →	\$ _____