

Got Life? Life Changes, So Does Life Insurance

Do you own older policies? Call to make a free analysis appointment.

ANDREW B SHARP 212 THOMPSON SQ MOUNTAIN VIEW CA 94043-4219 Balance Great Rates and Liquidity with a Money Market! It's an excellent choice for your emergency fund or short term savings.

SUMMARY OF DEPOSIT ACCOUNTS				SUMMARY OF LOAN ACCOUNTS	
DEPOSITS Regular Primary Chec	king		\$1,154.73 \$3,453.30	LOANS	
TOTAL DEPOSITS		\$4,608.03	TOTAL LOANS	\$0.00	
Regular ****	96016				
	F DEPOSITS:			SUMMARY OF THIS SHARE ACCOUNT:	
Deposits / Transfers Other Credits		1 1	-	PREVIOUS BALANCE Total Deposits	\$1,024.28 \$802.16
SUMMARY OF WITHDRAWALS: Withdrawals / Transfers Other Debits		2 0	\$671.71 \$0.00	Total Withdrawals NEW BALANCE	\$671.71 \$1,154.73
				You have received \$17.25 in DIVIDENDS in 20	
Deposits DATE 17-Aug-10 31-Aug-10	DESCRIPTION TRNSFER FRM CK Div on Avg Balance	76996081 913.43 Annual F	Percentage Yield E	arned 2.82%	AMOUNT \$800.00 \$2.16
Withdrawals DATE 09-Aug-10 10-Aug-10	DESCRIPTION Transfer to CK# Transfer to CK#	XXXXXXX6081 XXXXXXX6081			AMOUNT \$658.65- \$13.06-
Primary Che	cking *****96081				
	F DEPOSITS:			SUMMARY OF THIS SHARE ACCOUNT:	
Deposits / Tra Other Credits		4 0	\$8,545.14 \$0.00	PREVIOUS BALANCE Total Deposits	\$4,717.36 \$8,545.14
SUMMARY O	F WITHDRAWALS:			Total Withdrawals	\$9,809.20
Withdrawals / Checks Paid Other Debits	Transfers	41 3 0	\$8,930.10 \$879.10 \$0.00	NEW BALANCE	\$3,453.30
Deposits DATE 09-Aug-10 10-Aug-10 12-Aug-10 26-Aug-10		XXXXXXXX6016 XXXXXXX6016 G.SALARY G.SALARY			AMOUNT \$658.65 \$13.06 \$3,737.57 \$4,135.86

