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ANDREW B SHARP 212 THOMPSON SQ MOUNTAIN VIEW CA 94043-4219 Try Premier America's Mobile Apps for account info on the go. Free for iPhone, Android and BlackBerry smart phones!

SUMMARY OF DEPOSIT ACCOUNTS DEPOSITS Regular Primary Checking				SUMMARY OF LOAN ACCOUNTS	
			\$26,862.99 \$14,956.32	LOANS	
TOTAL DEPOSITS			\$41,819.31	TOTAL LOANS	\$0.00
Regular *****	96016				
SUMMARY OF DEPOSITS: Deposits / Transfers		0	\$0.00	SUMMARY OF THIS SHARE ACCOUNT:	\$27 E24 92
Other Credits		1	\$6.79	PREVIOUS BALANCE Total Deposits	\$37,531.82 \$6.79
SUMMARY OF WITHDRAWALS: Withdrawals / Transfers Other Debits		6 \$10,675.62 0 \$0.00	Total Withdrawals NEW BALANCE	\$10,675.62 \$26,862.99	
			\$0.00	You have received \$100.17 in DIVIDENDS in 2011	
Deposits DATE 31-Aug-11	DESCRIPTION Div on Avg Balance	28407.10 Annua	Percentage Yield	Earned .28%	AMOUNT \$6.79
Withdrawals DATE 01-Aug-11 08-Aug-11 09-Aug-11 10-Aug-11 11-Aug-11 12-Aug-11	DESCRIPTION TRANSFER TO CK Transfer to CK# Transfer to CK# Transfer to CK# TRANSFER TO CK calamco	XXXXXXXX6081 XXXXXXXX6081 XXXXXXXX6081			AMOUNT \$6,000.00- \$484.13- \$34.53- \$156.96- \$1,000.00- \$3,000.00-
Drimory Ohe					
-	cking *****96081				
SUMMARY OF DEPOSITS: Deposits / Transfers Other Credits		8 0	\$26,615.30 \$0.00	SUMMARY OF THIS SHARE ACCOUNT: PREVIOUS BALANCE	\$442.88
SUMMARY OF WITHDRAWALS:				Total Deposits	\$26,615.30
Withdrawals / Transfers Checks Paid Other Debits		50 2 0	\$11,458.54 \$643.32 \$0.00	Total Withdrawals NEW BALANCE	\$12,101.86 \$14,956.32



