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Looking for a car? Get an auto loan in October.

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

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| SUMMARY OF DEPOSIT ACCOUN | NTS | | SUMMARY OF LOAN ACCOUNTS | |
|--|-----------------------------|--|---|---|
| DEPOSITS Regular Primary Checking | | \$1,156.86 \$5,292.86 | LOANS | |
| TOTAL DEPOSITS | | \$6,449.72 | TOTAL LOANS | \$0.00 |
| Regular *****96016 | | | | · · · · · |
| SUMMARY OF DEPOSITS: Deposits / Transfers | 1 | \$400.00 | SUMMARY OF THIS SHARE ACCOUNT: | |
| Other Credits | 1 | \$2.13 | PREVIOUS BALANCE Total Deposits | \$1,154.73 \$402.13 |
| SUMMARY OF WITHDRAWALS: | 1 0 | \$400.00 | Total Withdrawals NEW BALANCE | \$400.00 \$1,156.86 |
| Other Debits | 0 | \$0.00 | You have received \$19.38 in DIVIDENDS in 2010 | |
| Deposits DATE DESCRIPTION 09-Sep-10 return temp Ioan | | | | AMOUN1 \$400.00 |
| | 1074.73 Anr | nual Percentage Yield I | Earned 2.44% | \$2.13 |
| 30-Sep-10Div on Avg BalanceWithdrawalsDATEDESCRIPTION | | ual Percentage Yield I | Earned 2.44% | |
| 30-Sep-10Div on Avg BalanceWithdrawalsDATEDESCRIPTION | | nual Percentage Yield I | Earned 2.44% | \$2.13 AMOUNT |
| 30-Sep-10 Div on Avg Balance Withdrawals DATE DESCRIPTION 03-Sep-10 temporary loan to sel Primary Checking *****96081 SUMMARY OF DEPOSITS: | f | | Earned 2.44% | \$2.13 AMOUNT |
| 30-Sep-10 Div on Avg Balance Withdrawals DATE DESCRIPTION 03-Sep-10 temporary loan to sel Primary Checking *****96081 SUMMARY OF DEPOSITS: Deposits / Transfers Other Credits | | 10,854.16 \$10,854.16 \$0.00 | | \$2.13 AMOUNT |
| 30-Sep-10 Div on Avg Balance Withdrawals DATE DATE DESCRIPTION 03-Sep-10 temporary loan to sel Primary Checking *****96081 SUMMARY OF DEPOSITS: DEPOSITS: Deposits / Transfers ***** | f7 | \$10,854.16 | SUMMARY OF THIS SHARE ACCOUNT: PREVIOUS BALANCE | \$2.13 AMOUNT \$400.00 \$3,453.30 \$10,854.16 \$9,014.60 |
| 30-Sep-10 Div on Avg Balance Withdrawals DATE DESCRIPTION D3-Sep-10 temporary loan to sel Primary Checking *****96081 SUMMARY OF DEPOSITS: Deposits / Transfers Other Credits SUMMARY OF WITHDRAWALS: Withdrawals / Transfers Checks Paid Other Debits DESCRIPTION 03-Sep-10 temporary loan to sel 03-Sep-10 temporary loan to sel | f 7 0 41 1 0 | \$10,854.16 \$0.00 \$8,915.60 \$99.00 \$0.00 | SUMMARY OF THIS SHARE ACCOUNT: PREVIOUS BALANCE Total Deposits Total Withdrawals | \$2.13 AMOUNT \$400.00 \$3,453.30 |

