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In the market for a home?

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

Get an affordable home loan with Premier America.

,					
SUMMARY OF DEPOSIT AC	COUNTS		SUMMARY OF LOAN ACCOUNTS		
DEPOSITS Regular Primary Checking		\$1,015.66 \$6,938.25	LOANS		
TOTAL DEPOSITS		\$7,953.91	TOTAL LOANS	\$	80.00
Regular *****96016					
SUMMARY OF DEPOSITS:	0	¢0.00	SUMMARY OF THIS SHARE ACCOUNT	:	
Deposits / Transfers Other Credits	0 1	\$0.00 \$2.23	PREVIOUS BALANCE Total Deposits	\$1,01 \$	3.43 32.23
SUMMARY OF WITHDRAWA Withdrawals / Transfers	0	\$0.00	Total Withdrawals NEW BALANCE	\$ \$1,01	80.00 15.66
Other Debits	0	\$0.00	You have received \$6.47 in DIVIDENDS	in 2010	
DATE DESCRIPTION 31-Mar-10 Div on Avg Bala Primary Checking ****96081	ance 1013.43 Annu	ial Percentage Yield E	Earned 2.62%		S2.23
SUMMARY OF DEPOSITS:	-		SUMMARY OF THIS SHARE ACCOUNT	:	
Deposits / Transfers Other Credits	3 0	\$7,264.71 \$0.00	PREVIOUS BALANCE Total Deposits	\$10,22 \$7,26	
SUMMARY OF WITHDRAWA Withdrawals / Transfers Checks Paid Other Debits	47 1 0	\$10,106.75 \$439.77 \$0.00	Total Withdrawals NEW BALANCE	\$10,54 \$6,93	
Deposits DATE DESCRIPTION 11-Mar-10 LSI LOGIC 24-Mar-10 DBT Return	REG SALARY	9801 CA Seq#0082	00686813 Date 3/23/10 Time 17:24	\$3,62	DUNT 28.42
25-Mar-10 LSI LOGIC					67.86



