

Statement of Accounts

Page 1 of 5

This Statement: February 4, 2011

Last Statement: January 4, 2011

Primary Account 0163024015

DIRECT INQUIRIES TO:

1 (800) 497-8168

www.nbarizona.com

0002603

1836-06-0000-NBA-PG0030-00004

FRANK CHERNEK
KATHLEEN CHERNEK, FELIPE MIER
PARK ACCOUNT
PMB #225
2554 W 16TH ST # 225
YUMA AZ 85364-4229

Yuma Regional Center
538 E 16th St
Yuma, AZ 85365-2028

Experience leaves its Mark

SUMMARY OF ACCOUNT BALANCE

<i>Account Type</i>	<i>Account Number</i>	<i>Checking/Savings Ending Balance</i>	<i>Outstanding Balances Owed</i>
Executive Reserve Checking	0163024015	\$2,780.32	

EXECUTIVE RESERVE CHECKING 0163024015

640 4

<i>Previous Balance</i>	<i>Deposits/Credits</i>	<i>Charges/Debits</i>	<i>Checks Processed</i>	<i>Ending Balance</i>
4,997.12	5,594.43	7,068.71	742.52	2,780.32

3 DEPOSITS/CREDITS

<i>Date</i>	<i>Amount</i>	<i>Description</i>
01/14	3,521.04	DEPOSIT 9494322327
01/18	829.39	DEPOSIT 9494754785
01/25	1,244.00	DEPOSIT 9494396753

10 CHARGES/DEBITS

<i>Date</i>	<i>Amount</i>	<i>Description</i>
01/05	199.20	ALLIED WASTE BILL PAYMT *****1796 REF # 011005006638996 1101224111
01/13	396.89	CITY OF YUMA AZ PYMT CO 93400 REF # 011013000137944 1101119916
01/26	593.19	APS APSCOM EP 849174281 REF # 011025004515268 1101008417
01/26	96.84	APS APSCOM EP 307074287 REF # 011025004515178 1101008328
01/26	83.97	APS APSCOM EP 820964284 REF # 011025004515229 1101008379
01/27	2,500.00	INTERNET XFER TO DDA DESERT BREEZ ID: 000001929 2301103307
01/27	2,500.00	INTERNET XFER TO DDA CHERNEK FRAN ID: 000002932 2301103311
01/27	482.15	INTERNET PYMT TO CRL CHERNEK, KATH ID: 000001223 2301103315
02/01	200.18	ALLIED WASTE BILL PAYMT *****1796 REF # 011031006790874 1100722604
02/01	16.29	QWEST BILL PAYMT *****6057 REF # 011031006814992 1100724651

1 CHECK PROCESSED

<i>Number</i>	<i>Date</i>	<i>Amount</i>
9386	01/21	742.52

AGGREGATE OVERDRAFT AND RETURNED ITEM FEES

	<i>Total for This Period</i>	<i>Total Year-to-Date</i>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



MEMBER FDIC

0002603-0000001-0005005

To reconcile your checkbook balance to your statement balance: Mark off each entry in your check register that has been charged to your account during the statement period. List the checks you have written, but are not yet charged to your account in the "Checks Outstanding" column below. Then, follow the instructions in lines 1 through 10.

CHECKS OUTSTANDING		CHECKBOOK BALANCE	
Check Number	Check Amount		
		1. LIST your checkbook balance.	
		2. ADD any deposits or other credits listed on the front of this statement which you have not recorded in your checkbook (such as payroll credits or other direct electronic deposits).	
		3. SUBTOTAL:	
		4. SUBTRACT any charges listed on the front of this statement which you have not recorded (such as service charges, automatic transfers, electronic transactions, etc).	
		5. ADJUSTED CHECKBOOK BALANCE:	
		<i>This balance should agree with line 10, below.</i>	
		STATEMENT BALANCE	
		6. LIST your current statement balance as shown on the front of this statement.	
		7. ADD deposits made, but not shown on this statement.	
		8. SUBTOTAL:	
		9. SUBTRACT total from "Checks Outstanding."	
		10. ADJUSTED STATEMENT BALANCE:	
TOTAL:		<i>This balance should agree with line 5, above.</i>	

Transfer to Line 9.

