

Protect your identity and accounts with IdentitySecure.

Comprehensive protection, detection and resolution you can count on.

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

Want some new wheels? Get an auto loan by November 30th.
Enjoy a new car during the holidays, have a low payment,
PLUS get \$250 cash back!

SUMMARY OF DEPOSIT ACCOUNTS

DEPOSITS	
Regular	\$1,159.08
Primary Checking	\$3,370.03
TOTAL DEPOSITS	\$4,529.11

SUMMARY OF LOAN ACCOUNTS

LOANS	
TOTAL LOANS	\$0.00

Regular **96016**

SUMMARY OF DEPOSITS:

Deposits / Transfers	0	\$0.00
Other Credits	1	\$2.22

SUMMARY OF WITHDRAWALS:

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

SUMMARY OF THIS SHARE ACCOUNT:

PREVIOUS BALANCE	\$1,156.86
Total Deposits	\$2.22
Total Withdrawals	\$0.00
NEW BALANCE	\$1,159.08

You have received \$21.60 in DIVIDENDS in 2010

Deposits

DATE	DESCRIPTION	AMOUNT
31-Oct-10	Div on Avg Balance 1156.86 Annual Percentage Yield Earned 2.28%	\$2.22

Primary Checking **96081**

SUMMARY OF DEPOSITS:

Deposits / Transfers	3	\$8,284.51
Other Credits	0	\$0.00

SUMMARY OF WITHDRAWALS:

Withdrawals / Transfers	47	\$10,207.34
Checks Paid	0	\$0.00
Other Debits	0	\$0.00

SUMMARY OF THIS SHARE ACCOUNT:

PREVIOUS BALANCE	\$5,292.86
Total Deposits	\$8,284.51
Total Withdrawals	\$10,207.34
NEW BALANCE	\$3,370.03

Deposits

DATE	DESCRIPTION	AMOUNT
07-Oct-10	LSI LOGIC REG.SALARY	\$4,135.86
13-Oct-10	DBT Return AMAZON.COM AMZN.COM/BIL WA Seq#028500211801 Date 10/12/10 Time 17:42	\$12.79
21-Oct-10	LSI LOGIC REG.SALARY	\$4,135.86

ATM / Electronic Withdrawals

DATE	DESCRIPTION	AMOUNT
02-Oct-10	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000004836622 Date 10/02/10 Time 21:18	\$200.00-
04-Oct-10	AMEX EPAYMENT ACH PMT	\$500.00-
04-Oct-10	JPMORGAN CHASE LOAN PYMT	\$2,768.18-