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Primary Checking *****96081 (Continued from previous page) Deposits DATE DESCRIPTION AMOUNT 01-Aug-11 TRNSFER FRM SV 76996016 \$6,000.00 Mountain View CA US Seg#000007580967 Date 8/08/11 \$15,934.69 08-Aug-11 ATM Deposit Meriwest 580 N Rengstorff Ave Time 12:55 08-Aug-11 Transfer from SV# XXXXXXXX6016 \$484.13 09-Aug-11 Transfer from SV# XXXXXXXX6016 \$34.53 Transfer from SV# XXXXXXXX6016 \$156.96 10-Aug-11 11-Aug-11 TRNSFER FRM SV 76996016 \$1 000 00 12-Aug-11 calamco \$3,000.00 ORCHARD SUPPLY #690 MOUNTAIN VIE CA Seg#122800595940 Date 8/16/11 Time 17:48 18-Aug-11 DBT Return \$4.99 Checks Paid CHECK DATE AMOUNT DATE CHECK AMOUNT DATE CHECK AMOUNT \$543.32 10-Aug-11 5818 \$100.00 29-Aug-11 5819 ATM / Electronic Withdrawals AMOUNT DATE DESCRIPTION Pacific Gas & El PAYMENT 01-Aug-11 \$101.40-01-Aug-11 DBT Purchase IN-N-OUT BURGER 000000 MOUNTAIN VIE CA Seg#121102538214 Date 7/30/11 Time \$6 87-20:25 01-Aug-11 **DBT** Purchase GREEN ELEPHANT GOURMET PALO ALTO CA Seq#121100816298 Date 7/30/11 Time \$20.24-20.25 01-Aug-11 DBT Purchase RICKS ICE CREAM PALO ALTO CA Seg#121100817406 Date 7/30/11 Time 20:25 \$15.00-01-Aug-11 **DBT** Purchase NOC NOC SAN FRANCISC CA Seg#121102542046 Date 7/30/11 Time 20:25 \$44.00-AMERICAN EXPRESS ELEC REMIT \$700.00-02-Aug-11 02-Aug-11 ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000007528498 Date 8/02/11 \$120.00-Time 15:38 **DBT** Purchase FRY'S ELECTRONICS #3 PALO ALTO CA Seg#121300576475 Date 8/01/11 Time 18:00 02-Aug-11 \$50.87-DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#121400576566 Date 8/02/11 Time \$20.00-02-Aug-11 18:00 03-Aug-11 PAYPAL INST XFER \$550.00-03-Aug-11 LSI Corporation COBRA PAY \$603.98-\$1,500.01-03-Aug-11 JPMorgan Chase Ext Trnsfr 03-Aug-11 JPMORGAN CHASE CHASE ACH \$2,501.38-04-Aug-11 ATT Payment \$20.35-DBT Purchase 00003228 MOUNTAIN VIE CA Seq#121500816466 Date 8/03/11 Time 17:56 \$10.00-04-Aug-11 TARGET DBT Purchase VALERO #7542 MOUNTAIN VIE CA Seq#121400817589 Date 8/02/11 Time 17:56 \$24.37-04-Aug-11 05-Aug-11 DBT Purchase CHARLESTON CLEANERS PALO ALTO CA Seq#121500656696 Date 8/03/11 Time 17:45 \$18.80-CHASE HOME FIN ICPAYMENT 08-Aug-11 \$93.74-08-Aug-11 CHASE HOME FIN ICPAYMENT \$300.00-08-Aug-11 ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seg#000007580978 Date 8/08/11 \$120.00-Time 12:56 **DBT** Purchase 08-Aug-11 NOC NOC SAN FRANCISC CA Seg#121802533000 Date 8/06/11 Time 18:03 \$71.00-10-Aug-11 INDUS ENTREPRENEURS 408-5670700 CA Seq#122100536529 Date 8/09/11 Time 17:42 \$30.00-DBT Purchase 11-Aug-11 DBT Purchase AMERICAN GRILLED CHEES SAN FRANCISC CA Seq#122100588216 Date 8/09/11 Time \$29.53-17:46 \$51.96-DBT Purchase THE REFUGE SAN CARLOS CA Seg#122200902900 Date 8/10/11 Time 18:21 12-Aug-11 14-Aug-11 DBT Purchase LOZANO CAR WASH MOUNTA MOUNTAIN VIE CA Seg#122300881627 Date 8/11/11 Time \$12.99-18:08 15-Aug-11 DBT Purchase SAFEWAY STORE00007815 MOUNTAIN VIE CA Seq#122502504830 Date 8/13/11 Time \$26.00-18:02 DBT Purchase 00003228 MOUNTAIN VIE CA Seg#122600831994 Date 8/14/11 Time 18:02 \$24.00-15-Aug-11 TARGET 15-Aug-11 DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#122700399233 Date 8/15/11 Time \$20.00-18:02 PAYPAL \$33.12-16-Aug-11 INST XEER 16-Aug-11 DBT Purchase WWW COMETSUPPLY COM 8009884341 FL Seg#122700526465 Date 8/15/11 Time \$777.29-17:36 DBT Recur-Purch DTV*DIRECTV SERVICE 800-347-3288 CA Seg#122700573817 Date 8/15/11 Time 17:36 \$65.99-16-Aug-11 DBT Purchase ORCHARD SUPPLY #690 MOUNTAIN VIE CA Seg#122500573782 Date 8/13/11 Time 17:36 \$18.66-16-Aug-11 17-Aug-11 **DBT** Purchase GOOGLE *COLAMCO INC GOOGLE.COM/C CA Seq#122800618719 Date 8/16/11 Time \$2,065.55-17:38 ORCHARD SUPPLY #690 MOUNTAIN VIE CA Seq#122800595939 Date 8/16/11 Time 17:48 \$22.70-18-Aug-11 DBT Purchase 18-Aug-11 DBT Purchase SPRINT *WIRELESS 800-639-6111 VA Seq#123000540748 Date 8/18/11 Time 17:48 \$165.06-ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seg#000007682649 Date 8/19/11 19-Aug-11 \$140.00-Time 19:30

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

ATM / Electr DATE	ronic Withdrawals DESCRIPTION	AMOUNT				
22-Aug-11		\$500.00-				
22-Aug-11	DBT Purchase HOBEES # 1 MOUNTAIN VI MOUNTAIN VIE CA Seq#123102560103 Date 8/19/11 Time 17:45	\$20.00-				
22-Aug-11	DBT Purchase WESTERN DIGITAL CORPOR 09497627565 CA Seq#123400417231 Date 8/22/11 Time 17:45	\$5.50-				
22-Aug-11	DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#123302557956 Date 8/21/11 Time 17:45	\$25.00-				
24-Aug-11	DBT Purchase SAFEWAY STORE00007815 MOUNTAIN VIE CA Seq#123400598150 Date 8/22/11 Time 17:52	\$26.70-				
26-Aug-11	ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000007740959 Date 8/26/11 Time 14:33	\$100.00-				
28-Aug-11	DBT Recur-Purch COMCAST CALIFORNIA 800-COMCAST CA Seq#123900630857 Date 8/27/11 Time 21:16	\$99.90-				
30-Aug-11	ATT Payment	\$62.37-				
30-Aug-11	Pacific Gas & El PAYMENT	\$97.44-				
30-Aug-11	DBT Purchase FRY'S ELECTRONICS #3 PALO ALTO CA Seq#124100469176 Date 8/29/11 Time 17:39	\$95.77-				
30-Aug-11	DBT Purchase HOBEES # 1 MOUNTAIN VI MOUNTAIN VIE CA Seq#124000239950 Date 8/28/11 Time 17:39	\$36.00-				
Withdrawale / Dehite						

With	drawa	IS / D	ebits
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DATE	DESCRIPTION
08-Aug-11	Overdraft Fee
09-Aug-11	Overdraft Fee
10-Aug-11	Overdraft Fee

AMOUNT \$5.00-\$5.00-\$5.00-

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 your balance. Also, add any dividend not previously included.		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	\$