

Direct Deposit. Easy to set up, reduces ID theft risk, and saves time. That's smart.

# Shopping for a home?

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

We have a \$500 Service Guarantee. We'll close your jumbo or conforming mortgage in 30 days.

SUMMARY OF DEPOSIT ACCOL	INTS		SUMMARY OF LOAN ACCOUNTS			
DEPOSITS Regular Primary Checking		\$1,022.13 \$1,715.51	LOANS			
TOTAL DEPOSITS		\$2,737.64	TOTAL LOANS	\$0.00		
Regular *****96016			<del></del>			
SUMMARY OF DEPOSITS:			SUMMARY OF THIS SHARE ACCOUNT:			
Deposits / Transfers Other Credits	0 1	\$0.00 \$2.12	PREVIOUS BALANCE Total Deposits	\$1,020.01 \$2.12		
SUMMARY OF WITHDRAWALS:			Total Withdrawals	\$0.00		
Withdrawals / Transfers Other Debits	0	\$0.00	NEW BALANCE	\$1,022.13		
Other Debits	U	\$0.00	You have received \$12.94 in DIVIDENDS in 2010			
30-Jun-10 Div on Avg Balance Primary Checking *****96081	9 1020.01 An	nual Percentage Yield E		\$2.12		
SUMMARY OF DEPOSITS: Deposits / Transfers	2	\$7,410.36	SUMMARY OF THIS SHARE ACCOUNT:			
Other Credits	ō	\$0.00	PREVIOUS BALANCE Total Deposits	\$6,626.45 \$7,410.36		
SUMMARY OF WITHDRAWALS:			Total Withdrawals	\$12,321.30		
Withdrawals / Transfers Checks Paid Other Debits	66 5 0	\$9,754.62 \$2,566.68 \$0.00	NEW BALANCE	\$1,715.51		
	EG.SALARY EG.SALARY			AMOUNT \$3,705.18 \$3,705.18		
Checks Paid         DATE       CHECK         10-Jun-10       5787         16-Jun-10       5788         * Out of sequence			CK AMOUNT DATE CHECK 790* \$205.00 29-Jun-10 5792 791 \$750.00	AMOUNT \$478.34		

