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

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**SUMMARY OF DEPOSIT ACCOUNTS**

DEPOSITS	
Regular	\$100.02
Primary Checking	\$3,072.38
<b>TOTAL DEPOSITS</b>	<b>\$3,172.40</b>

**SUMMARY OF LOAN ACCOUNTS**

LOANS	
<b>TOTAL LOANS</b>	<b>\$0.00</b>

**Regular \*\*\*\*96016**

SUMMARY OF DEPOSITS:

Deposits / Transfers	0	\$0.00
Other Credits	1	\$0.01

SUMMARY OF WITHDRAWALS:

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

SUMMARY OF THIS SHARE ACCOUNT:

PREVIOUS BALANCE	\$100.01
Total Deposits	\$0.01
Total Withdrawals	\$0.00
<b>NEW BALANCE</b>	<b>\$100.02</b>

You have received \$0.02 in DIVIDENDS in 2016

**Activity**

DATE	DESCRIPTION	AMOUNT
31-Mar-16	Div on Avg Balance 100.01 Annual Percentage Yield Earned .12%	\$0.01

**Primary Checking \*\*\*\*96081**

SUMMARY OF DEPOSITS:

Deposits / Transfers	1	\$6,825.00
Other Credits	0	\$0.00

SUMMARY OF WITHDRAWALS:

Withdrawals / Transfers	36	\$4,768.22
Checks Paid	5	\$785.00
Other Debits	0	\$0.00

SUMMARY OF THIS SHARE ACCOUNT:

PREVIOUS BALANCE	\$1,800.60
Total Deposits	\$6,825.00
Total Withdrawals	\$5,553.22
<b>NEW BALANCE</b>	<b>\$3,072.38</b>

**Activity**

DATE	DESCRIPTION	AMOUNT
01-Mar-16	ATT Payment	\$45.60-
02-Mar-16	DBT Purchase 025SAFEWAY STORE 00029 MOUNTAIN VIE CA Seq#605900588149 Date 2/28/16 Time 17:19	\$6.49-
02-Mar-16	DBT Purchase 025PLAYSTATION SONYENT 800-345-7669 CA Seq#606100590110 Date 3/01/16 Time 17:19	\$45.94-
02-Mar-16	DBT Purchase 025CT-MOUNTAIN-VIEW-UT 650-903-6317 CA Seq#606100763258 Date 3/01/16 Time 17:19	\$191.84-
02-Mar-16	DBT Purchase 025OSHMAN FAMILY JCC PALO ALTO CA Seq#606100654286 Date 3/01/16 Time 17:19	\$119.00-
03-Mar-16	COMCAST COMCAST	\$131.16-
03-Mar-16	DBT Purchase 025FREDS PLACE MOUNTAIN VIE CA Seq#606200572893 Date 3/02/16 Time 17:16	\$26.00-