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ACCOUNT ***96

Statement as of September 30, 2010 Page 2

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

| Deposits DATE 13-Sep-10 16-Sep-10 23-Sep-10 | DESCRIPTION MERIWEST CU MERIWEST CU LSI LOGIC | | | | | | | AMOUNT \$0.24 \$1,300.00 \$4,135.85 |
|--|--|--------------------------------------|--------------------------|------------------------------------|--------------------------------|---------------|---------------|--|
| Checks Paid DATE 20-Sep-10 | CHECK 5799 | AMOUNT \$99.00 | DATE | CHECK | AMOUNT | DATE | CHECK | AMOUNT |
| ATM / Electr | onic Withdrawals | | | | | | | |
| DATE 01-Sep-10 | DESCRIPTION DBT Purchase 18:12 | GOOGLE *TECHIA | NT LLC GOOG | SLE.COM/C CA S | eq#0243006589 | 85 Date 8/31/ | (10 Time | AMOUNT \$28.60- |
| 02-Sep-10 02-Sep-10 | AMERICAN EXP DBT Purchase | RESS ELEC REMIT | | MOUNTAIN VIE C | A Seq#0243002 | 247814 Date 8 | 3/31/10 Time | \$200.00- \$10.99- |
| 03-Sep-10 | | Payment | | | | | | \$19.85- |
| 03-Sep-10 | | ASE LOAN PYMT | | A Coatto 246007 | 0.8742 Data 0/0 | 2/10 Time 19: | 0.4 | \$2,768.18- |
| 05-Sep-10 06-Sep-10 | DBT Purchase DBT Purchase 17:30 | CHEVYS 2068 MC HOBEES # 1 MOU | | | | | | \$72 33- \$20 00- |
| 06-Sep-10 | DBT Purchase | WINE PRESS LIQU | | | | | | \$35.57- |
| 06-Sep-10 06-Sep-10 | DBT Purchase ATM Withdrawal Time 19:26 | VALERO #7542 Meriwest 298 San | | TAIN VIE CA Seq Mountain View C | | | | \$33.65- \$60.00- |
| 08-Sep-10 | CHASE HOME I | IN ICPAYMENT | | | | | | \$108.51- |
| 08-Sep-10 08-Sep-10 | | FIN ICPAYMENT PET FOOD DEPO | | CA 800#02500 | | 0/07/10 Time | 17:01 | \$200.00- \$52.34- |
| 10-Sep-10 | DBT Purchase DBT Purchase 17:32 | STARBUCKS USA | | | | | | \$10.10- |
| 10-Sep-10 11-Sep-10 | DBT Purchase ATM Withdrawal Time 14:51 | FAST PIZZA DELIN Meriwest 298 San | | | | | | \$20.00- \$260.00- |
| 12-Sep-10 14-Sep-10 | DBT Purchase DBT Purchase | UNION 76 003 7-ELEVEN 33011 | 62657 SARAT Q05 DEL R | FOGA CA Seq REY OAKS CA Se | #025300527395 q#02550064555 | | | \$14.70- \$48.36- |
| 14-Sep-10 15-Sep-10 | 17:37 DBT Purchase DBT Purchase | ORCHARD SUPPL STANFORD ATHL | | | | | | \$10.99- \$210.00- |
| 15-Sep-10 | 17∶29 DBT Purchase | S C R A M P SALI | | eq#02550062954 | 1 Date 9/12/10 | Time 17:29 | | \$50.11- |
| 16-Sep-10 | DBT Purchase 17:25 | ST OF CALIF DMV | | | | | 10 Time | \$326.00- |
| 16-Sep-10 | DBT Purchase 17:25 | HOMEAGAIN 888- | 466-3242 BEI | RKELEY HEI NJ S | Seq#025700647 | 861 Date 9/14 | 4/10 Time | \$16.99- |
| 17-Sep-10 | JPMorgan Chase | e Ext Trnsfr | | | | | | \$1,300.01- |
| 21-Sep-10 | CHASE | EPAY Mariwaat 208 San | Antonia Bood | Mountain May C | A LIC Coa#0000 | 04722059 Dat | 0/21/10 | \$300.00- |
| 21-Sep-10 | Time 14:40 | Meriwest 298 San | Antonio Road | Mountain View C | A US Seq#0000 | 04733058 Dat | e 9/21/10 | \$200.00- |
| 23-Sep-10 | DBT Purchase | LSI LOGIC CORP3 | | | #026500653182 | | | \$5.84- |
| 27-Sep-10 27-Sep-10 | DBT Purchase DBT Purchase | SPRINT STORE #' | | | 6802331341 D | | | \$366.99- \$99.90- |
| 28-Sep-10 | Amazon Credit | AMZC EPAY | KNIA 800-CO | WCAST CASEQ# | 02700088888 | | 7 Tille 17.30 | \$ <u>9</u> 9 90- \$250 00- |
| 28-Sep-10 | DBT Purchase | SKYWOOD TRAD | NG POST WO | ODSIDE CA S | eq#0269007064 | 111 Date 9/26 | /10 Time | \$14.24- |
| 28-Sep-10 28-Sep-10 | DBT Purchase DBT Purchase | CHEVRON 03075 AMAZON MKTPLA | | | | | | \$6.34- \$147.76- |
| 28-Sep-10 | 17:40 DBT Purchase 17:40 | AMAZON MKTPLA | CE PMTS AMZ | N.COM/BIL WA S | eq#027100470 | 044 Date 9/28 | 3/10 Time | \$51.98- |
| 29-Sep-10 | | Payment | | | | | | \$115.01- |
| 29-Sep-10 29-Sep-10 | DBT Purchase DBT Purchase | ÁMAZON COM AM AMAZON MKTPLA | | | | | | \$26 35- \$26 79- |
| 30-Sep-10 30-Sep-10 | 17∶16 Pacific Gas & El City of Mountain | | | | | | | \$78.33- \$104.30- |
| | | | | | | | | - |

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

ATM / Electronic Withdrawals

| DATE | DESCRIPTION DBT Purchase | JH MOTORSPORTS 209-9680077 | CA Seq#027200486078 Date | 9/29/10 Time 17:39 | AMOUNT \$844_49- |
|------|-----------------------------|----------------------------|--------------------------|--------------------|---------------------|
| | | | | | |

Withdrawals / Debits

DATE DESCRIPTION 09-Sep-10 return temp loan 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 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. | \$ | | | | |
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| | 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 | \$ |