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

A solid addition to your investments. Put your savings to work!

SUMMARY OF DEPOSIT ACCOUNTS DEPOSITS Regular Primary Checking TOTAL DEPOSITS				SUMMARY OF LOAN ACCOUNTS	
			\$37,531.82 \$442.88	LOANS	
			\$37,974.70	TOTAL LOANS	\$0.00
Regular ****	*96016	· · · · · · · · · · · · · · · · · · ·			
SUMMARY OF DEPOSITS: Deposits / Transfers 0 Other Credits 1		** **	SUMMARY OF THIS SHARE ACCOUNT:		
			\$0.00 \$8.43	PREVIOUS BALANCE Total Deposits	\$40,023.39 \$8.43
SUMMARY OF WITHDRAWALS: Withdrawals / Transfers Other Debits		2 0	\$2,500.00 \$0.00	Total Withdrawals NEW BALANCE	\$2,500.00 \$37,531.82
				You have received \$93.38 in DIVIDENDS in 2011	
Deposits DATE DESCRIPTION 31-Jul-11 Div on Avg Balance 38071.78 Annual Percentage Yield Earned .26%					
Withdrawals DATE 01-Jul-11 18-Jul-11	DESCRIPTION cobra extra TRANSFER TO CK	76996081			AMOUNT \$1,500.00 \$1,000.00
Primary Che	ecking *****96081			, · · · · · · · · · · · · · · · ·	- ,
SUMMARY OF DEPOSITS: Deposits / Transfers 6 Other Credits 0		6	\$2.958.05	SUMMARY OF THIS SHARE ACCOUNT:	
			\$2,936.03	PREVIOUS BALANCE Total Deposits	\$5,918.63 \$2,958.05
Withdrawals . Checks Paid Other Debits		41 1 0	\$8,301.11 \$132.69 \$0.00	Total Withdrawals NEW BALANCE	\$8,433.80 \$442.88
Deposits DATE 01-Jul-11 13-Jul-11 13-Jul-11 18-Jul-11 20-Jul-11	DBT Return ORO	CHARD SUPPLY #6 76996016	90 MOUNTAIN VIE	A Seq#119200598038 Date 7/11/11 Time 17:53 CA Seq#119200597568 Date 7/11/11 Time 17:53 View CA US Seq#000007410067 Date 7/20/11	AMOUNT \$1,500.00 \$13.52 \$16.74 \$1,000.00 \$267.79