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

ATM / Electronic Withdrawals

DATE	DESCRIPTION	AMOUNT
04-Oct-10	DBT Purchase STARBUCKS USA 00079QPS MOUNTAIN VIE CA Seq#027502550807 Date 10/02/10 Time 18:05	\$5.75-
05-Oct-10	DBT Purchase SPRINT *WIRELESS 800-639-6111 VA Seq#027800475799 Date 10/05/10 Time 17:34	\$158.58-
06-Oct-10	ATT Payment	\$19.85-
06-Oct-10	CHASE HOME FIN ICPAYMENT	\$104.08-
06-Oct-10	CHASE HOME FIN ICPAYMENT	\$200.00-
06-Oct-10	DBT Purchase MCGRAW-800-303-5000 MENLO PARK CA Seq#027700589909 Date 10/04/10 Time 17:41	\$165.00-
08-Oct-10	DBT Purchase PURE MOTORSPORT TEMECULA CA Seq#028000730935 Date 10/07/10 Time 17:38	\$387.53-
08-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#028000731187 Date 10/07/10 Time 17:38	\$2.45-
08-Oct-10	DBT Purchase ECS TUNING INC 03308256601 OH Seq#028000731874 Date 10/07/10 Time 17:38	\$58.51-
08-Oct-10	DBT Purchase STATE OF CALIF DMV INT 800-7770133 CA Seq#028000730996 Date 10/07/10 Time 17:38	\$14.00-
08-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#028100731189 Date 10/08/10 Time 17:38	\$2.99-
09-Oct-10	ATM Withdrawal Meriwest 298 San Antonio Road Mountain View CA US Seq#000004896057 Date 10/09/10 Time 16:00	\$200.00-
12-Oct-10	DBT Purchase HOBEES # 1 MOUNTAINQPS MOUNTAIN VIE CA Seq#028102498326 Date 10/08/10 Time 18:00	\$20.00-
12-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#028300733886 Date 10/10/10 Time 18:00	\$10.96-
12-Oct-10	DBT Purchase FAMILY AUTO CARE MOUNTAIN VIE CA Seq#028202500733 Date 10/09/10 Time 18:00	\$1,180.80-
12-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#028400548736 Date 10/11/10 Time 17:24	\$13.62-
12-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#028400728852 Date 10/11/10 Time 17:24	\$39.10-
12-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#028400728855 Date 10/11/10 Time 17:24	\$27.80-
12-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#028500728865 Date 10/12/10 Time 17:24	\$9.08-
12-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#028500728866 Date 10/12/10 Time 17:24	\$9.57-
12-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#028500522672 Date 10/12/10 Time 17:24	\$29.63-
13-Oct-10	DBT Purchase TRADER VIC'S PALO ALTO CA Seq#028400657551 Date 10/11/10 Time 17:42	\$101.70-
14-Oct-10	JPMorgan Chase Ext Trnsfr	\$1,200.01-
14-Oct-10	DBT Purchase MERCURY*INSURANCE 888-637-2176 CA Seq#028600687087 Date 10/13/10 Time 17:42	\$414.00-
18-Oct-10	PAYPAL INST XFER	\$698.56-
18-Oct-10	DBT Purchase TARGET MASTERS WEST MILPITAS CA Seq#028700342439 Date 10/14/10 Time 18:00	\$49.38-
18-Oct-10	DBT Purchase PET FOOD DEPOT PALO ALTO CA Seq#028902420275 Date 10/16/10 Time 18:00	\$60.07-
18-Oct-10	DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#029100392507 Date 10/18/10 Time 18:00	\$25.00-
19-Oct-10	DBT Purchase AMERICAN LEMANS SERIES BRASELTON GA Seq#029100708864 Date 10/18/10 Time 17:38	\$35.14-
20-Oct-10	PAYPAL INST XFER	\$5.00-
21-Oct-10	ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000004997853 Date 10/21/10 Time 13:53	\$100.00-
21-Oct-10	DBT Purchase VALERO #7542 MOUNTAIN VIE CA Seq#029200190297 Date 10/19/10 Time 17:24	\$34.23-
22-Oct-10	Amazon Credit AMZC EPAY	\$350.00-
25-Oct-10	CHASE EPAY	\$200.00-
26-Oct-10	PAYPAL INST XFER	\$6.21-
26-Oct-10	AMERICAN EXPRESS ELEC REMIT	\$100.00-
26-Oct-10	ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000005042541 Date 10/26/10 Time 14:56	\$260.00-
27-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#029900616774 Date 10/26/10 Time 17:49	\$72.94-
27-Oct-10	DBT Purchase AMAZON MKTPLACE PMTS AMZN.COM/BIL WA Seq#030000720458 Date 10/27/10 Time 17:49	\$3.28-
27-Oct-10	DBT Purchase COMCAST CALIFORNIA 800-COMCAST CA Seq#030000720397 Date 10/27/10 Time 17:49	\$99.90-
28-Oct-10	DBT Purchase PALO ALTO ANIMAL SVC PALO ALTO CA Seq#030000511494 Date 10/27/10 Time 17:40	\$60.00-
28-Oct-10	DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#030100510782 Date 10/28/10 Time 17:40	\$25.00-
29-Oct-10	Pacific Gas & El PAYMENT	\$64.43-

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

ATM / Electronic Withdrawals

DATE	DESCRIPTION	AMOUNT
29-Oct-10	ATT Payment	\$115.01-



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