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Open Doors with Our Home Loans.

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

Ask How You Can Save Thousands with a No Cost, No Fee Loan.

SUMMARY OF DEPOSIT ACCOUNT	ITS		SUMMARY OF LOAN ACCOUNTS	
DEPOSITS Regular Primary Checking		\$40,023.39 \$5,918.63	LOANS	
TOTAL DEPOSITS		\$45,942.02	TOTAL LOANS	\$0.00
Regular *****96016				
SUMMARY OF DEPOSITS: Deposits / Transfers Other Credits	0 1	\$0.00 \$9.36	SUMMARY OF THIS SHARE ACCOUNT: PREVIOUS BALANCE Total Deposits	\$46,014.03 \$9.36
SUMMARY OF WITHDRAWALS: Withdrawals / Transfers Other Debits	1 0	\$6,000.00 \$0.00	Total Withdrawals NEW BALANCE	\$6,000.00 \$40,023.39
Deposits DATE DESCRIPTION 20 Jun 11 Div on Avg Polonoco	45414 02 App	uual Persentage Vield	You have received \$84.95 in DIVIDENDS in 2011	AMOUNT
30-Jun-11 Div on Avg Balance Withdrawals DATE DESCRIPTION 28-Jun-11 july funds	45414.U3 Ann	iual Percentage Yield	Earned .25%	\$9.36 AMOUNT \$6,000.00
Primary Checking *****96081				
SUMMARY OF DEPOSITS: Deposits / Transfers Other Credits	1 0	\$6,000.00 \$0.00	SUMMARY OF THIS SHARE ACCOUNT: PREVIOUS BALANCE Total Deposits	\$8,547.93 \$6,000.00
SUMMARY OF WITHDRAWALS: Withdrawals / Transfers Checks Paid Other Debits	33 2 0	\$8,175.30 \$454.00 \$0.00	Total Withdrawals NEW BALANCE	\$8,629.30 \$5,918.63
Deposits DATE DESCRIPTION 28-Jun-11 july funds				AMOUNT \$6,000.00

ACCOUNT ***96 Statement as of June 30, 2011 Page 2

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

Checks Paid DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT	
08-Jun-11	5814	\$50.00	10-Jun-11	5815	\$404.00	DATE	OHLOK	AWOUNT	
ATM / Electronic Withdrawals									
DATE	DESCRIPTION							AMOUNT	
01-Jun-11	Pacific Gas & E		_					\$95.89-	
01-Jun-11		PRESS ELEC REMI					0444 T	\$700.00-	
01-Jun-11	DBT Purchase 17:37	WORLD CAUSE	-OUNDATION	/2/-5362/// F	L Seq#11510080	7002 Date 5/	31/11 IIme	\$50.00-	
02-Jun-11		Payment						\$20.40-	
02-Jun-11	DBT Purchase				q#115200910652			\$52.37-	
02-Jun-11	DBT Purchase 17:35	STARBUCKS CAR	RD RELOAD 8	00-782-7282 WA	Seq#115300606	6210 Date 6/	02/11 Time	\$25.00-	
03-Jun-11	JPMorgan Chas	e Ext Trnsfr						\$1,999.99-	
03-Jun-11		HASE CHASE ACH						\$2,501.38-	
03-Jun-11	ATM Withdrawa Time 14:42	Meriwest 580 N F	engstorff Ave	Mountain View C	A US Seq#00000	6988397 Dat	e 6/03/11	\$260.00-	
03-Jun-11	DBT Purchase 17:39	DOWNTOWN SM	OG CENTER I	MOUNTAIN VIE C	A Seq#11520063	3989 Date 6	/01/11 Time	\$50.00-	
05-Jun-11	DBT Purchase 18:09	ST OF CALIF DM	V-INTERN 916	6-6578943 CAS	eq#11540077480	09 Date 6/03	11 Time	\$152.00-	
07-Jun-11	CHASE	CPAYMENT						\$96.67-	
07-Jun-11	CHASE	CPAYMENT						\$300.00-	
07-Jun-11	DBT Purchase 17:41	STARBUCKS CAR	RD RELOAD 8	00-782-7282 WA	Seq#115800577	175 Date 6/	07/11 Time	\$25.00-	
07-Jun-11	DBT Purchase	SPRINT *WIRELE	SS 800-639-6	5111 VA Sea#115	800577134 Date	6/07/11 Tim	e 17:41	\$162.62-	
08-Jun-11	DBT Purchase	GOOGLE *MICRO						\$16.98-	
15-Jun-11	ATM TFR To 00 Seg#16600230	0-000000000000DT 04091 Date 6/15/1	V DIRECTV S 1 Time 10:12	DTV DIRECTV S	ERVICE SEGU	NDO CA	US	\$65.99-	
19-Jun-11		Meriwest 580 N F		Mountain View C	A US Seq#00000	7135675 Dat	e 6/19/11	\$160.00-	
20-Jun-11	DBT Purchase 17:50	IN-N-OUT BURGE	ER 000000 M	OUNTAIN VIE CA	Seq#117002576	402 Date 6/1	9/11 Time	\$5.41-	
20-Jun-11	DBT Purchase 17:50	PARADIES BROV	VARD #800 F1	ΓLAUDERDAL FL	Seq#116902578	998 Date 6/1	8/11 Time	\$1.37-	
20-Jun-11	DBT Purchase	DNC TRAVEL - F	T I FT LAUD	FRDA FL Sea#11	6900473408 Date	e 6/18/11 Tir	ne 17:50	\$1.95-	
20-Jun-11	DBT Purchase	SFO PARKING DI			eq#11700257980			\$82.00-	
20-Jun-11	17:50 DBT Purchase	DNC TRAVEL - F	T ET AIID	EDDA EL Sog#11	6000473407 Date	a 6/19/11 Tir	no 17:50	\$10.70-	
20-Jun-11 22-Jun-11	DBT Purchase	SAFEWAY STOR						\$10.70= \$32.70=	
22-Juli-11	17:35	SAFEVVAT STOP	(E00007615 N	VIOUNTAIN VIE C	4 3eq#117100391	0303 Date 0	20/11 111116	\$32.70-	
24-Jun-11	PAYPAL	INST XFER						\$94.51-	
24-Jun-11	DBT Purchase	SAFEWAY STOP	RE00007815 N	MOUNTAIN VIE C	A Seq#11730062	0596 Date 6	22/11 Time	\$33.10-	
26-Jun-11	DBT Purchase	ALLIED ELECTRO	ONICS INC 817	7-595-8523 TX S	eq#11760062728	37 Date 6/25	11 Time	\$38.25-	
27-Jun-11	DBT Purchase	SAFEWAY STOR	RE00007815 N	MOUNTAIN VIE C	A Seq#11740254	4713 Date 6	23/11 Time	\$19.70-	
27-Jun-11	17:58	ch COMCAST CALII	EORNIA 800 C	OMCAST CA Sa	a#1178008Q/59/	1 Date 6/27/1	1 Time 17:58	\$99.90-	
27-Jun-11 29-Jun-11		Payment	CIVINA 000-C	JOINIOAGI GA SE	4m 1 1 1 0 0 0 0 3 4 3 0 4	- Date 0/2//1	1 THING 17.30	\$61.43-	
29-Jun-11	PAYPAL	NST XFER						\$94.51-	
29-Jun-11	PAYPAL	INST XFER						\$750.00-	
30-Jun-11	Pacific Gas & E							\$115.48 <i>-</i>	

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 →		