

# 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

Member No.	Statement Date	Page
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Statement Summary	
Shares	73,572.54
Loans	0.00

We have your  
**best interest**

**4.00%** APY\*

9-Month Term | \$1,000 to Open  
New Money Required

Learn more at [PremierAmerica.com](http://PremierAmerica.com)

## ACCOUNT SUMMARY

Deposit Account Description	Beginning Balance	Count	Deposits	Count	Withdrawals	Ending Balance
ID 0001 - PRIMARY CHECKING	10,142.06	3	43,579.59	30	5,265.23	48,456.42
ID 0100 - REGULAR	60,104.05	1	12.07	1	35,000.00	25,116.12
<b>TOTAL DEPOSITS</b>	<b>70,246.11</b>	<b>4</b>	<b>43,591.66</b>	<b>31</b>	<b>40,265.23</b>	<b>73,572.54</b>

## ID 0001 PRIMARY CHECKING

Post Date	Tran Date	Description	Amount	Balance
		<b>Beginning Balance</b>		<b>10,142.06</b>
02/01/23		Withdrawal ACH Pacific Gas & EI TYPE: PAYMENT ID: 1940742640 CO: Pacific Gas & EI	-440.96	9,701.10
02/01/23		Withdrawal POS #000009047756 GOOGLE *FI v9GDDB 1600 Amphitheatre Parkw Mountain View CA W/D PRENOTIFICATION FROM JPMORGAN CHASE	-25.94	9,675.16
02/03/23		Withdrawal ACH CITI AUTOPAY TYPE: PAYMENT ID: CITICARDAP CO: CITI AUTOPAY NAME: ANDREW B SHARP	-1,013.64	8,661.52
02/03/23		Withdrawal Debit Card DEBIT MASTERCARD TOTAL WINE AND MORE MOUNTAIN VIE CA 0 3033268859 0	-31.84	8,629.68
02/05/23		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 3033174427 1	-32.14	8,597.54
02/05/23		Withdrawal Debit Card DEBIT MASTERCARD FEDEX 394178832764 MEMPHIS TN 0 3034214680 0	-59.22	8,538.32
02/06/23		Withdrawal ACH JPMORGAN CHASE TYPE: CHASE ACH ID: 9008102401 CO: JPMORGAN CHASE	-133.65	8,404.67
02/06/23		Withdrawal ACH MERCURY INS TYPE: PAYMENT ID: 1952577343 CO: MERCURY INS	-133.76	8,270.91

## ID 0001 PRIMARY CHECKING (continued)

Post Date	Tran Date	Description	Amount	Balance
02/06/23		Withdrawal ACH COMCAST 8155100 TYPE: 150453391 ID: 0000213249 CO: COMCAST 8155100	-161.67	8,109.24
02/06/23		Withdrawal Debit Card DEBIT MASTERCARD FAMILY AUTOCARE SUNNYVALE CA 0 3035280190 0	-210.00	7,899.24
02/07/23		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 3036192889 0	-10.80	7,888.44
02/08/23		Recurring Withdrawal Debit Card DEBIT MASTERCARD AAA MEMBERSHIP 800-922-8228 CA 0 3038272935 0	-84.99	7,803.45
02/10/23		Withdrawal ACH JPMorgan Chase TYPE: Ext Trnsfr ID: 9200502231 CO: JPMorgan Chase NAME: ANDREW B SHARP	-1,847.38	5,956.07
02/10/23		Recurring Withdrawal Debit Card DEBIT MASTERCARD CA DMV FEE 678-7315516 TN 0 3040286429 0	-3.30	5,952.77
02/10/23		Recurring Withdrawal Debit Card DEBIT MASTERCARD STATE OF CALIF DMV INT 800-7770133 CA 0 3040286487 0	-169.00	5,783.77
02/13/23		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 3042123146 0	-32.33	5,751.44
02/14/23		Deposit ACH PERFORCE SOFTWARE TYPE: DIRECT DEP ID: 9111111102 CO: PERFORCE SOFTWARE	4,353.96	10,105.40
02/16/23		Withdrawal Debit Card DEBIT MASTERCARD NBCH DONATION DREAM GI 727-536-2777 AR 0 3046285722 0	-200.00	9,905.40
02/16/23		Withdrawal Debit Card DEBIT MASTERCARD ATT*BILL PAYMENT 800-288-2020 TX 0 3046274685 0	-179.76	9,725.64
02/18/23		Withdrawal POS #000000354220 STARBUCKS 2401 UTAH AVE SOUTHUS SEATTLE WA	-25.00	9,700.64
02/19/23		Withdrawal Debit Card DEBIT MASTERCARD TARGET 00003228 MOUNTAIN VIE CA 0 3048370485 0	-53.81	9,646.83
02/19/23		Withdrawal Debit Card DEBIT MASTERCARD QUIK SMOG MOUNTAIN VIE CA 0 3049288379 0	-34.00	9,612.83
02/19/23		Withdrawal Debit Card DEBIT MASTERCARD FASTRAK CSC 4154868655 CA 0 3048371664 0	-25.00	9,587.83
02/23/23		Deposit Home Banking Transfer From Share 0100 Funds Transfer via Online	35,000.00	44,587.83
02/23/23		Withdrawal Debit Card DEBIT MASTERCARD NIKE.COM 1800806645 CA 0 3053104853 0	-20.79	44,567.04
02/24/23		Recurring Withdrawal Debit Card DEBIT MASTERCARD FACTOR75 18885735727 IL 0 3054216880 0	-121.29	44,445.75
02/24/23		Recurring Withdrawal Debit Card DEBIT MASTERCARD FACTOR75 18885735727 IL 0 3054216873 0	-21.98	44,423.77
02/25/23		Withdrawal POS #000000955519 MCDONALD'S F16328 1060 RENGSTORFF AVE. MOUNTAIN VIEW CA	-6.55	44,417.22
02/26/23		Withdrawal Debit Card DEBIT MASTERCARD TOTAL WINE AND MORE MOUNTAIN VIE CA 0 3056293727 0	-31.84	44,385.38

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**ID 0001 PRIMARY CHECKING (continued)**

Post Date	Tran Date	Description	Amount	Balance
02/26/23		Withdrawal Debit Card DEBIT MASTERCARD TARGET 00003228 MOUNTAIN VIE CA 0 3056287800 0	-13.07	44,372.31
02/27/23		Withdrawal ACH CHASE CREDIT CRD TYPE: AUTOPAY ID: 4760039224 CO: CHASE CREDIT CRD	-124.55	44,247.76
02/27/23		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 3056220397 0	-16.97	44,230.79
02/28/23		Deposit ACH PERFORCE SOFTWAR TYPE: DIRECT DEP ID: 9111111102 CO: PERFORCE SOFTWAR	4,225.63	48,456.42
		<b>Ending Balance</b>		<b>48,456.42</b>
		Dividend Paid Year-to-Date: \$0.00		

**ID 0100 REGULAR**

Post Date	Tran Date	Description	Amount	Balance
		<b>Beginning Balance</b>		<b>60,104.05</b>
02/23/23		Withdrawal Home Banking Transfer To Share 0001 Funds Transfer via Online	-35,000.00	25,104.05
02/28/23		Deposit Dividend 0.299% Annual Percentage Yield Earned: 0.300%	12.07	25,116.12
		<b>Ending Balance</b>		<b>25,116.12</b>
		Dividend Paid Year-to-Date: \$25.86		



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**

- 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
_____	\$ _____	<b>SUBTOTAL</b>	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
<b>SUBTOTAL</b>	\$ _____	<b>TOTAL</b>	\$ _____