

**Refinance your auto loan  
with Premier America and save.**

**Refer a Friend or Business Today!**

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

You each receive \$50 when your referral  
opens a new checking account.

**SUMMARY OF DEPOSIT ACCOUNTS**

|                       |                   |
|-----------------------|-------------------|
| DEPOSITS              |                   |
| Regular               | \$1,011.42        |
| Primary Checking      | \$8,113.13        |
| <b>TOTAL DEPOSITS</b> | <b>\$9,124.55</b> |

**SUMMARY OF LOAN ACCOUNTS**

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

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

SUMMARY OF DEPOSITS:

|                      |   |        |
|----------------------|---|--------|
| Deposits / Transfers | 0 | \$0.00 |
| Other Credits        | 1 | \$2.23 |

SUMMARY OF WITHDRAWALS:

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

SUMMARY OF THIS SHARE ACCOUNT:

|                    |                   |
|--------------------|-------------------|
| PREVIOUS BALANCE   | \$1,009.19        |
| Total Deposits     | \$2.23            |
| Total Withdrawals  | \$0.00            |
| <b>NEW BALANCE</b> | <b>\$1,011.42</b> |

You have received \$2.23 in DIVIDENDS in 2010

**Deposits**

| DATE      | DESCRIPTION   | AMOUNT |
|-----------|---|--------|
| 31-Jan-10 | Div on Avg Balance 1009.19 Annual Percentage Yield Earned 2.63% | \$2.23 |

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

SUMMARY OF DEPOSITS:

|                      |   |            |
|----------------------|---|------------|
| Deposits / Transfers | 3 | \$8,306.85 |
| Other Credits        | 0 | \$0.00     |

SUMMARY OF WITHDRAWALS:

|                         |    |             |
|-------------------------|----|-------------|
| Withdrawals / Transfers | 30 | \$13,851.24 |
| Checks Paid             | 1  | \$165.00    |
| Other Debits            | 0  | \$0.00      |

SUMMARY OF THIS SHARE ACCOUNT:

|                    |                   |
|--------------------|-------------------|
| PREVIOUS BALANCE   | \$13,822.52       |
| Total Deposits     | \$8,306.85        |
| Total Withdrawals  | \$14,016.24       |
| <b>NEW BALANCE</b> | <b>\$8,113.13</b> |

**Deposits**

| DATE      | DESCRIPTION   | AMOUNT     |
|-----------|---|------------|
| 05-Jan-10 | ATM Deposit Meriwest 298 San Antonio Road Mountain View CA US Seq#000002372096 Date 1/05/10<br>Time 10:37 | \$1,050.00 |
| 14-Jan-10 | LSI LOGIC REG.SALARY  | \$3,628.42 |
| 28-Jan-10 | LSI LOGIC REG.SALARY  | \$3,628.43 |

**Checks Paid**

| DATE      | CHECK | AMOUNT   | DATE | CHECK | AMOUNT |
|-----------|-------|----------|------|-------|--------|
| 14-Jan-10 | 5784  | \$165.00 |      |       |        |



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

**ATM / Electronic Withdrawals**

| DATE      | DESCRIPTION   | AMOUNT      |
|-----------|---|-------------|
| 04-Jan-10 | DBT Purchase COMCAST CALIFORNIA 800-COMCAST CA Seq#000202044303 Date 1/02/10 Time 17:17                   | \$99.90-    |
| 04-Jan-10 | DBT Purchase BEVERAGES & MORE #09 MOUNTAIN VIE CA Seq#000202046703 Date 1/02/10 Time 17:17                | \$18.67-    |
| 04-Jan-10 | DBT Purchase SAFEWAY STORE00007815 MOUNTAIN VIE CA Seq#000202042224 Date 1/02/10 Time 17:17               | \$33.06-    |
| 05-Jan-10 | ATT Payment   | \$20.89-    |
| 06-Jan-10 | CHASE ICPAYMENT   | \$200.00-   |
| 06-Jan-10 | CHASE ICPAYMENT   | \$116.32-   |
| 08-Jan-10 | JPMORGAN CHASE LOAN PYMT  | \$2,870.24- |
| 09-Jan-10 | ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000002413191 Date 1/09/10 Time 17:42 | \$260.00-   |
| 11-Jan-10 | DBT Purchase SAFEWAY STORE00007815 MOUNTAIN VIE CA Seq#000802208436 Date 1/08/10 Time 17:17               | \$43.81-    |
| 11-Jan-10 | DBT Purchase UNION 76 10079929 SAN JOSE CA Seq#001000651675 Date 1/10/10 Time 17:17                       | \$4.71-     |
| 11-Jan-10 | DBT Purchase ARTISAN WINE DEPOT 650-9693511 CA Seq#000900651934 Date 1/09/10 Time 17:17                   | \$17.67-    |
| 12-Jan-10 | SCOTTRADE MONEYDIRCT  | \$610.00-   |
| 12-Jan-10 | DBT Purchase CHEVRON 0206364 COALINGA CA Seq#001000569237 Date 1/10/10 Time 17:14                         | \$13.29-    |
| 12-Jan-10 | DBT Purchase CHEVRON 0094263 HOLLISTER CA Seq#001000569175 Date 1/10/10 Time 17:14                        | \$9.80-     |
| 19-Jan-10 | DBT Purchase WINE PRESS LIQUORS MOUNTAIN VIE CA Seq#001702336269 Date 1/17/10 Time 17:24                  | \$28.92-    |
| 19-Jan-10 | SCOTTRADE MONEYDIRCT  | \$7,000.00- |
| 19-Jan-10 | PAYPAL INST XFER  | \$85.00-    |
| 19-Jan-10 | DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#001900405472 Date 1/19/10 Time 17:23                | \$33.28-    |
| 20-Jan-10 | DBT Purchase ST OF CALIF DMV-INTERN 916-6578943 CA Seq#001900662117 Date 1/19/10 Time 17:19               | \$284.00-   |
| 20-Jan-10 | DBT Purchase AMAZON.COM AMZN.COM/BIL WA Seq#002000662277 Date 1/20/10 Time 17:19                          | \$141.69-   |
| 20-Jan-10 | DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#001900662283 Date 1/19/10 Time 17:19                | \$69.98-    |
| 20-Jan-10 | DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#001900662288 Date 1/19/10 Time 17:19                | \$3.46-     |
| 21-Jan-10 | AMERICAN EXPRESS ELEC REMIT   | \$1,000.00- |
| 24-Jan-10 | DBT Purchase AMPCO-SAN JOSE INT'QPS SAN JOSE CA Seq#002100242398 Date 1/21/10 Time 17:31                  | \$30.00-    |
| 25-Jan-10 | DBT Purchase AMERICAN 0010047538009 ONBOARD SALE TX Seq#002202249504 Date 1/22/10 Time 17:22              | \$6.00-     |
| 26-Jan-10 | ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000002551499 Date 1/26/10 Time 10:41 | \$260.00-   |
| 27-Jan-10 | Pacific Gas & El PAYMENT  | \$125.79-   |
| 27-Jan-10 | ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000002564905 Date 1/27/10 Time 19:48 | \$200.00-   |
| 29-Jan-10 | ATT Payment   | \$167.33-   |
| 29-Jan-10 | City of Mountain UTIL BILL  | \$97.43-    |

**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  | \$ _____ |
| <b>4. Subtract</b> total checking outstanding.                  | \$ _____ |
| <b>5. This amount should equal</b> 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> | \$ _____ | <b>TOTAL →</b>  | \$ _____ |