National Bank
OF ARIZONA
PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

This Statement: March 4, 2011
Last Statement: February 4, 2011

Primary Account 0163024015

DIRECT INQUIRIES TO:
1 (800) 497-8168
www.nbarizona.com

0002630 1864-06-0000-NBA-PG0030-00011

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

Account Type	*Account Number*	*Checking/Savings Ending Balance*	*Outstanding Balances Owed*
Executive Reserve Checking	0163024015	$7,218.43	

EXECUTIVE RESERVE CHECKING 0163024015

640 11

Previous Balance	*Deposits/Credits*	*Charges/Debits*	*Checks Processed*	*Ending Balance*
2,780.32	6,758.28	1,219.22	1,100.95	7,218.43

7 DEPOSITS/CREDITS

Date	*Amount*	*Description*
02/08	1,732.00	DEPOSIT 9494329729
02/08	590.00	DEPOSIT 9494329720
02/11	1,200.00	DEPOSIT 9494563306
02/11	690.00	DEPOSIT 9494563301
02/14	1,222.79	DEPOSIT 9494539776
02/14	573.49	DEPOSIT 9494799280
02/24	750.00	DEPOSIT 9494316296

5 CHARGES/DEBITS

Date	*Amount*	*Description*
02/14	500.00	AUTO-OWNERS INS. PREM OB007153740 REF # 011042002071938 1100707176
02/23	519.56	APS APSCOM EP 849174281 REF # 011053005649223 1101009739
02/23	106.50	APS APSCOM EP 307074287 REF # 011053005649299 1101009815
02/23	76.87	APS APSCOM EP 820964284 REF # 011053005649237 1101009753
03/01	16.29	QWEST BILL PAYMT *******6057 REF # 011059008360439 1100825676

4 CHECKS PROCESSED

Number	*Date*	*Amount*	*Number*	*Date*	*Amount*	*Number*	*Date*	*Amount*
129	02/22	175.95	9385*	02/10	400.00	9387*	02/24	400.00
130	02/18	125.00						

** Not in check sequence*

AGGREGATE OVERDRAFT AND RETURNED ITEM FEES

	Total for This Period	*Total Year-to-Date*
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

An Easy Approach To Balancing Your Account

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	
Check Number	Check Amount
TOTAL:	

Transfer to Line 9.

CHECKBOOK BALANCE	
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:	

This balance should agree with line 10, below.

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:	

This balance should agree with line 5, above.

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.

DAILY BALANCES

Date	*Balance*	*Date*	*Balance*	*Date*	*Balance*
02/08	5,102.32	02/14	7,888.60	02/23	6,884.72
02/10	4,702.32	02/18	7,763.60	02/24	7,234.72
02/11	6,592.32	02/22	7,587.65	03/01	7,218.43

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National Bank — CHECKING DEPOSIT — DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 2/8 20 11
NAME Kathleen Chernek
ADDRESS
CASH 1732.00
SUB TOTAL 1732.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 1732.00
⑆5454⑈0116⑆

Processed 02/08/11 $1732.00

National Bank — CHECKING DEPOSIT — DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 2/8 20 11
NAME Kathleen Tertman
ADDRESS
CASH 150.00
CHECKS 440.00
SUB TOTAL 590.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 590.00
⑆5454⑈0116⑆

Processed 02/08/11 $590.00

National Bank — CHECKING DEPOSIT — DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 2/11 20 11
NAME Kathleen Tertman
ADDRESS
CASH 660.00
CHECKS 540.00
SUB TOTAL ~~660.00~~
LESS CASH RECEIVED
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 1,200.00
⑆5454⑈0116⑆

Processed 02/11/11 $1200.00

National Bank — CHECKING DEPOSIT — DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 2/11 20 11
NAME Kathleen Tertman
ADDRESS
CASH 690.00
SUB TOTAL 690.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 690.00
⑆5454⑈0116⑆

Processed 02/11/11 $690.00

National Bank — CHECKING DEPOSIT — DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 2/14 20 11
NAME Kathleen Tertman
ADDRESS
CASH 650.00
CHECKS 573.79
SUB TOTAL 1222.79
LESS CASH RECEIVED
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 1222.79
⑆5454⑈0116⑆

Processed 02/14/11 $1222.79

National Bank — CHECKING DEPOSIT — DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 2/14 20 11
NAME Kathleen Tertman
ADDRESS
CASH 225.00
CHECKS 348.49
SUB TOTAL 573.49
LESS CASH RECEIVED
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 573.49
⑆5454⑈0116⑆

Processed 02/14/11 $573.49

National Bank — CHECKING DEPOSIT — DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 2/23 20 11
NAME Kathleen Tertman
ADDRESS
CASH 15.00
CHECKS 735.00
SUB TOTAL 750.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 750.00
⑆5454⑈0116⑆

Processed 02/24/11 $750.00

FRANK CHERNEK 12-03
2554 W 16TH ST # 225 928-783-3089
YUMA, AZ 85364 4229
515-4182 129
2/8/11 91-532/1221
Pay to the Order of Yuma County Public Health $ 175.95
One Hundred Seventy Five & 95/100 Dollars
NATIONAL BANK OF ARIZONA
For Permit # T3625
⑆122105320⑆ 0163024015⑈ 0129

Processed 02/22/11 $175.95 Ch# 129

FRANK CHERNEK 12-03
2554 W 16TH ST # 225 928-783-3089
YUMA, AZ 85364 4229 928-920-1567
130
2/16/2011 91-532/1221
Pay to the Order of Gary's Furniture $ 125.00
One Hundred Twenty Five & no/100 Dollars
NATIONAL BANK OF ARIZONA
1-800-497-8168
www.nbarizona.com
For Apartment Water Heater
⑆122105320⑆ 0163024015⑈ 0130

Processed 02/18/11 $125.00 Ch# 130

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK. DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK.
Please Post to Account: N/A
FRANK CHERNEK
2554 W 16TH ST # 225
YUMA AZ 85364
NATIONAL BANK OF ARIZONA
TUCSON, AZ
9385
January 11, 2011
PAY Four Hundred and 00/100 Dollars $ *********400.00
TO THE ORDER OF #CSP0100029147C2# 12115354
FELIPE MIER
PO BOX 896
YUMA AZ 85366-2339
PAYELECTRONIC.METAVANTE.COM
SIGNATURE ON FILE
Notes BROCK
⑈9385⑈ ⑆122105320⑆ 0163024015⑈ ⑈0000040000⑈

Processed 02/10/11 $400.00 Ch# 9385

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK. DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK.
Please Post to Account: N/A
FRANK CHERNEK
2554 W 16TH ST # 225
YUMA AZ 85364
NATIONAL BANK OF ARIZONA
TUCSON, AZ
9387
February 11, 2011
PAY Four Hundred and 00/100 Dollars $ *********400.00
TO THE ORDER OF #CSP0100029147C2# 12116354
FELIPE MIER
PO BOX 896
YUMA AZ 85366-2339
PAYELECTRONIC.COM
SIGNATURE ON FILE
Notes BROCK
⑈9387⑈ ⑆122105320⑆ 0163024015⑈ ⑈0000040000⑈

Processed 02/24/11 $400.00 Ch# 9387