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

ATM / Electr	onic Withdrawals		
DATE	DESCRIPTION		AMOUNT
01-Jun-10	Pacific Gas & El	PAYMENT	\$67.38-
01-Jun-10	ATT F	Payment	\$175.15-
01-Jun-10	DBT Purchase	ŚPIRITUS FERMENTI PROVIDENCE RI Seq#015000623284 Date 5/30/10 Time 17:42	\$51.37-
01-Jun-10	DBT Purchase	GULF OIL 92006625 JOHNSTON RI Seq#015000583247 Date 5/30/10 Time 17:42	\$35.35-
01-Jun-10	DBT Purchase	7-ELEVEN 32524 Q05 NORWICH CT Seq#015100623567 Date 5/31/10 Time 17:42	\$14.09-
02-Jun-10	DBT Purchase	LIQUIDPLANNER, INC BELLEVUE WA Seq#015200499841 Date 6/01/10 Time 17:55	\$35.00-
03-Jun-10	DBT Purchase	SFO PARKING CENTRALQ96 SAN FRANCISC CA Seq#015300707549 Date 6/02/10 Time	\$70.00-
	17:47		
04-Jun-10	ATT F	Payment	\$19.86-
04-Jun-10	CHASE	EPAY	\$498.83-
04-Jun-10	AMERICAN EXF	PRESS ELEC REMIT	\$600.00-
04-Jun-10	DBT Purchase	STARBUCKS USA 00079QPS MOUNTAIN VIE CA Seq#015300724253 Date 6/02/10 Time	\$8.65-
	17:28		
04-Jun-10	DBT Purchase		\$296.50-
04-Jun-10	DBT Purchase	UNITED AIR *INFLT. ELK GROVE TO IL Seq#015300690485 Date 6/02/10 Time 17:28	\$15.00-
04-Jun-10	DBT Purchase	UNITED 0164068602211 CHICAGO IL Seq#015200690463 Date 6/01/10 Time 17:28	\$78.00-
06-Jun-10		Meriwest 298 San Antonio Road Mountain View CA US Seq#000003754092 Date 6/06/10	\$260.00-
	Time 11:27		
07-Jun-10	DBT Purchase	STARBUCKS USA 00079QPS MOUNTAIN VIE CA Seq#015602566251 Date 6/05/10 Time	\$10.70-
	17:35		
07-Jun-10	DBT Purchase	VALERO #7542 Q17 MOUNTAIN VIE CA Seq#015502570353 Date 6/04/10 Time 17:35	\$16.60-
08-Jun-10		FIN ICPAYMENT	\$1.11.43-
08-Jun-10		FIN ICPAYMENT	\$200.00-
08-Jun-10		HASE LOAN PYMT	\$3,005.70-
08-Jun-10	DBT Purchase	SPRINT *WIRELESS 800-639-6111 VA Seq#015900470563 Date 6/08/10 Time 17:51	\$153.11-
10-Jun-10	DBT Purchase	METRO CARS TAYLOR MI Seq#016000485624 Date 6/09/10 Time 17:30	\$48.96-
10-Jun-10	DBT Purchase	STARBUCKS USA 00079QPS MOUNTAIN VIE CA Seq#015900730368 Date 6/08/10 Time	\$10.70-
	17:30		
10-Jun-10	DBT Purchase	ERNIE S LIQUORS QQQ MOUNTAIN VIE CA Seq#015900702627 Date 6/08/10 Time	\$8.99-
44 1 40	17:30	ANDIANO DIVERGEDANT RETROIT. MI CONTRACTOR DOLL CAROLAS TWO ATTERNATION	040.00
11-Jun-10	DBT Purchase	ANDIAMO RIVERFRONT DETROIT MI Seq#016100495109 Date 6/10/10 Time 17:26	\$12.00-
11-Jun-10	DBT Purchase	VALERO #7542 Q17 MOUNTAIN VIE CA Seq#015900211013 Date 6/08/10 Time 17:26	\$39.88-
11-Jun-10	DBT Purchase	VALERO #7542 Q17 MOUNTAIN VIE CA Seq#016000211014 Date 6/09/10 Time 17:26	\$15.64-
11-Jun-10	DBT Purchase	CONTINEN 0052925459718 HOUSTON TX Seq#015900711500 Date 6/08/10 Time	\$49.00-
12 Jun 10	17:26	CC COMEDICA DADI/ DET D DETDOIT - MI Con#04040702504 Data 6/40/40 Time 49/00	\$95.40-
13-Jun-10 13-Jun-10	DBT Purchase DBT Purchase	SS COMERICA PARK DET R DETROIT MI Seq#016100703591 Date 6/10/10 Time 18:00  AMERICAN 0012320898680 AA COM/AA RE TX Seq#016200531208 Date 6/11/10 Time	\$698.80-
13-3411-10	18:00	AMERICAN 0012320090000 AA.COM/AA RE 1/2 Seq#010200331200 Date 0/11/10 Time	\$090.00 <b>-</b>
13-Jun-10	DBT Purchase	JACOBY'S DETROIT MI Seg#016100725231 Date 6/10/10 Time 18:00	\$21.30-
13-Jun-10	DBT Purchase	COACH INSIGNIA LLC BINGHAM FARM MI Seq#016100266110 Date 6/10/10 Time 18:00	\$65.53-
13-Jun-10		Meriwest 298 San Antonio Road Mountain View CA US Seg#000003824463 Date 6/13/10	\$260.00-
13-3411-10	Time 20:54	Menwest 236 San Antonio Road Mountain View CA 03 Seq#000003024403 Date 0/13/10	φ200.00-
14-Jun-10	DBT Purchase	WAG HOTELS SAN FRANCISC CA Seg#016300684126 Date 6/12/10 Time 17:46	\$252.00-
14-Jun-10	DBT Purchase	CONTINEN 0052160550415 HOUSTON TX Seg#016202508824 Date 6/11/10 Time	\$92.99-
14-5411-10	17:46	7X 3C4#01020224 Bate 0/11/10 1illie	Ψ52.55-
14-Jun-10	DBT Purchase	PARADIES-HOUSTON Q02 HOUSTON TX Seg#016302509459 Date 6/12/10 Time 17:46	\$28.12-
14-Jun-10	DBT Purchase	CONTINEN 0052925525881 HOUSTON TX Seg#016200684029 Date 6/11/10 Time	\$150.00-
i i dan i d	17:46	7X 334 7 7 2 3 3 3 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Ψ100.00
14-Jun-10	DBT Purchase	HYATT HOTELS DEARBORN DEARBORN MI Seg#016300486579 Date 6/12/10 Time	\$167.35-
14 0411 10	17:46	MI OGGIO DE MEDITA DE MEDI	Ψ107.00
14-Jun-10	DBT Purchase	FOOTACTION #57301 DEARBORN MI Seg#016202510110 Date 6/11/10 Time 17:46	\$74.20-
14-Jun-10	DBT Purchase	ATHENEUM SUITE HOTEL DETROIT MI Seg#016302510605 Date 6/12/10 Time 17:46	\$308.20-
15-Jun-10	DBT Purchase	AMPCO-SAN JOSE INT'QPS SAN JOSE CA Seg#016300216313 Date 6/12/10 Time	\$60.00-
	17:32	·	•
17-Jun-10	DBT Purchase	AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seg#016700694152 Date 6/16/10 Time	\$58.91-
	17:31	· · · · · · · · · · · · · · · · · · ·	•
17-Jun-10	ATM Withdrawal	Meriwest 298 San Antonio Road Mountain View CA US Seg#000003860276 Date 6/17/10	\$240.00-
	Time 20:12	·	
20-Jun-10	DBT Purchase	STARBUCKS USA 00079QPS MOUNTAIN VIE CA Seq#016800710509 Date 6/17/10 Time	\$5.30-
	17:59	·	
20-Jun-10	DBT Purchase	RS FUEL ALLEN PARK MI Seq#016900705434 Date 6/18/10 Time 17:59	\$22.77-
21-Jun-10	DBT Purchase	HERTZ RENT-A-CAR DETROIT MI Seq#016902584254 Date 6/18/10 Time 18:02	\$133.88-
21-Jun-10	DBT Purchase	PF CHANGS # 9853 DEARBORN MI Seq#017100785055 Date 6/20/10 Time 18:02	\$57.18-
22-Jun-10	DBT Purchase	AMERICAN 0010612331489 DETROIT MI Seq#017200469561 Date 6/21/10 Time	\$50.00-
	17:33		

