

**Receive \$25 when you refer a Friend!**  
**Visit your branch for details.**

**Visit the Community Marketplace!**

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

Save money on products you need.  
Check out [www.premier.org/home/online/coupons](http://www.premier.org/home/online/coupons)

**SUMMARY OF DEPOSIT ACCOUNTS**

DEPOSITS	
Regular	\$1,002.58
Primary Checking	\$35,459.48
<b>TOTAL DEPOSITS</b>	<b>\$36,462.06</b>

**SUMMARY OF LOAN ACCOUNTS**

LOANS	
<b>TOTAL LOANS</b>	<b>\$0.00</b>

**Regular \*\*\*\*96016**

**SUMMARY OF DEPOSITS:**

Deposits / Transfers	1	\$1,000.00
Other Credits	1	\$2.16

**SUMMARY OF WITHDRAWALS:**

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

**SUMMARY OF THIS SHARE ACCOUNT:**

PREVIOUS BALANCE	\$0.42
Total Deposits	\$1,002.16
Total Withdrawals	\$0.00
<b>NEW BALANCE</b>	<b>\$1,002.58</b>

You have received \$2.16 in DIVIDENDS in 2009

**Deposits**

DATE	DESCRIPTION	AMOUNT
06-Sep-09	TRANSFER FRM CK 76996081	\$1,000.00
30-Sep-09	Div on Avg Balance 833.75 Annual Percentage Yield Earned 3.20%	\$2.16

**Primary Checking \*\*\*\*96081**

**SUMMARY OF DEPOSITS:**

Deposits / Transfers	5	\$11,973.26
Other Credits	0	\$0.00

**SUMMARY OF WITHDRAWALS:**

Withdrawals / Transfers	45	\$14,653.01
Checks Paid	3	\$781.84
Other Debits	0	\$0.00

**SUMMARY OF THIS SHARE ACCOUNT:**

PREVIOUS BALANCE	\$38,921.07
Total Deposits	\$11,973.26
Total Withdrawals	\$15,434.85
<b>NEW BALANCE</b>	<b>\$35,459.48</b>

**Deposits**

DATE	DESCRIPTION	AMOUNT
02-Sep-09	ATM Deposit CT VCOM 2335 S. WINCHESTER US CAMPBELL CA US Seq#086107 Date 9/02/09 Time 19:05	\$3,915.90
08-Sep-09	ATM Deposit CT VCOM 2335 S. WINCHESTER US CAMPBELL CA US Seq#086814 Date 9/08/09 Time 18:57	\$412.25
15-Sep-09	ATM Deposit CT VCOM 2335 S. WINCHESTER US CAMPBELL CA US Seq#087590 Date 9/15/09 Time 11:33	\$3,915.91
22-Sep-09	DBT Return ORCHARD SUPPLY #690 MOUNTAIN VIE CA Seq#926200621245 Date 9/19/09 Time 17:25	\$5.45
24-Sep-09	LSI LOGIC REG.SALARY	\$3,723.75

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

**Checks Paid**

DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT
03-Sep-09	5760	\$360.00	09-Sep-09	5762*	\$250.09	22-Sep-09	5763	\$171.75

