

PREMIER AMERICA

CREDIT UNION

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(800) 772-4000 • www.premieramerica.com

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

Member No. Statement Date Page

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Statement Summary

Shares	57,703.02
Loans	0.00



ANNIVERSARY

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ACCOUNT SUMMARY

Deposit Account Description	Beginning Balance	Count	Deposits	Count	Withdrawals	Ending Balance
ID 0001 - PRIMARY CHECKING	21,004.13	2	9,877.45	21	14,257.28	16,624.30
ID 0100 - REGULAR	31,069.86	2	10,008.86	0	0.00	41,078.72
TOTAL DEPOSITS	52,073.99	4	19,886.31	21	14,257.28	57,703.02

ID 0001 PRIMARY CHECKING

Post Date	Tran Date	Description	Amount	Balance
		Beginning Balance		21,004.13
11/01/22		Withdrawal POS #000007368057 GOOGLE *FI 2XZx3v 1600 Amphitheatre Parkw Mountain View CA	-24.14	20,979.99
11/01/22		Withdrawal ACH Pacific Gas & El TYPE: PAYMENT ID: 1940742640 CO: Pacific Gas & El	-80.60	20,899.39
11/04/22		Withdrawal ACH COMCAST 8155100 TYPE: 150453391 ID: 0000213249 CO: COMCAST 8155100	-156.67	20,742.72
11/07/22		Withdrawal ACH JPMORGAN CHASE TYPE: CHASE ACH ID: 9008102401 CO: JPMORGAN CHASE	-110.17	20,632.55
11/07/22		Withdrawal ACH MERCURY INS TYPE: PAYMENT ID: 1952577343 CO: MERCURY INS	-131.40	20,501.15
11/09/22		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY.COM #2776 877-505-4040 CA 0 2313282339 0	-44.29	20,456.86
11/10/22		Withdrawal Debit Card DEBIT MASTERCARD PFL*MOM'S MEALS 866-971-6667 IA 0 2313286102 0	-94.85	20,362.01
11/10/22		Draft 885017	-150.00	20,212.01
11/11/22		Deposit ACH PERFORCE SOFTWAR TYPE: DIRECT DEP ID: 9444444404 CO: PERFORCE SOFTWAR	4,938.72	25,150.73

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ID 0001 PRIMARY CHECKING (continued)

Post Date	Tran Date	Description	Amount	Balance
11/14/22		Withdrawal Adjustment Debit Card Credit Voucher TACO BELL #28833 PALO ALTO CA 0 2316233694 0	39.15	25,189.88
11/14/22		Withdrawal Debit Card DEBIT MASTERCARD TACO BELL #28833 PALO ALTO CA 0 2316233693 0	-39.15	25,150.73
11/14/22		Withdrawal Debit Card DEBIT MASTERCARD TACO BELL #28833 PALO ALTO CA 0 2316233692 0	-27.27	25,123.46
11/14/22		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 2316229891 0	-52.41	25,071.05
11/16/22		Withdrawal Home Banking Transfer To Share 0100 Funds Transfer via Online	-10,000.00	15,071.05
11/17/22		Withdrawal ACH JPMorgan Chase TYPE: Ext Trnsfr ID: 9200502231 CO: JPMorgan Chase NAME: ANDREW B SHARP	-1,847.38	13,223.67
11/17/22		Withdrawal Debit Card DEBIT MASTERCARD ATT*BILL PAYMENT 800-288-2020 TX 0 2320260621 0	-119.76	13,103.91
11/20/22		Withdrawal Debit Card DEBIT MASTERCARD AUDI PALO ALTO 6508566300 CA 0 2322231738 0	-96.39	13,007.52
11/20/22		Withdrawal Debit Card DEBIT MASTERCARD FAST PIZZA DELIVERY MOUNTAIN VIE CA 0 2323291834 0	-46.45	12,961.07
11/28/22		Withdrawal Debit Card DEBIT MASTERCARD NBCH DONATION DREAM GI 727-536-2777 AR 0 2332245608 0	-25.00	12,936.07
11/29/22		Deposit ACH PERFORCE SOFTWAR TYPE: DIRECT DEP ID: 9111111102 CO: PERFORCE SOFTWAR	4,938.73	17,874.80
11/29/22		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 2331221177 0	-32.04	17,842.76
11/29/22		Withdrawal Debit Card DEBIT MASTERCARD HEALTH INS PREMIUM PMT OMAHA NE 0 2332278020 0	-609.23	17,233.53
11/29/22		Withdrawal Debit Card DEBIT MASTERCARD HEALTH INS PREMIUM PMT OMAHA NE 0 2332278021 0	-609.23	16,624.30
Ending Balance				16,624.30
Dividend Paid Year-to-Date: \$0.00				
		Total for This period	Total Year-to-Date	
Total Overdraft Fees		0.00	0.00	
Total Returned Item Fees		0.00	0.00	

Check Summary

Date	Check#	Amount	Date	Check#	Amount	Date	Check#	Amount
11/10/22	885017	150.00						

* Indicates a break in the check number order.

ID 0100 REGULAR

Post Date	Tran Date	Description	Amount	Balance
		Beginning Balance		31,069.86
11/16/22		Deposit Home Banking Transfer From Share 0001 Funds Transfer via Online	10,000.00	41,069.86

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ID 0100 REGULAR (continued)

Post Date	Tran Date	Description	Amount	Balance
11/30/22		Deposit Dividend 0.299%	8.86	41,078.72
		Annual Percentage Yield Earned: 0.300%		
		Ending Balance		41,078.72
		Dividend Paid Year-to-Date: \$28.72		



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.

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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 \$ _____

List outstanding checks that do not appear on your statement.

CHECK	AMOUNT	CHECK	AMOUNT
_____	\$ _____	SUBTOTAL	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
SUBTOTAL	\$ _____	TOTAL	\$ _____