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

Activity DATE	DESCRIPTION	AMOUNT
03-Mar-16	ATM Deposit Meriwest 580 N Rengstorff Ave Mountain View CA US Seq#000018039936 Date 3/03/16 Time 19:52	\$6,825.00
06-Mar-16	DBT Purchase 025FREDS PLACE MOUNTAIN VIE CA Seq#606400484353 Date 3/04/16 Time 17:29	\$24.00-
07-Mar-16	MERCURY INS PAYMENT	\$96.60-
07-Mar-16	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#606500798124 Date 3/05/16 Time 17:19	\$8.97-
07-Mar-16	DBT Purchase 025BIERHAUS MOUNTAIN VIE CA Seq#606502351660 Date 3/05/16 Time 17:19	\$31.36-
07-Mar-16	Check Number 5892	\$95.00-
07-Mar-16	Check Number 5894	\$100.00-
07-Mar-16	Check Number 5895	\$95.00-
08-Mar-16	CHASE HOME FIN ICPAYMENT	\$75.41-
09-Mar-16	DBT Purchase 025AY CARAMBA IT'S LA MOUNTAIN VIE CA Seq#606900615701 Date 3/09/16 Time 17:11	\$10.28-
10-Mar-16	ATM Inquiry CT VCOM 401 WAVERLEY ST PALO ALTO CA US Seq#002190137709 Date 3/10/16 Time 14:22	\$0.00
10-Mar-16	ATM Withdrawal CT VCOM 401 WAVERLEY ST PALO ALTO CA US Seq#002190138018 Date 3/10/16 Time 14:22	\$60.00-
10-Mar-16	DBT Purchase 025TARGET 00003 MOUNTAIN VIE CA Seq#606900212930 Date 3/09/16 Time 17:07	\$49.49-
11-Mar-16	DBT Purchase 025STARBUCKS CARD RELO 800-782-7282 WA Seq#607100659669 Date 3/11/16 Time 17:11	\$25.00-
11-Mar-16	DBT Purchase 025FREDS PLACE MOUNTAIN VIE CA Seq#607000461555 Date 3/10/16 Time 17:11	\$24.00-
14-Mar-16	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#607100714559 Date 3/11/16 Time 17:22	\$8.97-
14-Mar-16	DBT Purchase 025ZONE 8 SAN JOSE CA Seq#607102270390 Date 3/11/16 Time 17:22	\$81.95-
16-Mar-16	DBT Recur-Purch 025DTV*DIRECTV SERVICE 800-347-3288 CA Seq#607500479751 Date 3/15/16 Time 17:15	\$110.52-
16-Mar-16	Check Number 5896	\$95.00-
17-Mar-16	DBT Purchase 025SQ *PHYLLIS SHERLOC PALO ALTO CA Seq#607600267580 Date 3/16/16 Time 17:13	\$95.00-
18-Mar-16	DBT Purchase 0258WARRIORSWEB 15951 OAKLAND CA Seq#607600467186 Date 3/16/16 Time 17:18	\$38.24-
18-Mar-16	DBT Purchase 025WEB EXPRESS INC BRIDGEWATER NJ Seq#607700724857 Date 3/17/16 Time 17:18	\$21.50-
21-Mar-16	JPMorgan Chase Ext Trnsfr	\$2,518.97-
21-Mar-16	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#607900728351 Date 3/19/16 Time 17:17	\$8.97-
21-Mar-16	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#607800728352 Date 3/18/16 Time 17:17	\$14.71-
22-Mar-16	ATT Payment	\$93.76-
23-Mar-16	DBT Purchase 025FREDS PLACE MOUNTAIN VIE CA Seq#608100470065 Date 3/21/16 Time 17:08	\$39.00-
23-Mar-16	DBT Purchase 025ORCHARD SUPPLY #690 MOUNTAIN VIE CA Seq#608200620148 Date 3/22/16 Time 17:08	\$16.16-
24-Mar-16	AMEX EPayment ACH PMT	\$191.00-
24-Mar-16	DBT Purchase 025SQ *PHYLLIS SHERLOC PALO ALTO CA Seq#608300217882 Date 3/23/16 Time 17:08	\$95.00-
25-Mar-16	CHASE AUTOPAY	\$187.00-
25-Mar-16	Check Number 5897	\$400.00-
28-Mar-16	DBT Purchase 025ERNIE S LIQUORS MOUNTAIN VIE CA Seq#608600707379 Date 3/26/16 Time 17:13	\$17.95-
29-Mar-16	ATT Payment	\$45.55-
29-Mar-16	Pacific Gas & El PAYMENT	\$117.83-
31-Mar-16	DBT Purchase 025SQ *PHYLLIS SHERLOC PALO ALTO CA Seq#609000469999 Date 3/30/16 Time 17:25	\$95.00-

**Listing of Non-Electronic Checks Paid**

DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT	DATE	CHECK	AMOUNT
07-Mar-16	5892	\$95.00	07-Mar-16	5895	\$95.00	25-Mar-16	5897	\$400.00
07-Mar-16	5894*	\$100.00	16-Mar-16	5896	\$95.00			

\* Out of sequence

Total Overdraft Fees	Total for this period	Total year-to-date
Rejected Item Paid Fees	\$0.00	\$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

- 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.
- Enter** your ending checking balance as shown on this statement. \$ \_\_\_\_\_
- Enter** deposits made later than the ending date of this statement. \$ \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- TOTAL OF 2 AND 3 \$ \_\_\_\_\_
- Subtract total checking outstanding. \$ \_\_\_\_\_
- 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> →	\$ _____