

It's Tax Season! Be sure to use your checking or savings account number when depositing your refund.

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

SUMMARY OF DEPOSIT ACCOUNTS

DEPOSITS	
Regular	\$0.00
Primary Checking	\$6,676.46
TOTAL DEPOSITS	\$6,676.46

SUMMARY OF LOAN ACCOUNTS

LOANS	
TOTAL LOANS	\$0.00

Regular **96016**

SUMMARY OF DEPOSITS:

Deposits / Transfers	0	\$0.00
Other Credits	0	\$0.00

SUMMARY OF WITHDRAWALS:

Withdrawals / Transfers	0	\$0.00
Other Debits	0	\$0.00

SUMMARY OF THIS SHARE ACCOUNT:

PREVIOUS BALANCE	\$0.00
Total Deposits	\$0.00
Total Withdrawals	\$0.00
NEW BALANCE	\$0.00

Primary Checking **96081**

SUMMARY OF DEPOSITS:

Deposits / Transfers	2	\$20,577.50
Other Credits	0	\$0.00

SUMMARY OF WITHDRAWALS:

Withdrawals / Transfers	32	\$14,491.54
Checks Paid	2	\$285.00
Other Debits	0	\$0.00

SUMMARY OF THIS SHARE ACCOUNT:

PREVIOUS BALANCE	\$875.50
Total Deposits	\$20,577.50
Total Withdrawals	\$14,776.54
NEW BALANCE	\$6,676.46

Activity

DATE	DESCRIPTION	AMOUNT
02-Jan-16	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#536400790180 Date 12/30/15 Time 16:57	\$14.71-
02-Jan-16	DBT Purchase 025IN-N-OUT BURGER #99 SALINAS CA Seq#536400460045 Date 12/30/15 Time 16:57	\$8.95-
03-Jan-16	DBT Purchase 025OSHMAN FAMILY JCC PALO ALTO CA Seq#600100448089 Date 1/01/16 Time 17:05	\$119.00-
04-Jan-16	COMCAST COMCAST	\$128.98-
04-Jan-16	ATM Deposit Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000017967142 Date 1/04/16 Time 16:13	\$1,050.00
04-Jan-16	ATM Inquiry Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000017967145 Date 1/04/16 Time 16:14	\$0.00
04-Jan-16	DBT Purchase 025GROCERY OUTLET OF P PALO ALTO CA Seq#600202060108 Date 1/02/16 Time 17:12	\$18.74-
04-Jan-16	DBT Purchase 025PET FOOD DEPOT PALO ALTO CA Seq#600202065711 Date 1/02/16 Time 17:12	\$63.06-
06-Jan-16	J.P. MORGAN ICPAYMENT	\$77.47-
06-Jan-16	DBT Purchase 025FAST PIZZA DELIVERY 06509613278 CA Seq#600600610604 Date 1/06/16 Time 16:57	\$20.60-
07-Jan-16	MERCURY INS PAYMENT	\$122.00-

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

Activity DATE	DESCRIPTION	AMOUNT
07-Jan-16	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#600500733201 Date 1/05/16 Time 16:58	\$8.97-
08-Jan-16	DBT Purchase 025CT-MOUNTAIN-VIEW-UT 650-903-6317 CA Seq#600700756019 Date 1/07/16 Time 17:00	\$161.20-
11-Jan-16	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#600900752778 Date 1/09/16 Time 17:06	\$14.71-
11-Jan-16	DBT Purchase 025EL POLLO LOCO 3515 SUNNYVALE CA Seq#600902184521 Date 1/09/16 Time 17:06	\$21.74-
14-Jan-16	ATM Inquiry Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000017979796 Date 1/14/16 Time 17:50	\$0.00
14-Jan-16	ATM Deposit Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000017979798 Date 1/14/16 Time 17:51	\$19,527.50
14-Jan-16	ATM Withdrawal Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000017979800 Date 1/14/16 Time 17:52	\$100.00-
15-Jan-16	DBT Purchase 025PLUG AND PLAY FOOD SUNNYVALE CA Seq#601300488955 Date 1/13/16 Time 17:05	\$7.97-
17-Jan-16	DBT Recur-Purch 025DTV*DIRECTV SERVICE 800-347-3288 CA Seq#601500522374 Date 1/15/16 Time 17:10	\$104.18-
19-Jan-16	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#601500750489 Date 1/15/16 Time 17:06	\$13.27-
19-Jan-16	VRC LEVY LEGAL FEE	\$50.00-
19-Jan-16	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#601700721382 Date 1/17/16 Time 16:59	\$13.26-
19-Jan-16	DBT Purchase 025FAST PIZZA DELIVERY 06509613278 CA Seq#601800568182 Date 1/18/16 Time 16:59	\$21.70-
19-Jan-16	Check Number 5889	\$190.00-
19-Jan-16	Check Number 5890	\$95.00-
20-Jan-16	DBT Purchase 025WEB EXPRESS INC BRIDGEWATER NJ Seq#601900760653 Date 1/19/16 Time 17:00	\$64.50-
22-Jan-16	ATT Payment	\$93.76-
22-Jan-16	Paid ACH EOD UNF FEE	\$29.00-
25-Jan-16	AMEX EPayment ACH PMT	\$182.00-
26-Jan-16	PERSHING BROKERAGE	\$25.00-
26-Jan-16	CHASE AUTOPAY	\$196.00-
27-Jan-16	Pacific Gas & EI PAYMENT	\$158.61-
28-Jan-16	SCOTTRADE BANK TRANSFER	\$10,000.00-
28-Jan-16	DBT Purchase 025SQ *PHYLLIS SHERLOC PALO ALTO CA Seq#602700246366 Date 1/27/16 Time 17:04	\$95.00-
29-Jan-16	ATT Payment	\$43.15-
29-Jan-16	JPMorgan Chase Ext Trnsfr	\$2,489.01-
29-Jan-16	DBT Purchase 025STARBUCKS CARD RELO 800-782-7282 WA Seq#602900668909 Date 1/29/16 Time 17:38	\$25.00-

Listing of Non-Electronic Checks Paid

DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT
19-Jan-16	5889	\$190.00	19-Jan-16	5890	\$95.00			

Total Overdraft Fees	Total for this period	Total year-to-date
Rejected Item Paid Fees	\$29.00	\$29.00
Rejected Item Not Paid Fees	\$0.00	\$0.00

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 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.

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.

2. **Enter** your ending checking balance as shown on this statement. \$ _____

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. \$ _____

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.

List outstanding checks that do not appear on your statement.

CHECK	AMOUNT	CHECK	AMOUNT
_____	\$ _____	<u>SUBTOTAL</u>	\$ _____
_____	_____	_____	_____
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<u>SUBTOTAL</u>	\$ _____	<u>TOTAL</u> →	\$ _____