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Shopping for a low rate on a home loan?

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

We have a \$500 Service Guarantee. We'll close in 30 days.

SUMMARY OF DEPOSIT ACCOU	NTS		SUMMARY OF LOAN ACCOUNTS	
DEPOSITS Regular Primary Checking		\$1,024.28 \$4,717.36	LOANS	
TOTAL DEPOSITS		\$5,741.64	TOTAL LOANS	\$0.00
Regular ****96016				
SUMMARY OF DEPOSITS:			SUMMARY OF THIS SHARE ACCOUNT:	
Deposits / Transfers Other Credits	1 1	\$400.00 \$2.15	PREVIOUS BALANCE Total Deposits	\$1,022.13 \$402.15
SUMMARY OF WITHDRAWALS: Withdrawals / Transfers	1	\$400.00	Total Withdrawals NEW BALANCE	\$400.00 \$1,024.28
Other Debits	Ö		You have received \$15.09 in DIVIDENDS in 2010	••••-
Deposits DATE DESCRIPTION 22-Jul-10 TRNSFER FRM Ck 31-Jul-10 Div on Avg Balance		al Percentage Yield E	arned 3.05%	AMOUNT \$400.00 \$2.15
Withdrawals DATE DESCRIPTION 08-Jul-10 TRANSFER TO CK	76996081			AMOUNT \$400.00
Primary Checking *****96081				
SUMMARY OF DEPOSITS: Deposits / Transfers	6	\$12.532.45	SUMMARY OF THIS SHARE ACCOUNT:	
Other Credits	0	\$12,332.43	PREVIOUS BALANCE Total Deposits	\$1,715.51 \$12,532.45
SUMMARY OF WITHDRAWALS: Withdrawals / Transfers Checks Paid Other Debits	43 4 0	\$7,725.28 \$1,805.32 \$0.00	Total Withdrawals NEW BALANCE	\$9,530.60 \$4,717.36
08-Jul-10 TRNSFER FRM SV	EG.SALARY 7 76996016 riwest 298 San Anto	onio Road Mountair	n View CA US Seq#000004061527 Date 7/09/10	AMOUNT \$3,705.16 \$400.00 \$1,000.00

