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

Statement of Accounts

This Statement: May 4, 2011
Last Statement: April 4, 2011

Primary Account 0163024015

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

0002529 1925-06-0000-NBA-PG0030-00007

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	$8,569.99	

EXECUTIVE RESERVE CHECKING 0163024015

640 7

Previous Balance	*Deposits/Credits*	*Charges/Debits*	*Checks Processed*	*Ending Balance*
7,999.40	5,702.57	4,426.98	705.00	8,569.99

4 DEPOSITS/CREDITS

Date	*Amount*	*Description*
04/08	1,786.00	DEPOSIT 9494337332
04/12	663.70	DEPOSIT 9494543569
04/20	1,391.87	DEPOSIT 9494368163
04/26	1,861.00	DEPOSIT 9494517818

7 CHARGES/DEBITS

Date	*Amount*	*Description*
04/12	775.00	INTERNET XFER TO DDA ***1180 ID: 000001875 2301100159
04/21	100.00	DEP $1391.87 4/20 BD ID: 111114558 2301001751
04/27	3,000.00	INTERNET XFER TO DDA ***1180 ID: 000002620 2300803439
04/27	405.03	APS APSCOM EP 849174281 REF # 011116001727132 1100708765
04/27	67.27	APS APSCOM EP 820964284 REF # 011116001727226 1100708860
04/27	63.39	APS APSCOM EP 307074287 REF # 011116001727256 1100708890
04/29	16.29	QWEST BILL PAYMT *******6057 REF # 011118003104476 1100822459

3 CHECKS PROCESSED

Number	*Date*	*Amount*	*Number*	*Date*	*Amount*	*Number*	*Date*	*Amount*
133	04/14	130.00	134	05/04	175.00	9389*	05/04	400.00

** 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 25787, Salt Lake City, UT 84125-0787 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*
04/08	9,785.40	04/20	10,935.97	04/27	9,161.28
04/12	9,674.10	04/21	10,835.97	04/29	9,144.99
04/14	9,544.10	04/26	12,696.97	05/04	8,569.99

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National Bank CHECKING DEPOSIT
FOR DEPOSIT TO THE ACCOUNT OF
DATE 4-8 20 11
NAME KATHLEEN TERTMAN
CASH 1533.00
253.00
SUB TOTAL 1783.00
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 1786.00

Processed 04/08/11 $1786.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
FOR DEPOSIT TO THE ACCOUNT OF
DATE 4-12-11 20
NAME Kathleen Tertman
CASH 200.00
463.70
SUB TOTAL 663.70
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 663.70

Processed 04/12/11 $663.70

National Bank CHECKING DEPOSIT
FOR DEPOSIT TO THE ACCOUNT OF
DATE 4-20 20 11
NAME KATHLEEN TERTMAN
CASH 514.00
777.87
SUB TOTAL 1391.87
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 1391.87

Processed 04/20/11 $1391.87

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
FOR DEPOSIT TO THE ACCOUNT OF
DATE 4-26 20 11
NAME FRANK S. & KATHLEEN CHERNEK
1861.00
SUB TOTAL 1861.00
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 1861.00

Processed 04/26/11 $1861.00

FRANK CHERNEK 12-03
2554 W 16TH ST # 225 928-783-3089
YUMA, AZ 85364 4229
133
4-13-11 Date
Pay to the Order of JOSE A. DELGADO $ 130.00
ONE HUNDRED THIRTY AND NO/00 Dollars
NATIONAL BANK OF ARIZONA
INV. # 1737
For APRIL - YARD, OTHERS.
⑆122105320⑆ 0163024015⑈ 0133

Processed 04/14/11 $130.00 Ch# 133

FRANK CHERNEK 12-03
2554 W 16TH ST # 225 928-783-3089
YUMA, AZ 85364 4229
134
4-30-11 Date
Pay to the Order of JOSE A. DELGADO $ 175.00
ONE HUNDRED SEVENTY FIVE & NO/00 Dollars
NATIONAL BANK OF ARIZONA
For April
⑆122105320⑆ 0163024015⑈ 0134

Processed 05/04/11 $175.00 Ch# 134

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 NATIONAL BANK OF ARIZONA 9389
TUCSON, AZ
April 12, 2011
PAY Four Hundred and 00/100 Dollars $ **********400.00
TO THE ORDER OF FELIPE MIER
PO BOX 896
YUMA AZ 85366-2339
PAYELECTRONIC.COM
SIGNATURE ON FILE
Notes BROCK
⑈9389⑈ ⑆122105320⑆ 0163024015⑈ ⑈0000040000⑈

Processed 05/04/11 $400.00 Ch# 9389