IN CASE OF ERRORS IDENTIFIED ON THIS STATEMENT

You must notify us within 30 days of the date we mailed or made this statement available to you of any unauthorized or missing signature or alteration on a check or other improper charges identified on the statement. Contact us at the phone number(s) shown on page one of this statement.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR CHECK RESERVE TRANSACTIONS

As soon as you can, please notify us if you think an electronic transfer or credit line transaction is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

For CREDIT RESERVE accounts: You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. You must notify us in writing. You can telephone us, but doing so will not preserve your rights. Contact us at National Bank of Arizona, Support Services Department, PO Box 12009, Tucson, AZ 85732-2009 or 1-800-497-8168.

For electronic transfers: We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. Contact us at National Bank of Arizona, Support Services Department, PO Box 12009, Tucson, AZ 85732-2009 or 1-800-497-8168.

Balance Subject to Interest Rate: We use the method called "average daily balance", (including current transactions) to calculate the daily balance. If you have any further questions about the method and how resulting interest charges are determined, please feel free to contact us at 1-888-244-6622.

We may report information about your Credit Reserve account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Please notify us if we report any inaccurate information about your account(s) to a credit bureau. Your written notice describing the specific inaccuracy should be sent to us at the following address: National Bank of Arizona, PO Box 25787, Salt Lake City, UT 84125-0787.

Sign up for Internet Banking at www.nbarizona.com.

Review account balances • Review posted transactions • Pay bills • Transfer funds

.....
DAILY BALANCES

<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>
01/05	4,797.92	01/18	8,751.46	01/26	8,478.94
01/13	4,401.03	01/21	8,008.94	01/27	2,996.79
01/14	7,922.07	01/25	9,252.94	02/01	2,780.32

This page intentionally left blank

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	1-14	20	11	☒ CASH	1613.00
NAME	KATHLEEN TERTMAN				
ADDRESS					
ADDITIONAL RECEIPT OF CASH RECEIVED BY SIGNATURE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIP ONLY)					
ACCOUNT NUMBER					
0163024015					
LESS CASH RECEIVED					
NET DEPOSIT					\$ 3521.04
⑆5454⑆0115⑆					

Processed 01/14/11 \$3521.04

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	1/18	20	11	☒ CASH	278.00
NAME	KATHLEEN O'NEAL				
ADDRESS					
ADDITIONAL RECEIPT OF CASH RECEIVED BY SIGNATURE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIP ONLY)					
ACCOUNT NUMBER					
0163024015					
LESS CASH RECEIVED					
NET DEPOSIT					\$ 829.39
⑆5454⑆0115⑆					

Processed 01/18/11 \$829.39

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	1/25	20	11	☒ CASH	700.00
NAME	KATHLEEN TERTMAN				
ADDRESS					
ADDITIONAL RECEIPT OF CASH RECEIVED BY SIGNATURE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIP ONLY)					
ACCOUNT NUMBER					
0163024015					
LESS CASH RECEIVED					
NET DEPOSIT					\$ 1244.00
⑆5454⑆0115⑆					

Processed 01/25/11 \$1244.00

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	1/21	20	11	☒ CASH	742.52
NAME	DANNY OLSEN				
ADDRESS					
ADDITIONAL RECEIPT OF CASH RECEIVED BY SIGNATURE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIP ONLY)					
ACCOUNT NUMBER					
0163024015					
LESS CASH RECEIVED					
NET DEPOSIT					\$ 742.52
⑆5454⑆0115⑆					

Processed 01/21/11 \$742.52 Ch# 9386