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Primary Checking *****96081 (Continued from previous page)	
Deposits DATE DESCRIPTION 20-Jul-10 DBT Return AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seg#020000716770 Date 7/19/10 Time	AMOUNT \$16.93
17:37 29-Jul-10 LSI LOGIC REG SALARY	\$3,705.18
Checks Paid DATE CHECK AMOUNT DATE CHECK AMOUNT DATE CHECK CHECK CHECK CHECK OUNT DATE CHECK	AMOUNT \$241.99
ATM / Electronic WithdrawalsDATEDESCRIPTION01-Jul-10DBT PurchaseMOTORSPORTREGCOM 415-4625603CA Seq#018000703342Date 6/29/10Time 18:1701-Jul-10DBT PurchaseARMADILLO WILLYS , BBQ SAN JOSECA Seq#018000759064Date 6/29/10Time 18:1702-Jul-10AMERICAN EXPRESS ELEC REMIT02-Jul-10DBT PurchaseLIQUIDPLANNER, INC BELLEVUEWA Seq#018200669539Date 7/01/10Time 17:5802-Jul-10DBT PurchaseRALEY'S #229AUBURNCA Seq#018200636839Date 7/01/10Time 17:5806-Jul-10DBT PurchaseSAFEWAY STORE00012QPS TRUCKEECA Seq#018302507950Date 7/02/10Time 17:32	AMOUNT \$225.00- \$13.06- \$600.00- \$35.00- \$29.40- \$76.19-
06-Jul-10ATTPayment07-Jul-10CHASEICPAYMENT07-Jul-10CHASEICPAYMENT07-Jul-10PAYPALINST XFER08-Jul-10JPMORGAN CHASELOAN PYMT12-Jul-10DBT PurchaseHOBEES # 1 MOUNTAINQPS MOUNTAIN VIE CA Seq#019002538825 Date 7/09/10 Time17:47	\$19.86- \$106.92- \$200.00- \$212.00- \$3,005.70- \$22.75-
13-Jul-10 ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000004097416 Date 7/13/10 Time 16:22	\$200.00-
14-Jul-10 DBT Purchase LSI LOGIC CORP30072565 MILPITAS CA Seq#019400681560 Date 7/13/10 Time 17:30 16-Jul-10 PAYPAL INST XFER 16-Jul-10 DBT Purchase STARBUCKS USA 00079QPS MOUNTAIN VIE CA Seq#019500734450 Date 7/14/10 Time 18:12	\$3 16- \$17 97- \$11 05-
16-Jul-10 DBT Purchase FRANKIE JOHNNIE & LQPS MOUNTAIN VIE CA Seq#019500736509 Date 7/14/10 Time 18:12	\$21.74-
19-Jul-10 PAYPAL INST XFER 19-Jul-10 DBT Purchase THE CREPE HOUSE #2 SAN FRANCISC CA Seq#019700687944 Date 7/16/10 Time 18:04 19-Jul-10 DBT Purchase FRJTZ HAYES SAN FRANCISC CA Seq#019800430250 Date 7/17/10 Time 18:04 20-Jul-10 DBT Purchase VALERO #7542 Q17 MOUNTAIN VIE CA Seq#019900265454 Date 7/18/10 Time 17:37 21-Jul-10 Amazon Credit AMZC EPAY STARBUCKS USA 00079QPS MOUNTAIN VIE CA Seq#020000668604 Date 7/19/10 Time	\$9.33- \$25.46- \$21.48- \$14.69- \$250.00- \$8.75-
17:54 21-Jul-10 DBT Purchase AUTOWEEK SUBSCRIPTIONS DETROIT MI Seq#020000669923 Date 7/19/10 Time	\$14.00-
17:54 21-Jul-10 ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000004171496 Date 7/21/10 Time 19:08	\$240.00-
22-Jul-10 DBT Purchase ARMADILLO WILLYS BBQ SAN JOSE CA Seq#020100768243 Date 7/20/10 Time 17:26 22-Jul-10 DBT Purchase WWW.NEWEGG.COM 800-390-1119 CA Seq#020200768590 Date 7/21/10 Time 17:26 23-Jul-10 DBT Purchase MERCURY*INSURANCE 888-637-2176 CA Seq#020300703068 Date 7/22/10 Time 18:06 26-Jul-10 PAYPAL INST XFER 26-Jul-10 DBT Purchase INST XFER 26-Jul-10 PAYPAL INST XFER 26-Jul-10 DBT Purchase PET FOOD DEPOT PALO ALTO CA Seq#020600378243 Date 7/25/10 Time 17:55	\$13.06- \$270.99- \$373.70- \$7.99- \$10.25- \$85.15-
26-Jul-10DBT PurchasePET FOOD DEPOT PALO ALTOCA Seq#020600378244Date7/25/10Time 17:5527-Jul-10DBT PurchaseCOMCAST CALIFORNIA 800-COMCASTCA Seq#020800488501Date7/27/10Time 18:1328-Jul-10DBT PurchaseMICHI SUSHI CAMPBELLCA Seq#020700274715Date7/26/10Time 17:4228-Jul-10DBT PurchaseTARGET0003228MOUNTAINVIECA Seq#020800643060Date7/27/10Time 17:4228-Jul-10DBT PurchaseGOOGLE *SERVERSUPPLYGOOGLE.COM/CCA Seq#020800668213Date7/27/10Time17:42	\$147.48- \$99.90- \$60.29- \$18.08- \$33.00-
29-Jul-10 Partic Gas & El PAYMENT 29-Jul-10 City of Mountain UTIL BILL 29-Jul-10 ATT Payment 29-Jul-10 ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seg#000004244696 Date 7/29/10	\$55.19- \$99.25- \$176.99- \$180.00-
Time 20:29 30-Jul-10 AMERICAN EXPRESS ELEC REMIT	\$300.00-





DOWNLOAD YOUR ACCOUNT INFORMATION VIA HOME BANKING AT WWW.PREMIER.ORG. ACCOUNT ***96 Statement as of July 31, 2010 Page 3

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

ATM / Electronic Withdrawals

A I WI / Electi	onic withdrawais		
DATE	DESCRIPTION		AMOUNT
31-Jul-10	DBT Purchase 17:27	STARBUCKS USA 00079QPS MOUNTAIN VIE CA Seq#021000730730 Date 7/29/10 Time	\$10.45-

Withdrawals / Debits

DATE	DESCRIPTION	
22-Jul-10	TRANSFER TO SV	76996016

AMOUNT \$400.00-

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>	<u> </u>	
4.	Subtract total checking outstanding.	\$				
5.	This amount should equal your check					
2.	register balance.	\$	SUBTOTAL	\$	TOTAL \rightarrow	\$