\* Out of sequence

**ATM / Electronic Withdrawals**

DATE	DESCRIPTION	AMOUNT
02-Sep-09	DBT Purchase JH MOTORSPORTS 209-4822778 CA Seq#924400464031 Date 9/01/09 Time 18:46	\$391.49-
04-Sep-09	ATT Payment	\$18.87-
04-Sep-09	DBT Purchase MOTORSPORTREGCOM 415-4625603 CA Seq#924500663050 Date 9/02/09 Time 17:18	\$250.00-
04-Sep-09	DBT Purchase THE TIRE RACK 800-428-8355 IN Seq#924600663367 Date 9/03/09 Time 17:18	\$127.98-
06-Sep-09	DBT Purchase BEVERAGES & MORE #06 SAN JOSE CA Seq#924700430745 Date 9/04/09 Time 18:32	\$55.56-
08-Sep-09	DBT Purchase CALIFORNIA BMW TRIUM MOUNTAIN VIE CA Seq#924700513755 Date 9/04/09 Time 17:26	\$49.00-
08-Sep-09	DBT Purchase CHEVRON 0204210 SAN JOSE CA Seq#924802292659 Date 9/05/09 Time 17:26	\$46.13-
08-Sep-09	DBT Purchase THE FISH MARKET SJ SAN CA Seq#924702292153 Date 9/04/09 Time 17:26	\$134.31-
08-Sep-09	DBT Purchase CHEVRON 0204210 SAN JOSE CA Seq#924802292660 Date 9/05/09 Time 17:26	\$3.54-
08-Sep-09	DBT Purchase G P SPORTS SAN JOSE CA Seq#924702294164 Date 9/04/09 Time 17:26	\$21.63-
08-Sep-09	DBT Purchase G P SPORTS SAN JOSE CA Seq#924802294165 Date 9/05/09 Time 17:26	\$76.31-
08-Sep-09	WASHINGTON MUTUA ILPAYMENTS	\$320.22-
09-Sep-09	WASH MUTUAL LOAN PYMT	\$2,570.24-
10-Sep-09	DBT Purchase SONOMA CHICKEN COOP CAMPBELL CA Seq#925200423382 Date 9/09/09 Time 17:18	\$10.93-
13-Sep-09	DBT Purchase STRATOSPHERE INC VICTOR NY Seq#925300694145 Date 9/10/09 Time 17:40	\$332.39-
13-Sep-09	DBT Purchase TIMBUK2 04152524300 CA Seq#925400633868 Date 9/11/09 Time 17:40	\$47.84-
14-Sep-09	DBT Purchase ZANO'S FAMILY ITALIA TRUCKEE CA Seq#925500672517 Date 9/12/09 Time 17:41	\$18.18-
14-Sep-09	DBT Purchase IKEDAS AUBURN AUBURN CA Seq#925402298103 Date 9/11/09 Time 17:41	\$40.42-
15-Sep-09	ATM Withdrawal CT VCOM 2335 S. WINCHESTER US CAMPBELL CA US Seq#087592 Date 9/15/09 Time 11:34	\$100.00-
16-Sep-09	DBT Purchase THE TIRE RACK 800-428-8355 IN Seq#925800686069 Date 9/15/09 Time 17:21	\$93.43-
16-Sep-09	DBT Purchase THE TIRE RACK 800-428-8355 IN Seq#925800686070 Date 9/15/09 Time 17:21	\$1,562.57-
17-Sep-09	DBT Purchase KRAGEN #207 000020 MOUNTAIN VIE CA Seq#925800683671 Date 9/15/09 Time 17:17	\$40.39-
18-Sep-09	PAYPAL INST XFER	\$264.06-
18-Sep-09	DBT Purchase TARGET 000032 MOUNTAIN VIE CA Seq#926000634070 Date 9/17/09 Time 17:12	\$20.00-
18-Sep-09	DBT Purchase MCGRAW-800-303-5000 MENLO PARK CA Seq#925900665773 Date 9/16/09 Time 17:12	\$214.00-
19-Sep-09	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000001353874 Date 9/19/09 Time 13:49	\$220.00-
20-Sep-09	DBT Purchase ORCHARD SUPPLY #690 MOUNTAIN VIE CA Seq#926000604443 Date 9/17/09 Time 17:41	\$75.40-
21-Sep-09	DBT Purchase STARBUCKS USA 00079Q MOUNTAIN VIE CA Seq#926202225640 Date 9/19/09 Time 17:53	\$6.70-
21-Sep-09	DBT Purchase WALGREENS #2659 Q MOUNTAIN VIE CA Seq#926102226736 Date 9/18/09 Time 17:53	\$18.55-
21-Sep-09	DBT Purchase CHARLESTON CLEANERS PALO ALTO CA Seq#926202230114 Date 9/19/09 Time 17:53	\$33.25-
21-Sep-09	DBT Purchase PERFORM BIKE CATALOG 800-727-2453 NC Seq#926202228283 Date 9/19/09 Time 17:53	\$25.00-
22-Sep-09	AMERICAN EXPRESS ELEC REMIT	\$1,800.00-
22-Sep-09	DBT Purchase JH MOTORSPORTS 209-4822778 CA Seq#926400651398 Date 9/21/09 Time 17:25	\$225.75-
22-Sep-09	DBT Purchase EWIZ.COM 04087199801 CA Seq#926400652323 Date 9/21/09 Time 17:25	\$36.33-
23-Sep-09	DBT Purchase ECS TUNING INC 03308256601 OH Seq#926500643751 Date 9/22/09 Time 17:18	\$1,895.99-
26-Sep-09	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000001422035 Date 9/26/09 Time 17:15	\$300.00-
28-Sep-09	Pacific Gas & El PAYMENT	\$54.08-
28-Sep-09	DBT Purchase ARTISAN WINE DEPOT 650-9693511 CA Seq#926902310078 Date 9/26/09 Time 17:26	\$32.85-
28-Sep-09	DBT Purchase 7-ELEVEN 33011 Q DEL REY OAKS CA Seq#927000533486 Date 9/27/09 Time 17:26	\$24.86-
28-Sep-09	DBT Purchase FAMILY AUTO CARE MOUNTAIN VIE CA Seq#926902313718 Date 9/26/09 Time 17:26	\$700.00-
29-Sep-09	MERCURY CASUALTY PAYMENT	\$792.70-
29-Sep-09	DELL FINANCIAL ONLINE PMT	\$401.28-
29-Sep-09	ATT Payment	\$166.25-
29-Sep-09	DBT Purchase 7-ELEVEN 33011 Q DEL REY OAKS CA Seq#927000585521 Date 9/27/09 Time 18:18	\$34.53-

**Withdrawals / Debits**

DATE	DESCRIPTION	AMOUNT
06-Sep-09	TRANSFER TO SV 76996016	\$1,000.00-

## 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
_____	\$_____	<b><u>SUBTOTAL</u></b>	\$_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
<b><u>SUBTOTAL</u></b>	\$_____	<b><u>TOTAL</u></b> →	\$_____