ACCOUNT ***96 Statement as of July 31, 2011 Page 2

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

	9	(
Deposits DATE 22-Jul-11	DESCRIPTION PAYPAL	TRANSFER						AMOUNT \$160.00	
Chaeles Daid									
Checks Paid DATE 28-Jul-11	CHECK 5817	AMOUNT \$132.69	DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT	
ATM / Flectro	onic Withdrawals								
DATE	DESCRIPTION							AMOUNT	
01-Jul-11	JPMorgan Chase	e Ext Trnsfr						\$249.99-	
01-Jul-11		RESS ELEC REMIT						\$1,000,00-	
01-Jul-11	LSI Corporation							\$1 207 96-	
01-Jul-11		SAFEWAY STORE	00007815 M	OUNTAIN VIE C	A Sea#11790064	48439 Date 6/	28/11 Time	\$19.17-	
	17:34							. •	
01-Jul-11	DBT Purchase 17:34	STARBUCKS CARE	RELOAD 80	0-782-7282 WA	Seq#11820058	9722 Date 7/0	01/11 Time	\$25.00-	
05-Jul-11	DBT Purchase	WEB EXPRESS INC	C BRIDGEWA	TER NJ Seq#11	8202562237 Da	ate 7/01/11 Tir	ne 17:44	\$75.45-	
05-Jul-11	JPMORGAN CH	ASE CHASE ACH						\$2,501.38-	
05-Jul-11	DBT Purchase	ORCHARD SUPPLY	/ #690 MOUN	TAIN VIE CA Se	q#11820053149	0 Date 7/01/1	1 Time 17:48	\$67.58-	
06-Jul-11	CHASE	ICPAYMENT						\$92.18-	
06-Jul-11	CHASE	ICPAYMENT						\$300.00-	
06-Jul-11	CHASE	EPAY						\$398.88-	
06-Jul-11	DBT Purchase	STARBUCKS CARE	RELOAD 80	0-782-7282 WA	Seq#11870051	1347 Date 7/0	06/11 IIme	\$25.00-	
06-Jul-11	17:35 ATM Withdrawal Time 19:47	Meriwest 580 N Re	ngstorff Ave	Mountain View C	A US Seq#0000	07289766 Date	e 7/06/11	\$200.00-	
07-Jul-11		Payment						\$20.40-	
10-Jul-11		Meriwest 580 N Re	nastorff Ave	Mountain View C	A US Seg#0000	07321798 Date	e 7/10/11	\$100.00-	
	Time 11:07							*	
11-Jul-11	DBT Purchase	TARGET 000	03228 MOUN	TAIN VIE CA Se	q#11910078395	9 Date 7/10/1	1 Time 18:06	\$20.00-	
11-Jul-11	DBT Purchase	PET FOOD DEPOT						\$80.07-	
12-Jul-11		STARBUCKS CARE	RELOAD 80	0-782-7282 WA	\ Seq#11930050	0006 Date 7/	12/11 Time	\$25.00-	
	17:44								
12-Jul-11	DBT Purchase	FEDEX OFFICE #5						\$4.80-	
13-Jul-11		ADORAMA INC 212						\$9.99-	
13-Jul-11 13-Jul-11	DBT Purchase DBT Purchase	ORCHARD SUPPLY ORCHARD SUPPLY						\$40.03- \$16.23-	
14-Jul-11	DBT Purchase	ORCHARD SUPPLY						\$10.23- \$12.43-	
14-Jul-11		Meriwest 580 N Re						\$220.00-	
1 1 0di 1 1	Time 19:58	monmost ood it ite	ngotom /tro	Woulder Com C	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	57 5 5 5 7 7 1 But	2,,,,,,,,,	Ψ220.00	
16-Jul-11	ATM TFR To 00	0-0000000000DTV	DIRECTVS	DTV DIRECTV S	ERVICE SEGI	JNDO CA	US	\$65.99-	
		5559 Date 7/16/11	Time 10:25						
19-Jul-11	PAYPAL	INST XFER						\$448.47-	
19-Jul-11	DBT Purchase	STARBUCKS CARE	RELOAD 80	0-782-7282 WA	\ Seq#12000051	3002 Date 7/	19/11 Time	\$25 00-	
20-Jul-11	17:47	Meriwest 580 N Re	nactorff Ava	Mountain View C	A 110 Coa#0000	07440070 Det	7/20/11	\$100.00-	
20-Jui-11	Time 13:50	Menwest 300 N Re	ngstorn Ave	Widulitani View C	A US Sey#UUUU	3/4100/2 Dati	E 1/20/11	\$100.00-	
21-Jul-11	ZHANG LEI IAT	PAYPAI						\$198.81-	
21-Jul-11		ORCHARD SUPPLY	/ #690 MOUN	TAIN VIE CA Se	a#12000063447	6 Date 7/19/1	1 Time 18:05	\$8.65-	
24-Jul-11	DBT Purchase	SAFEWAY STORE						\$26.00-	
	18:02								
25-Jul-11	DBT Purchase	BLUE DOG INK CO						\$152.88-	
26-Jul-11	DBT Purchase	ORCHARD SUPPLY						\$28.99-	
26-Jul-11	DBT Purchase	STARBUCKS CARE	RELOAD 80	0-782-7282 WA	Seq#12070047	3350 Date 7/2	26/11 IIme	\$20.00-	
26-Jul-11	17:43 DBT Purchase	TARGET 000	U3558 MULIN	TAIN VIE CA SA	q#12060083913	83 Date 7/25/1	1 Time 17:43	\$4 00-	
27-Jul-11		h COMCAST CALIFO						\$99.90-	
28-Jul-11	City of Mountain		J.(14), (000 00		9,1,12,000,000,1,4,4	TO Dute 1/21/1	1 111110 17.00	\$101.46-	
29-Jul-11	•	Payment						\$62.33-	
31-Jul-11		Meriwest 580 N Re	ngstorff Ave	Mountain View C	A US Seq#0000	07511838 Date	e 7/31/11	\$200.00-	
	Time 16:01				•				
31-Jul-11	DBT Purchase	LOZANO CAR WAS	SH MOUNTA N	MOUNTAIN VIE	CA Seq#1209008	352816 Date 7	7/28/11 Time	\$40 00-	
31-Jul-11	18:01 DBT Purchase	IN-N-OUT BURGER		LINTAIN ME CA	Sea#120000653	8057 Data 7/2	8/11 Time	\$7.09-	
J 1 -Jui- 1 1	18:01	IN-IN-OUT BURGET	V OOOOOO INIO	ONTAIN VIE CA	364# 120800033	Jaar Date 1/2	ori i illie	φ <i>ι</i> υσ-	
	10.01								

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

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 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.				
			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 →		