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

We'll close your jumbo or conforming mortgage in 30 days.

SUMMARY OF DEPOSIT ACCOUNTS				SUMMARY OF LOAN ACCOUNTS		
DEPOSITS Regular Primary Check	king		\$1,020.01 \$6,626.45	LOANS		
TOTAL DEPOSITS		\$7,646.46	TOTAL LOANS	\$0.0		
Regular *****	96016			 		
SUMMARY O	F DEPOSITS:			SUMMARY OF THIS SHARE ACCOUNT:		
Deposits / Tra Other Credits		0 1	\$0.00 \$2.19	PREVIOUS BALANCE Total Deposits	\$1,017.82 \$2.19	
SUMMARY O	F WITHDRAWAL	S:		'	*."	
Withdrawals / Other Debits	Transfers	0	\$0.00 \$0.00	Total Withdrawals NEW BALANCE	\$0.00 \$1,020.0	
Other Debits		Ü	Ψ0.00	You have received \$10.82 in DIVIDENDS in 2010		
DATE	DESCRIPTION Div on Avg Balar	nce 1017.82 Annua	al Percentage Yield E	Earned 2.56%		
Deposits DATE 31-May-10		nce 1017.82 Annua	al Percentage Yield E	Earned 2.56%	AMOUN \$2.19	
DATE 31-May-10 Primary Chec SUMMARY O	Div on Avg Balar cking *****96081			SUMMARY OF THIS SHARE ACCOUNT:		
DATE 31-May-10 ———Primary Chec	Div on Avg Balar cking *****96081	3 0	\$7,462.04 \$0.00	SUMMARY OF THIS SHARE ACCOUNT: PREVIOUS BALANCE		
DATE 31-May-10 Primary Check SUMMARY O Deposits / Tra Other Credits	Div on Avg Balar cking *****96081	3 0	\$7,462.04	SUMMARY OF THIS SHARE ACCOUNT: PREVIOUS BALANCE Total Deposits	\$2.19 \$4,165.7 \$7,462.0	
DATE 31-May-10 Primary Check SUMMARY O Deposits / Tra Other Credits	Div on Avg Balar cking *****96081 DF DEPOSITS: ansfers DF WITHDRAWAL	3 0	\$7,462.04	SUMMARY OF THIS SHARE ACCOUNT: PREVIOUS BALANCE	\$2.19 \$4,165.74	
DATE 31-May-10 Primary Chec SUMMARY O Deposits / Tra Other Credits SUMMARY O Withdrawals / Checks Paid Other Debits Deposits DATE 06-May-10 20-May-10	Div on Avg Balar cking *****96081 DF DEPOSITS: ansfers DF WITHDRAWAL	3 0 S: 17 0 0 REG.SALARY REG.SALARY	\$7,462.04 \$0.00 \$5,001.33 \$0.00 \$0.00	SUMMARY OF THIS SHARE ACCOUNT: PREVIOUS BALANCE Total Deposits Total Withdrawals	\$2.19 \$4,165.7 \$7,462.0 \$5,001.3	
DATE 31-May-10 Primary Chec SUMMARY O Deposits / Tra Other Credits SUMMARY O Withdrawals / Checks Paid Other Debits Deposits DATE 06-May-10 20-May-10 24-May-10	Div on Avg Balar cking *****96081 OF DEPOSITS: ansfers OF WITHDRAWAL Transfers DESCRIPTION LSI LOGIC LSI LOGIC DBT Return	3 0 S: 17 0 0 REG.SALARY REG.SALARY AMAZON MKTPLACE F	\$7,462.04 \$0.00 \$5,001.33 \$0.00 \$0.00	SUMMARY OF THIS SHARE ACCOUNT: PREVIOUS BALANCE Total Deposits Total Withdrawals NEW BALANCE	\$4,165.7 \$7,462.0 \$5,001.3 \$6,626.4 AMOUN \$3,705.1 \$3,705.1	



ACCOUNT ***96 Statement as of May 31, 2010 Page 2

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

ATM / Electronic Withdrawals							
DATE	DESCRIPTION	AMOUNT					
05-May-10	DBT Purchase VALERO #7542 Q17 MOUNTAIN VIE CA Seq#012200275649 Date 5/02/10 Time 17:52	\$17.10-					
06-May-10	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000003465099 Date 5/06/10	\$300.00-					
	Time 09:50						
06-May-10	CHASE HOME FIN ICPAYMENT	\$108.82-					
06-May-10	CHASE HOME FIN ICPAYMENT	\$200.00-					
09-May-10	DBT Purchase BELLA SARATOGA SARATOGA CA Seq#012600721141 Date 5/06/10 Time 17:50	\$32.77-					
10-May-10	JPMORGAN CHASE LOAN PYMT	\$3,005.70-					
10-May-10	DBT Purchase UNITED 0167845696605 NASHVILLE TN Seq#012702615313 Date 5/07/10 Time 17:41	\$506.80-					
18-May-10	DBT Purchase ST OF CALIF DMV-INTERN 916-6578943 CA Seq#013700721395 Date 5/17/10 Time	\$156.00-					
	17:26						
27-May-10	City of Mountain UTIL BILL	\$97.43-					
27-May-10	DBT Purchase COMCAST CALIFORNIA 800-COMCAST CA Seq#014700490749 Date 5/27/10 Time 17:43	\$99.90-					
28-May-10	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000003666159 Date 5/28/10	\$260.00-					
	Time 10:04						
30-May-10	DBT Purchase BUENA VISTA SF30090203 SAN FRANCISC CA Seq#014802583530 Date 5/28/10 Time	\$8.39-					
	17:32						
30-May-10	DBT Purchase UNITED AIR *INFLT. ELK GROVE TO IL Seq#014900688662 Date 5/29/10 Time 17:32	\$6.00-					
30-May-10	DBT Purchase CITY FISH MARKET INC WETHERSFIELD CT Seq#014902591053 Date 5/29/10 Time 17:32	\$102.20-					

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 li	otract 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 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.	\$		\$	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		——— TOTAL →		