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Page 2

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

	0									
Checks Paid										
	CHECK		DATE	CHECK			CHECK			
26-Aug-10 * Out of seque	5794	\$683.33	03-Aug-10	5796*	\$100.00	03-Aug-10	5798*	\$95.77		
ATM / Electronic Withdrawals										
DATE	DESCRIPTION							AMOUNT		
02-Aug-10	DBT Purchase	VALERO #7542	Q17 MOU	NTAIN VIE CA Se	#02110048367	3 Date 7/30/10	Time 18:46	\$34.23-		
03-Aug-10	PAYPAL	INST XFER						\$159.99-		
03-Aug-10	PAYPAL	INST XFER						\$247.99-		
04-Aug-10		ayment						\$19.85-		
06-Aug-10		IN ICPAYMENT						\$109.48- \$200.00-		
06-Aug-10 06-Aug-10	JPMorgan Chase							\$1,200,00-		
09-Aug-10			Antonio Road	Mountain View C	A US Sea#0000	04340845 Date	8/09/10	\$200.00-		
ee Aug re	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000004340845 Date 8/09/10 Time 09:55									
09-Aug-10		ASE LOAN PYMT	-					\$3,005.70-		
12-Aug-10	PAYPAL	INST XFER						\$249.99-		
12-Aug-10	DBT Purchase	ARMADILLO WILL	YS , BBQ SA	N JOSE CA Se	#02220070245	9 Date 8/10/10	Time 17:40	\$13.06-		
16-Aug-10	PAYPAL	INST XFER						\$250.00-		
16-Aug-10	DBT Purchase	AUTO BRASS SA						\$21.60-		
16-Aug-10	DBT Purchase	SAFEWAY STOR	E 00026QPS	CARMEL CA	Seq#022601812	278 Date 8/14/	10 Time	\$57.48-		
17 Aug 10	18:30							¢250,00		
17-Aug-10 17-Aug-10	CHASE DBT Purchase	EPAY AUTOMOBILIA CO			¥022700656456	Data 8/15/10	Time 17:32	\$250.00- \$141.32-		
17-Aug-10	DBT Purchase			FIC GROV CA Seq				\$60.00-		
17-Aug-10	DBT Purchase			DN VIEJ CA Seq#0				\$120.00-		
19-Aug-10	ATM Withdrawal	Meriwest 298 San						\$200.00-		
Ũ	Time 13:39									
19-Aug-10	DBT Purchase			613278 CA Seq#				\$20.00-		
19-Aug-10	DBT Purchase	L2G*CCSF MTA C	TATIONS 87	7-513-5465 CA S	eq#0231004632	265 Date 8/19/1	0 Time	\$107.50-		
	17:41									
20-Aug-10	DBT Purchase	LSI LOGIC CORP			#02310073332			\$4.24-		
20-Aug-10 23-Aug-10	DBT Purchase CHASE	SPRINT *WIRELE	55 800-639-1	STIT VA Seq#023	200489763 Date	e 8/20/10 1ime	17.31	\$154.76- \$250.00-		
23-Aug-10 23-Aug-10	DBT Purchase		INTAINOPS N	IOUNTAIN VIE CA	Sed#02320251	3885 Date 8/20	1/10 Time	\$20.00-		
20-Aug-10	17:57		Juliandion		000002020201			φ20.00-		
24-Aug-10	Amazon Credit	AMZC EPAY						\$250.00-		
24-Aug-10	DBT Purchase	AMAZON MKTPLA	ACE PMTS AN	IZN.COM/BIL WA	Seq#023600720	163 Date 8/24/	10 Time	\$46.63-		
	18:06									
25-Aug-10	DBT Purchase			NTAIN VIE CA Se				\$10.46-		
26-Aug-10	DBT Purchase	STARBUCKS USA	00079QPS I	MOUNTAIN VIE CA	\ Seq#02360066	6810 Date 8/2	4/10 Time	\$5.30-		
07 44 - 40	18:15 DDT Durch and				*****	Data 0/07/40	Time 47.00	¢00.00		
27-Aug-10 29-Aug-10	DBT Purchase DBT Purchase	SAFEWAY STOR		OMCAST CA Seq	Seq#023800495262			\$99.90- \$24.94-		
29-Aug-10	17:59	SAFEWAT STOP	200012073	CAMPBELL CA	3eq#02300003		n o nne	φ 24.94 -		
29-Aug-10	DBT Purchase	CHINA WOK RES	TAURANT MO	DUNTAIN VIE CA S	Seg#0239004963	311 Date 8/27/	10 Time	\$18.58-		
	17:59							• • • • • • •		
30-Aug-10	ATT P	ayment						\$178.30-		
30-Aug-10	PAYPAL	INST XFER						\$282.50-		
30-Aug-10	DBT Purchase			JNTAIN VIE CA Se				\$17.46-		
30-Aug-10	DBT Purchase	HOBEES # 1 MO	JNTAINQPS N	IOUNTAIN VIE CA	Seq#02390251	9673 Date 8/27	7/10 Time	\$20.00-		
31-Aug-10	19:02 PAYPAL	INST XFER						\$9.00-		
31-Aug-10	Pacific Gas & El							\$57.59-		
31-Aug-10	DBT Purchase	STARBUCKS USA	00079QPS	MOUNTAIN VIE CA	A Seg#02410059	5275 Date 8/2	9/10 Time	\$9.25-		
	17:34							÷		
Withdrawals / Debits										
DATE	DESCRIPTION									
09-Aug-10 17-Aug-10	Overdraft Fee TRANSFER TO	SV 76996016						-00_\$3 -00_\$800		
17-Aug-10	INANGFER IU	Sv /0990010						\$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, 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 statement. And, we must tell anyone we report you to that you to. When the matter is finally settled, we must tell anyone we report 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 we scorrect.

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.

CHECK RECONCILEMENT INSTRUCTIONS

 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.

List outstanding checks that do not appear on your statement.

	statement that you have not previously deducted from your balance. Also, add any dividend not previously included.		CHECK	AMOUNT	CHECK	AMOUNT
2.	Enter your ending checking balance as shown on this statement.	¢		\$	<u>SUBTOTAL</u>	\$
	as shown on this statement.	Ψ				
3.	Enter deposits made later than the ending date of this statement.	\$				
		<u> </u>	·			
	TOTAL OF 2 AND 3	\$			<u> </u>	
4.	Subtract total checking outstanding.	\$				
5.	This amount should equal your check					
	register balance.	\$	SUBTOTAL	\$	TOTAL \rightarrow	\$