

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. Ends June 18th.

SUMMARY OF DEPOSIT ACCOUNTS				SUMMARY OF LOAN ACCOUNTS		
DEPOSITS Regular Primary Checking			\$46,014.03 \$8,547.93	LOANS	\$0.00	
TOTAL DEPOSITS		\$54,561.96	TOTAL LOANS			
Regular ****	96016					
SUMMARY C	F DEPOSITS:			SUMMARY OF THIS SHARE ACCOUNT:		
Deposits / Tra		0	\$0.00			
Other Credits		2	\$15.09	PREVIOUS BALANCE Total Deposits	\$56,723.94 \$15.09	
SUMMARY OF WITHDRAWALS: Withdrawals / Transfers		3	\$10,725.00	Total Withdrawals NEW BALANCE	\$10,725.00 \$46,014.03	
Other Debits		0	\$0.00	You have received \$75.59 in DIVIDENDS in 2011		
01-May-11 31-May-11 Withdrawals DATE 09-May-11 10-May-11	Dividend Paid Eff 04/2 Div on Avg Balance DESCRIPTION TRANSFER TO CK loan to lopoco		al Percentage Yield	Earned .29%	\$1.94 \$13.15 AMOUNT \$1,000.00 \$725.00	
23-May-11	monthly salary		,		\$9,000.00 	
Primary Che	cking *****96081					
SUMMARY OF DEPOSITS: Deposits / Transfers Other Credits		4	\$10,768.69 \$0.00	SUMMARY OF THIS SHARE ACCOUNT:		
		4 0		PREVIOUS BALANCE Total Deposits	\$6,409.30 \$10,768.69	
SUMMARY C	F WITHDRAWALS:			Total Withdrawals	\$8,630,06	
Withdrawals / Transfers Checks Paid Other Debits		36 4 0	\$7,470.06 \$1,160.00 \$0.00	NEW BALANCE	\$8,547.93	
Deposits DATE	DESCRIPTION	76006016			AMOUNT	
09-May-11 10-May-11 23-May-11	TRNSFER FRM SV loan to lopoco monthly salary	76996016			\$1,000.00 \$725.00 \$9,000.00	

