

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	56,700.30
Loans	0.00

HIGH-FIVE FOR 5.00%^{APY} CERTIFICATE

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

Learn more at PremierAmerica.com

*APY=Annual Percentage Yield. Federally Insured by NCUA

ACCOUNT SUMMARY

Deposit Account Description	Beginning Balance	Count	Deposits	Count	Withdrawals	Ending Balance
ID 0001 - PRIMARY CHECKING	22,160.46	2	9,084.75	26	16,721.84	14,523.37
ID 0100 - REGULAR	30,167.89	2	12,009.04	0	0.00	42,176.93
TOTAL DEPOSITS	52,328.35	4	21,093.79	26	16,721.84	56,700.30

ID 0001 PRIMARY CHECKING

Post Date	Tran Date	Description	Amount	Balance
		Beginning Balance		22,160.46
10/02/23		Withdrawal ACH Pacific Gas & EI TYPE: PAYMENT ID: 1940742640 CO: Pacific Gas & EI	-195.36	21,965.10
10/02/23		Withdrawal ACH JPMORGAN CHASE TYPE: CHASE ACH ID: 9008102401 CO: JPMORGAN CHASE	-1,876.25	20,088.85
10/02/23		Withdrawal POS #000009252779 GOOGLE *FI z94z4x 1600 Amphitheatre Parkw Mountain View CA	-27.69	20,061.16
10/02/23		Withdrawal Debit Card DEBIT MASTERCARD FAST PIZZA DELIVERY MOUNTAIN VIE CA 0 3274229073 0	-26.18	20,034.98
10/03/23		Withdrawal ACH CITI AUTOPAY TYPE: PAYMENT ID: CITICARDAP CO: CITI AUTOPAY NAME: ANDREW B SHARP	-151.96	19,883.02
10/03/23		Withdrawal ACH CITY OF MOUNTAIN TYPE: BILLPAY ID: 0000000160 CO: CITY OF MOUNTAIN NAME: ANDREW SHARP	-468.54	19,414.48
10/03/23		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 3274222163 0	-23.75	19,390.73
10/04/23		Withdrawal ACH COMCAST 8155100 TYPE: 150453391 ID: 0000213249 CO: COMCAST 8155100	-131.71	19,259.02

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ID 0001 PRIMARY CHECKING (continued)

Post Date	Tran Date	Description	Amount	Balance
10/04/23		Withdrawal ACH MERCURY INS TYPE: PAYMENT ID: AY52211612 CO: MERCURY INS	-213.35	19,045.67
10/05/23		Withdrawal ACH JPMORGAN CHASE TYPE: CHASE ACH ID: 9008102401 CO: JPMORGAN CHASE	-143.42	18,902.25
10/05/23		Draft 5937	-280.00	18,622.25
10/08/23		Withdrawal POS #821200789202 STARBUCKS 800-782-7282 SEATTLE WA	-25.00	18,597.25
10/10/23		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 3281219464 0	-23.60	18,573.65
10/13/23		Deposit ACH PERFORCE SOFTWARE TYPE: DIRECT DEP ID: 9111111102 CO: PERFORCE SOFTWARE	4,456.17	23,029.82
10/13/23		Withdrawal Debit Card DEBIT MASTERCARD TOTAL WINE AND MORE MOUNTAIN VIE CA 0 3285218772 0	-31.85	22,997.97
10/15/23		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 3285950554 0	-22.55	22,975.42
10/15/23		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 3286159506 0	-6.09	22,969.33
10/16/23		Draft 5936	-100.00	22,869.33
10/17/23		Withdrawal Debit Card DEBIT MASTERCARD ATT*BILL PAYMENT 800-288-2020 TX 0 3289579065 0	-179.76	22,689.57
10/18/23		Withdrawal Home Banking Transfer To Share 0100 Funds Transfer via Online	-12,000.00	10,689.57
10/20/23		Withdrawal POS #014200646997 STARBUCKS 800-782-7282 SEATTLE WA	-25.00	10,664.57
10/20/23		Withdrawal POS #000000995648 MCDONALD'S F16328 1060 RENGSTORFF AVE. MOUNTAIN VIEW CA	-11.56	10,653.01
10/20/23		Recurring Withdrawal Debit Card DEBIT MASTERCARD FACTOR75 18885735727 IL 0 3292225239 0	-148.87	10,504.14
10/20/23		Withdrawal Debit Card DEBIT MASTERCARD SAFEWAY #3403 MOUNTAIN VIE CA 0 3291227849 0	-5.99	10,498.15
10/25/23		Withdrawal ACH CHASE CREDIT CRD TYPE: AUTOPAY ID: 4760039224 CO: CHASE CREDIT CRD	-350.73	10,147.42
10/25/23		Withdrawal Debit Card DEBIT MASTERCARD TOTAL WINE AND MORE MOUNTAIN VIE CA 0 3297253361 0	-37.63	10,109.79
10/26/23		Withdrawal Debit Card DEBIT MASTERCARD CALIFORNIA CAR COMPANY DUBLIN CA 0 3298261596 0	-215.00	9,894.79
10/30/23		Deposit ACH PERFORCE SOFTWARE TYPE: DIRECT DEP ID: 9111111102 CO: PERFORCE SOFTWARE	4,628.58	14,523.37
		Ending Balance		14,523.37
		Dividend Paid Year-to-Date: \$0.00		

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ID 0001 PRIMARY CHECKING (continued)

Check Summary

Date	Check#	Amount	Date	Check#	Amount	Date	Check#	Amount
10/16/23	5936	100.00	10/05/23	5937	280.00			

* Indicates a break in the check number order.

ID 0100 REGULAR

Post Date	Tran Date	Description	Amount	Balance
		Beginning Balance		30,167.89
10/18/23		Deposit Home Banking Transfer From Share 0001 Funds Transfer via Online	12,000.00	42,167.89
10/31/23		Deposit Dividend 0.299% Annual Percentage Yield Earned: 0.300%	9.04	42,176.93
		Ending Balance		42,176.93
		Dividend Paid Year-to-Date: \$86.67		



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.

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