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

	onic Withdrawals	
DATE 02-Mar-10	DESCRIPTION ATT Payment	AMOUNT \$174.12-
02-Mar-10	ATT Payment ATM Withdrawal CT VCOM 2335 S. WINCHESTER US CAMPBELL CA US Seq#109545 Date	\$280.00-
02-iviai - 10	3/02/10 Time 17:59	\$200.00-
03-Mar-10	DBT Purchase COMCAST CALIFORNIA 800-COMCAST CA Seq#006200408478 Date 3/03/10 Time 17:35	\$99.90-
04-Mar-10	DBT Purchase STARBUCKS USA 00079QPS MOUNTAIN VIE CA Seq#006100718672 Date 3/02/10 Time 17:30	\$3.90-
04-Mar-10	DBT Purchase ARMADILLO WILLYS BBQ SAN JOSE CA Seq#006100719060 Date 3/02/10 Time 17:30	\$13.06-
05-Mar-10	PAYPAL INST XFER	\$69.99-
05-Mar-10	ATT Payment	\$20.45-
05-Mar-10	DBT Purchase UNION 76 00372169 NEWARK CA Seq#006300452806 Date 3/04/10 Time 17:38	\$32.90-
08-Mar-10	JPMORGAN CHASE LOAN PYMT	\$3,005.70-
08-Mar-10	CHASE ICPAYMENT	\$200.00-
08-Mar-10	PAYPAL INST XFER	\$124.00-
08-Mar-10	CHASE ICPAYMENT	\$103.38-
08-Mar-10	PAYPAL INST XFER	\$40.46-
08-Mar-10	PAYPAL INST XFER	\$27.00-
09-Mar-10	PAYPAL INST XFER	\$1,000.00-
09-Mar-10	DBT Purchase AMAZON.COM AMZN.COM/BIL WA Seq#006700232903 Date 3/08/10 Time 17:25	\$10.97-
09-Mar-10	DBT Purchase ST FRANCIS YACHT CLU SAN FRANCISC CA Seq#006500660437 Date 3/06/10 Time 17:25	\$14.00-
10-Mar-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#006800673805 Date 3/09/10 Time	\$145.00-
11-Mar-10	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#0000002947150 Date 3/11/10 Time 09:45	\$260.00-
11-Mar-10	DBT Purchase FRESH CHOICE #14 CAMPBELL CA Seg#006900451760 Date 3/10/10 Time 17:36	\$8.97-
15-Mar-10	DBT Purchase AMAZON.COM AMZN.COM/BIL WA Seg#007302430565 Date 3/14/10 Time 17:28	\$10.79-
16-Mar-10	DBT Purchase MARINO RESTAURANT SAN FRANCISC CA Seq#007300672104 Date 3/14/10 Time 17:22	\$81 77-
16-Mar-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#007400686185 Date 3/15/10 Time 17:22	\$377.83-
18-Mar-10	PAYPAL INST XFER	\$9.98-
18-Mar-10	DBT Purchase ARMADILLO WILLYS BBQ SAN JOSE CA Seq#007500737314 Date 3/16/10 Time 17:32	\$13.06-
19-Mar-10	DBT Purchase SONOMA CHICKEN COOP CAMPBELL CA Seq#007600734641 Date 3/17/10 Time 18:13	\$10.94-
21-Mar-10	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000003043437 Date 3/21/10	\$300.00-
21 110 10		\$000.00
22-Mar-10	AMERICAN EXPRESS ELEC REMIT	\$1.000.00-
22-Mar-10	PAYPAL INST XFER	\$144 17-
22-Mar-10	DBT Purchase SAFEWAY STORE00007815 MOUNTAIN VIE CA Seg#007802465039 Date 3/19/10 Time	\$26.26-
	17:28	
22-Mar-10	DBT Purchase PET FOOD DEPOT PALO ALTO CA Seq#007902470964 Date 3/20/10 Time 17:28	\$56.34-
24-Mar-10	DBT Purchase EWIZ.COM 04087199801 CA Seq#008200686814 Date 3/23/10 Time 17:24	\$95.38-
25-Mar-10	City of Mountain UTIL BILL	\$98.13-
25-Mar-10	DBT Purchase ARMADILLO WILLYS, BBQ SAN JOSE CA Seq#008200652147 Date 3/23/10 Time 17:26	\$13.06-
25-Mar-10	DBT Purchase MERCURY*INSURANCE 888-637-2176 CA Seq#008300269309 Date 3/24/10 Time 17:26	\$407.70-
25-Mar-10	DBT Purchase SONOMA CHICKEN COOP CAMPBELL CA Seq#008300464666 Date 3/24/10 Time 17:26	\$10.94-
26-Mar-10	AMERICAN EXPRESS ELEC REMIT	\$850.00-
26-Mar-10	DBT Purchase CSA*AAA - CSAA 800-922-8228 CA Seq#008500473190 Date 3/26/10 Time 17:20	\$89.00-
26-Mar-10	DBT Purchase FRY'S ELECTRONICS #6 CAMPBELL CA Seq#008400473099 Date 3/25/10 Time 17:20	\$26.24-
29-Mar-10	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000003117307 Date 3/29/10 Time 09:07	\$300.00-
29-Mar-10	PAYPAL INST XFER	\$37.78-
29-Mar-10	DBT Purchase COMCAST CALIFORNIA 800-COMCAST CA Seq#008602469778 Date 3/27/10 Time 17:36	\$99.90-
29-Mar-10	DBT Purchase ATACOM INC 510-9331201 CA Seq#008500596924 Date 3/26/10 Time 17:36	\$82.95-
29-Mar-10	DBT Purchase NOB HILL #624 SAN JOSE CA Seq#008700721712 Date 3/28/10 Time 17:36	\$58.88-
30-Mar-10	ATT Payment	\$174.40-
30-Mar-10	DBT Purchase ORCHARD SUPPLY #690 MOUNTAIN VIE CA Seq#008600592588 Date 3/27/10 Time 17:24	\$25.30-
30-Mar-10	DBT Purchase UNION 76 10079929 SAN JOSE CA Seq#008700711345 Date 3/28/10 Time 17:24	\$72.15-

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 balance. Also, add any dividend not previously includ		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					
2.	register balance.	\$	SUBTOTAL	\$	TOTAL \rightarrow	\$