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

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

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Deposits DATE 31-May-11	DESCRIPTION DBT Return FRY'S ELECTRONICS #3 PALO ALTO CA Seq#114802589510 Date 5/28/11 Time 17:44	AMOUNT \$43.69					
Checks Paid DATE 05-May-11 03-May-11	CHECK AMOUNT DATE CHECK AMOUNT DATE CHECK 5810 \$180.00 19-May-11 5812 \$180.00 11-May-11 5813 5811	AMOUNT \$750.00					
ATM / Electr	onic Withdrawals						
DATE	DESCRIPTION	AMOUNT					
02-May-11	Pacific Gas & El PAYMENT	\$131.18-					
02-May-11	DBT Purchase SAFEWAY STORE00007815 MOUNTAIN VIE CA Seq#111802619378 Date 4/28/11 Time	\$13.99-					
02 May 11	18:32 EFBOARDOFEQUALIZ BOE E-FILE	\$79.00-					
03-May-11 03-May-11	JPMORGAN CHASE CHASE ACH	\$2,501.38-					
03-May-11	DBT Purchase SAFEWAY STORE00007815 MOUNTAIN VIE CA Seg#112100581028 Date 5/01/11 Time	\$33.77-					
00 May 11	17:51	Ψ00.77					
04-May-11	ATT Payment	\$20.37-					
04-May-11	DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#112400519416 Date 5/04/11 Time 17:55	\$25.00-					
05-May-11	JPMorgan Chase Ext Trnsfr	\$2,000.00-					
06-May-11	CHASE ICPAYMENT	\$95.01-					
06-May-11	CHASE ICPAYMENT	\$300.00-					
07-May-11	ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000006752411 Date 5/07/11	\$200.00-					
09-May-11	Time 19:32 CHASE EPAY	\$13.48-					
09-May-11	DBT Purchase SAFEWAY STORE00007815 MOUNTAIN VIE CA Seg#112602701472 Date 5/06/11 Time	\$35.15-					
00 May 11	18:06	Ψ00.10					
09-May-11	DBT Purchase RICKS ICE CREAM PALO ALTO CA Seq#112602709346 Date 5/06/11 Time 18:06	\$15.00-					
10-May-11	DBT Purchase HANABI SUSHI MOUNTAIN VIE CA Seq#112800853771 Date 5/08/11 Time 17:37	\$13.60-					
10-May-11	DBT Purchase 3B TECH 05742330508 IN Seq#112900853339 Date 5/09/11 Time 17:37	\$97.99-					
10-May-11	DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#113000501217 Date 5/10/11 Time 17:37	\$25.00-					
11-May-11	DBT Purchase PET FOOD DEPOT PALO ALTO CA Seq#113000494721 Date 5/10/11 Time 17:41	\$50.24-					
11-May-11	DBT Purchase INDUS ENTREPRENEURS 408-5670700 CA Seq#113000494468 Date 5/10/11 Time 17:41	\$600.00-					
13-May-11	DBT Purchase JERONIMOS LITHOCRAFT SANTA CLARA CA Seq#113200512976 Date 5/12/11 Time 17:38	\$167.15-					
13-May-11	DBT Purchase CHARLESTON CLEANERS PALO ALTO CA Seg#113200513238 Date 5/12/11 Time 17:38	\$21.15-					
13-May-11 16-May-11	DBT Purchase OFFICE MAX MOUNTAIN VIE CA Seq#113200513409 Date 5/12/11 Time 17:38	\$54.03- \$63.99-					
10-May-11	ATM TFR To 00-00000000000DTV DIRECTV S DTV DIRECTV SERVICE SEGUNDO CA US Seg#136002129918 Date 5/16/11 Time 08:16						
17-May-11	DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#113700498394 Date 5/17/11 Time 17:49	\$25.00-					
19-May-11	ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000006852125 Date 5/19/11 Time 13:23	\$160.00-					
19-May-11	DBT Purchase CAFE EL PALOMAR SANTA CRUZ CA Seg#113800829309 Date 5/18/11 Time 17:49	\$21.85-					
25-May-11	DBT Purchase STARBUCKS CARD RELOAD 800-782-7282 WA Seq#114500491221 Date 5/25/11 Time	\$25.00-					
	17:50						
26-May-11	City of Mountain UTIL BILL	\$102.10-					
26-May-11	DBT Purchase SAFEWAY STORE00007815 MOUNTAIN VIE CA Seq#114400623335 Date 5/24/11 Time	\$14.07-					
27-May-11	17:37 DBT Recur-Purch COMCAST CALIFORNIA 800-COMCAST CA Seg#114700524512 Date 5/27/11 Time 17:43	\$204.55-					
27-May-11	DBT Purchase FRY'S ELECTRONICS #3 PALO ALTO CA Seg#114600524464 Date 5/26/11 Time 17:43	\$204.33- \$97.16-					
29-May-11	DBT Purchase FAST PIZZA DELIVERY 06509613278 CA Seq#114800638435 Date 5/28/11 Time 18:06	\$16 95-					
31-May-11	ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000006954913 Date 5/30/11	\$140.00-					
04.14	Time 17:28	0.40.00					
31-May-11	DBT Purchase OFFICE DEPOT #869 MOUNTAINVIEW CA Seq#114702591372 Date 5/27/11 Time 17:44	\$42.03- \$57.71					
31-May-11 31-May-11	ATT Payment DBT Purchase IN-N-OUT BURGER 000000 MOUNTAIN VIE CA Seg#114900521557 Date 5/29/11 Time	\$57.71- \$7.16-					
J i −iviay−i i	17:37	Ψ1.10-					

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 →	