



NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

Page 1 of 5

This Statement: November 4, 2011

Last Statement: October 4, 2011

Primary Account 0163024015

0009706

2109-06-0000-NBA-PG0030-00010

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

DIRECT INQUIRIES TO:

1 (800) 497-8168
WWW.NBARIZONA.COM
Yuma Regional Center
(928) 373-6900
538 E 16th St
Yuma, AZ 85365-2028

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SUMMARY OF ACCOUNT BALANCE

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Executive Reserve Checking	0163024015	\$2,174.79	

EXECUTIVE RESERVE CHECKING 0163024015

640 10

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
4,790.25	5,201.37	6,961.83	855.00	2,174.79

7 DEPOSITS/CREDITS

Date	Amount	Description
10/05	980.00	DEPOSIT 9494698625
10/11	2,008.45	DEPOSIT 9595209562
10/14	316.19	DEPOSIT 9494499698
10/14	271.73	DEPOSIT 9494499700
10/27	630.00	DEPOSIT 9494425021
10/31	230.00	DEPOSIT 9494946393
11/03	765.00	DEPOSIT 9494658196

10 CHARGES/DEBITS

Date	Amount	Description
10/05	233.66	REPUBLIC SERVICE BILL P *****1796 REF # 011277008576749 1100712941
10/11	1,000.00	INTERNET PYMT TO CRL ***1180 ID: 000001968 2300700021
10/13	3,000.00	INTERNET XFER TO DDA LONE PALM HO ID: 000002465 2301000145
10/13	300.00	INTERNET PYMT TO CRL ***1180 ID: 000001901 2301000159
10/19	800.00	INTERNET XFER TO DDA LONE PALM HO ID: 000002160 2300900081
10/20	589.55	INTERNET PYMT TO CRL ***1180 ID: 000001279 2300903837
11/01	16.29	QWEST BILL PAYMT *****6057 REF # 011304009521119 1100726210
11/02	694.29	APS APSCOM EP 849174281 REF # 011305010027014 1100705376
11/02	216.05	APS APSCOM EP 820964284 REF # 011305010026869 1100705231
11/02	111.99	APS APSCOM EP 307074287 REF # 011305010026842 1100705204



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0009706-0000001-0022105

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 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.

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

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

**3 CHECKS PROCESSED**

Number.....	Date.....	Amount	Number.....	Date.....	Amount	Number.....	Date.....	Amount
142	10/05	160.00	143	10/24	295.00	9398*	10/25	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

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.

DAILY BALANCES

Date.....	Balance	Date.....	Balance	Date.....	Balance
10/05	5,376.59	10/20	2,283.41	10/31	2,448.41
10/11	6,385.04	10/24	1,988.41	11/01	2,432.12
10/13	3,085.04	10/25	1,588.41	11/02	1,409.79
10/14	3,672.96	10/27	2,218.41	11/03	2,174.79
10/19	2,872.96				



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Processed 10/05/11	\$980.00
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Processed 10/11/11	\$2008.45
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Processed 10/14/11	\$316.19
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Processed 10/14/11	\$271.73
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Processed	10/27/11	\$630.00
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Processed 10/31/11	\$230.00
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Processed 11/03/11	\$765.00
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Processed 10/05/11	\$160.00	Ch# 142
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Processed 10/24/11	\$295.00	Ch# 143
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Processed 10/25/11	\$400.00	Ch# 9398
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