

# You and Your Family Deserve a Low Auto Loan Payment. Ask Us How You Can Get a .25% Discount.

ANDREW B SHARP 212 THOMPSON SQ MOUNTAIN VIEW CA 94043-4219 Get the Cash You Need from Your Home's Equity. Get a \$500 Gift Card with a loan of \$25,000 or more. Apply Today.

SUMMARY OF DEPOSIT ACCOUNTS				SUMMARY OF LOAN ACCOUNTS			
DEPOSITS Regular Primary Checking TOTAL DEPOSITS			\$56,723.94 \$6,409.30	LOANS	\$0.00		
			\$63,133.24	TOTAL LOANS			
Regular ****	96016						
	F DEPOSITS:	-		SUMMARY OF THIS SHARE ACCOUNT:			
Deposits / Transfers Other Credits		0 1	\$0.00 \$12.86	PREVIOUS BALANCE Total Deposits	\$73,211.08 \$12.86		
SUMMARY OF WITHDRAWALS: Withdrawals / Transfers Other Debits		5 \$1 0	\$16,500.00	Total Withdrawals NEW BALANCE	\$16,500.00 \$56,723.94		
			\$0.00	You have received \$60.50 in DIVIDENDS in 2011			
<b>Deposits</b> DATE 30-Apr-11	DESCRIPTION Div on Avg Balance	62827.75 Annua	al Percentage Yield	Earned .25%	AMOUNT \$12.86		
Withdrawals DATE 01-Apr-11 06-Apr-11 10-Apr-11 12-Apr-11 21-Apr-11	DESCRIPTION monthly TRANSFER TO CK car + z hot water heater TRANSFER TO CK	76996081 76996081			AMOUNT \$4,000.00- \$2,000.00- \$2,500.00- \$1,000.00- \$7,000.00-		
Brimary Cha	cking *****96081						
-	-			SUMMARY OF THIS SHARE ACCOUNT:			
SUMMARY OF DEPOSITS: Deposits / Transfers Other Credits		5 0	\$16,500.00 \$0.00	PREVIOUS BALANCE	\$20.33		
SUMMARY OF WITHDRAWALS:				Total Deposits	\$16,500.00		
Withdrawals / Transfers Checks Paid Other Debits		27 4 0	\$8,178.76 \$1,932.27 \$0.00	Total Withdrawals NEW BALANCE	\$10,111,03 \$6,409,30		



ACCOUNT \*\*\*96 Statement as of April 30, 2011 Page 2

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

10-Apr-11 12-Apr-11 21-Apr-11	car + z hot water heater TRNSFER FRM SV	76996016	\$2,500.00 \$2,500.00 \$1,000.00 \$7,000.00
<b>Deposits</b> DATE 01-Apr-11 06-Apr-11	DESCRIPTION monthly TRNSFER FRM SV	76996016	AMOUNT \$4,000.00 \$2,000.00

# Checks Paid

DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT
12-Apr-11	5806	\$100.00	22-Apr-11	5808	\$1,236.54	14-Apr-11	5809	\$338.13
05-Apr-11	5807	\$257.60						

# ATM / Electronic Withdrawals

DATE	DESCRIPTION	AMOUNT
01-Apr-11	DBT Purchase GOOGLE *GOOGLE VOICE GOOGLE.COM/C CA Seq#109000570647 Date 3/31/11 Time	\$10.00-
	17:44	
04-Apr-11	PAYPAL INST XFER	\$98.97-
04-Apr-11	JPMORGAN CHASE LOAN PYMT	\$2,501.38-
05-Apr-11	ATT Payment	\$20.37-
05-Apr-11	PAYPAL INST XFER	\$88.95-
06-Apr-11	CHASE HOME FIN ICPAYMENT	\$99.61-
06-Apr-11	CHASE HOME FIN ICPAYMENT	\$300.00-
06-Apr-11	JPMorgan Chase Ext Trnsfr	\$1,200.01-
07-Apr-11	DBT Purchase COMCAST CALIFORNIA 800-COMCAST CA Seq#109700825496 Date 4/07/11 Time 17:43	\$199.80-
07-Apr-11	DBT Purchase SPRINT *WIRELESS 800-639-6111 VA Seq#109700530855 Date 4/07/11 Time 17:43	\$89.35-
08-Apr-11	DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#109800534983 Date 4/08/11 Time	\$25.00-
	17:41	
10-Apr-11	ATM Inquiry Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000006501131 Date 4/10/11 Time	\$0.00
	13:24	
10-Apr-11	ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000006501140 Date 4/10/11	\$120.00-
	Time 13:24	
10-Apr-11	DBT Purchase TARGET MASTERS WEST MILPITAS CA Seq#109600596024 Date 4/06/11 Time 17:53	\$56.21-
11-Apr-11	DBT Purchase HOBEES # 1 MOUNTAIN VI MOUNTAIN VIE CA Seq#109802550320 Date 4/08/11 Time	\$27.23-
	17:56	
14-Apr-11	DBT Purchase BARRON PARK SUPPLY MOUNTAIN VIE CA Seq#110200836881 Date 4/12/11 Time 17:25	\$71.65-
15-Apr-11	PAYPAL INST XFER	\$500.00-
15-Apr-11	DBT Purchase EWIZ.COM 04087199801 CA Seq#110400785464 Date 4/14/11 Time 18:11	\$42.98-
16-Apr-11	ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000006558085 Date 4/16/11	\$200.00-
	Time 17:06	
19-Apr-11	DBT Purchase FRY'S ELECTRONICS #3 PALO ALTO CA Seq#110800498896 Date 4/18/11 Time 17:41	\$88.69-
19-Apr-11	DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#110900498977 Date 4/19/11 Time	\$25.00-
	17:41	
20-Apr-11	DBT Purchase TARGET 00003228 MOUNTAIN VIE CA Seq#110900783819 Date 4/19/11 Time 17:38	\$24.00-
21-Apr-11	DBT Purchase TARGET 00003228 MOUNTAIN VIE CA Seq#111000234604 Date 4/20/11 Time 17:44	\$20.00-
22-Apr-11	AMERICAN EXPRESS ELEC REMIT	\$1,400.00-
25-Apr-11	CHASE EPAY	\$840.93-
25-Apr-11	DBT Purchase SAFEWAY STORE00007815 MOUNTAIN VIE CA Seq#111102637574 Date 4/21/11 Time	\$46.14-
	17:45	
27-Apr-11	DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#111700516117 Date 4/27/11 Time	\$25.00-
	17.35	
29-Apr-11	ATT Payment	\$57.49-

## 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, <b>add</b> 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 $\rightarrow$	\$