



NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

Page 1 of 5

This Statement: January 4, 2012
Last Statement: December 5, 2011

Primary Account 0163024015

0002607

1805-06-0000-NBA-PG0030-00009

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

**Tired of all the paper? Start receiving your statements electronically and view your account notices online.
Sign up for Online Banking or login today at WWW.NBARIZONA.COM**

We wanted you to be aware that your 2011 tax statements will have a different look than in past years. The forms are simplified and will easily correlate with your IRS returns. If there are any questions regarding the new form, please contact our Tax Reporting Group at 1-888-788-1099.

SUMMARY OF ACCOUNT BALANCE

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Executive Reserve Checking	0163024015	\$5,376.44	

EXECUTIVE RESERVE CHECKING 0163024015

640 9

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
1,547.86	6,059.59	1,771.01	460.00	5,376.44

7 DEPOSITS/CREDITS

Date	Amount	Description
12/12	2,015.46	DEPOSIT 9494661844
12/14	1,110.08	DEPOSIT 9494516471
12/21	761.57	DEPOSIT 9494415156
12/22	303.21	DEPOSIT 9494419430
12/22	245.00	DEPOSIT 9494419355
01/03	851.40	DEPOSIT 9595290750
01/03	772.87	DEPOSIT 9595290747

7 CHARGES/DEBITS

Date	Amount	Description
12/09	174.56	REPUBLIC SERVICE BILL P *****1796 REF # 011342006271630 1100711943
12/28	600.00	INTERNET XFER TO DDA DESERT BREEZ ID: 000002411 2301000085
12/28	525.16	APS APSCOM EP 849174281 REF # 011361003229406 1100709636
12/28	112.41	APS APSCOM EP 820964284 REF # 011361003229356 1100709586
12/28	92.59	APS APSCOM EP 307074287 REF # 011361003229422 1100709652
12/30	16.29	QWEST BILL PAYMT *****6057 REF # 011363004742215 1100719745
01/03	250.00	INTERNET PYMT TO CRL DESERT BREEZ ID: 000000231 2300601801



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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



NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Page 3 of 5
January 4, 2012
FRANK CHERNEK
0163024015

2 CHECKS PROCESSED

Number.....	Date.....	Amount	Number.....	Date.....	Amount
146	12/13	60.00	9401*	12/27	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
12/09	1,373.30	12/21	5,200.41	12/28	4,018.46
12/12	3,388.76	12/22	5,748.62	12/30	4,002.17
12/13	3,328.76	12/27	5,348.62	01/03	5,376.44
12/14	4,438.84				



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NATIONAL BANK OF ARIZONA CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF			
DATE	12/10/11	☒ CASH	484.00
NAME	KATHLEEN TERTMAN	☐ DEPOSIT	
ADDRESS		SUB TOTAL	1531.46
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNATURE ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)		LESS CASH RECEIVED	2015.46
ACCOUNT NUMBER		NET DEPOSIT	2015.46
0163024015			
⑆5454⑆0⑆1⑆6⑆			

Processed 12/12/11 \$2015.46

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF			
DATE	12/14/11	☒ CASH	677.35
NAME	KATHLEEN TERTMAN	☐ DEPOSIT	
ADDRESS		SUB TOTAL	432.83
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNATURE ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)		LESS CASH RECEIVED	1110.08
ACCOUNT NUMBER		NET DEPOSIT	1110.08
0163024015			
⑆5454⑆0⑆1⑆6⑆			

Processed 12/14/11 \$1110.08

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF			
DATE	12/21/11	☒ CASH	508.06
NAME	KATHLEEN TERTMAN	☐ DEPOSIT	
ADDRESS		SUB TOTAL	258.57
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNATURE ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)		LESS CASH RECEIVED	761.57
ACCOUNT NUMBER		NET DEPOSIT	761.57
0163024015			
⑆5454⑆0⑆1⑆6⑆			

Processed 12/21/11 \$761.57

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF			
DATE	12/22/11	☒ CASH	303.21
NAME	MARCO A GARCIA	☐ DEPOSIT	
ADDRESS		SUB TOTAL	303.21
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNATURE ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)		LESS CASH RECEIVED	303.21
ACCOUNT NUMBER		NET DEPOSIT	303.21
0163024015			
⑆5454⑆0⑆1⑆6⑆			

Processed 12/22/11 \$303.21

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF			
DATE	12/22/11	☒ CASH	245.00
NAME	KATHLEEN TERTMAN	☐ DEPOSIT	
ADDRESS		SUB TOTAL	245.06
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNATURE ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)		LESS CASH RECEIVED	245.00
ACCOUNT NUMBER		NET DEPOSIT	245.00
0163024015			
⑆5454⑆0⑆1⑆6⑆			

Processed 12/22/11 \$245.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF			
DATE	01/03/12	☒ CASH	851.40
NAME	KATHLEEN TERTMAN	☐ DEPOSIT	
ADDRESS		SUB TOTAL	851.40
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNATURE ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)		LESS CASH RECEIVED	851.40
ACCOUNT NUMBER		NET DEPOSIT	851.40
0163024015			
⑆5454⑆0⑆1⑆6⑆			

Processed 01/03/12 \$851.40

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF			
DATE	01/03/12	☒ CASH	772.87
NAME	KATHLEEN TERTMAN	☐ DEPOSIT	
ADDRESS		SUB TOTAL	772.87
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNATURE ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)		LESS CASH RECEIVED	772.87
ACCOUNT NUMBER		NET DEPOSIT	772.87
0163024015			
⑆5454⑆0⑆1⑆6⑆			

Processed 01/03/12 \$772.87

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF			
DATE	12/13/11	☒ CASH	60.00
NAME	DOLORES HERNANDEZ	☐ DEPOSIT	
ADDRESS		SUB TOTAL	60.00
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNATURE ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)		LESS CASH RECEIVED	60.00
ACCOUNT NUMBER		NET DEPOSIT	60.00
0163024015			
⑆5454⑆0⑆1⑆6⑆			

Processed 12/13/11 \$60.00 Ch# 146

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF			
DATE	12/27/11	☒ CASH	400.00
NAME	PELUPE MIER	☐ DEPOSIT	
ADDRESS		SUB TOTAL	400.00
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNATURE ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)		LESS CASH RECEIVED	400.00
ACCOUNT NUMBER		NET DEPOSIT	400.00
0163024015			
⑆5454⑆0⑆1⑆6⑆			

Processed 12/27/11 \$400.00 Ch# 9401

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF			
DATE	12/27/11	☒ CASH	400.00
NAME	PELUPE MIER	☐ DEPOSIT	
ADDRESS		SUB TOTAL	400.00
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNATURE ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)		LESS CASH RECEIVED	400.00
ACCOUNT NUMBER		NET DEPOSIT	400.00
0163024015			
⑆5454⑆0⑆1⑆6⑆			

Processed 12/27/11 \$400.00 Ch# 9401

