

# PREMIER AMERICA CREDIT UNION

P.O. Box 2178 • Chatsworth, CA 91313  
(800) 772-4000 • www.premieramerica.com

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

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Statement Summary	
Shares	537.18
Loans	0.00



## ACCOUNT SUMMARY

Deposit Account Description	Beginning Balance	Count	Deposits	Count	Withdrawals	Ending Balance
ID 0001 - PRIMARY CHECKING	1,557.35	1	500.00	19	1,520.17	537.18
ID 0100 - REGULAR	0.00	0	0.00	0	0.00	0.00
<b>TOTAL DEPOSITS</b>	<b>1,557.35</b>	<b>1</b>	<b>500.00</b>	<b>19</b>	<b>1,520.17</b>	<b>537.18</b>

## ID 0001 PRIMARY CHECKING

Post Date	Tran Date	Description	Amount	Balance
		<b>Beginning Balance</b>		<b>1,557.35</b>
10/02/21		Withdrawal POS #000009012255	-24.46	1,532.89
10/03/21		GOOGLE *Google Fi Mountain View CA		
10/03/21		Withdrawal Debit Card DEBIT MASTERCARD	-32.93	1,499.96
10/04/21		TOTAL WINE AND MORE MOUNTAIN VIE CA 0 1274607101 0		
10/04/21		Withdrawal ACH COMCAST 8155100	-155.04	1,344.92
10/04/21		TYPE: 150453391 ID: 0000213249		
10/04/21		CO: COMCAST 8155100		
10/04/21		Withdrawal ACH Pacific Gas & EI	-184.65	1,160.27
10/04/21		TYPE: PAYMENT ID: 1940742640		
10/04/21		CO: Pacific Gas & EI		
10/05/21		Withdrawal ACH JPMORGAN CHASE	-77.47	1,082.80
10/05/21		TYPE: CHASE ACH ID: 9008102401		
10/05/21		CO: JPMORGAN CHASE		
10/05/21		Withdrawal ACH CITI AUTOPAY	-187.84	894.96
10/05/21		TYPE: PAYMENT ID: CITICARDAP		
10/05/21		CO: CITI AUTOPAY		
10/07/21		Withdrawal ACH MERCURY INS	-131.20	763.76
10/07/21		TYPE: PAYMENT ID: 1952577343		
10/07/21		CO: MERCURY INS		
10/10/21		Withdrawal Debit Card DEBIT MASTERCARD	-206.17	557.59
10/10/21		DESTINATION XL #9705 SAN JOSE CA 0 1280427491 0		
10/12/21		Deposit ACH PAYPAL	500.00	1,057.59
10/12/21		TYPE: TRANSFER ID: PAYPALSD11 CO: PAYPAL		

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**ID 0001 PRIMARY CHECKING (continued)**

Post Date	Tran Date	Description	Amount	Balance
10/13/21		Withdrawal Debit Card DEBIT MASTERCARD TOTAL WINE AND MORE MOUNTAIN VIE CA 0 1285507245 0	-32.93	1,024.66
10/17/21		Withdrawal Debit Card DEBIT MASTERCARD REGNSTORFF VALERO GA MOUNTAIN VIE CA 0 1286382702 2	-22.99	1,001.67
10/18/21		Withdrawal ACH ATT TYPE: Payment ID: 9864031004 CO: ATT	-159.81	841.86
10/19/21		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 1290383108 0	-33.52	808.34
10/20/21		Withdrawal POS #000016228840 STARBUCKS 800 782 7282 WA	-25.00	783.34
10/21/21		Withdrawal Debit Card DEBIT MASTERCARD TOTAL WINE AND MORE MOUNTAIN VIE CA 0 1293523679 0	-32.93	750.41
10/22/21		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 1293421148 0	-8.72	741.69
10/25/21		Withdrawal ACH CHASE CREDIT CRD TYPE: AUTOPAY ID: 4760039224 CO: CHASE CREDIT CRD	-163.00	578.69
10/26/21		Withdrawal POS #000018374598 STARBUCKS 800 782 7282 WA	-25.00	553.69
10/26/21		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 1297370840 0	-11.23	542.46
10/29/21		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 1300403191 0	-5.28	537.18
		<b>Ending Balance</b> Dividend Paid Year-to-Date: \$0.00		<b>537.18</b>
			Total for This period	Total Year-to-Date
		Total Overdraft Fees	0.00	87.00
		Total Returned Item Fees	0.00	0.00

**ID 0100 REGULAR**

Post Date	Tran Date	Description	Amount	Balance
		<b>Beginning Balance</b>		<b>0.00</b>
		<b>Ending Balance</b>		<b>0.00</b>
		Dividend Paid Year-to-Date: \$0.32		



DOWNLOAD YOUR ACCOUNT INFORMATION VIA ONLINE BANKING AT PREMIERAMERICA.COM

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 800-772-4000 or 818-772-4000, or write to us at Premier America Credit Union, P.O. Box 2178, Chatsworth, CA 91313-2178. 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, member number 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 report. 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.

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.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSACTIONS**

Call us at 800-772-4000 or 818-772-4000, email us at notify@premieramerica.com, or write us at Premier America Credit Union, P.O. Box 2178, Chatsworth, CA 91313-2178 (Attn: Card Disputes - for card-based transactions or Attn: Member Services - for all other electronic transactions.)

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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will 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 will investigate and if we find we have made an error, we will credit your account at the conclusion of our investigation.

**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 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.

**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.

Federally Insured by NCUA Equal Opportunity Lender

**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 \$

List outstanding checks that do not appear on your statement.

Table with columns: CHECK, AMOUNT, CHECK, AMOUNT. Includes rows for subtotal and total.