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

ATM / Electronic Withdrawals					
DATE	DESCRIPTION	AMOUNT			
22-Jun-10	DBT Purchase AMERICAN 0010268325204 DETROIT MI Seq#017200469562 Date 6/21/10 Time 17:33	\$25.00-			
23-Jun-10	DBT Purchase CHAMPPS DFW AIRPORT TX Seg#017200741747 Date 6/21/10 Time 17:35	\$28.94-			
23-Jun-10	DBT Purchase AMERICAN 0010050610263 ONBOARD SALE TX Seq#017200741564 Date 6/21/10 Time 17:35	\$4.49-			
23-Jun-10	DBT Purchase CONTINEN 0052925707483 HOUSTON TX Seq#017100686242 Date 6/20/10 Time 17:35	\$6.00-			
23-Jun-10	DBT Purchase WAG HOTELS SAN FRANCISC CA Seq#017200686305 Date 6/21/10 Time 17:35	\$285.60-			
23-Jun-10	DBT Purchase HYATT HOTELS DEARBORN DEARBORN MI Seq#017200686518 Date 6/21/10 Time 17:35	\$53.00-			
23-Jun-10	DBT Purchase SFO PARKING DD Q96 SAN FRANCISC CA Seq#017200743136 Date 6/21/10 Time 17:35	\$56.00-			
24-Jun-10	POS Purchase COSTCO GAS #0129 1601 COLEMAN AVENUE SANTA CLARA CA US Seq#535750  Date 6/24/10 Time 14:58	\$48.31-			
24-Jun-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#017400229576 Date 6/23/10 Time 18:07	\$20.30-			
24-Jun-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#017400781480 Date 6/23/10 Time 18:07	\$6.87-			
24-Jun-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#017400673626 Date 6/23/10 Time 18:07	\$11.14-			
25-Jun-10	CHASE EPAY	\$13.06-			
25-Jun-10	DBT Purchase TSW PETROL 714-8910700 CA Seq#017500498933 Date 6/24/10 Time 17:25	\$87.00-			
25-Jun-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#017500226182 Date 6/24/10 Time 17:25	\$3.66-			
25-Jun-10	DBT Purchase STARBUCKS USA 00079QPS MOUNTAIN VIE CA Seq#017400740317 Date 6/23/10 Time 17:25	\$10.95-			
28-Jun-10	DBT Purchase COMCAST CALIFORNIA 800-COMCAST CA Seq#017802594929 Date 6/27/10 Time 17:37	\$99.90-			
29-Jun-10	ATT Payment	\$175.02-			
30-Jun-10	Pacific Gas & El PAYMENT	\$69.56-			

#### 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

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.

#### 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**

1.	Subtract from your check register any charges listed on this		List outstanding checks that do not appear on your statement.			
	statement that you have not previously deducted balance. Also, <b>add</b> any dividend not previously in	from your	CHECK	AMOUNT	CHECK	AMOUNT
2.	Enter your ending checking balance as shown on this statement.	\$		\$	SUBTOTAL	\$
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.	\$	SUBTOTAL	<del></del>	——— TOTAL →	<del></del>