NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

This Statement: April 4, 2012
Last Statement: March 5, 2012

Primary Account 0163024015

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

0002199 1896-06-0000-NBA-PG0030-00002

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

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SUMMARY OF ACCOUNT BALANCE

Account Type	*Account Number*	*Checking/Savings Ending Balance*	*Outstanding Balances Owed*
Executive Reserve Checking	0163024015	$2,466.45	

EXECUTIVE RESERVE CHECKING 0163024015

640 2

Previous Balance	*Deposits/Credits*	*Charges/Debits*	*Checks Processed*	*Ending Balance*
5,298.79	2,712.84	5,527.78	17.40	2,466.45

1 DEPOSIT/CREDIT

Date	*Amount*	*Description*
03/13	2,712.84	DEPOSIT 9494437557

10 CHARGES/DEBITS

Date	*Amount*	*Description*
03/12	200.10	ALLIED WASTE BILL PAYMT *******1796 REF # 012069005320624 1100708032
03/16	740.52	CITY OF YUMA AZ PYMT CO 140871 REF # 012076008147979 1100729814
03/26	800.00	INTERNET XFER TO DDA ***1180 ID: 000003313 2300906619
03/26	700.00	INTERNET XFER TO DDA SOURCING PAR ID: 000001191 2300900115
03/28	421.12	APS APSCOM EP 849174281 REF # 012087001952345 1100710554
03/29	1,500.00	INTERNET XFER TO DDA DESERT BREEZ ID: 000000990 2301300189
03/29	1,000.00	INTERNET XFER TO DDA ***1180 ID: 000000558 2301300191
03/30	16.29	QWEST BILL PAYMT *******6057 REF # 012089003234976 1100823674
04/02	77.80	APS APSCOM EP 820964284 REF # 012090003794142 1100713799
04/02	71.95	APS APSCOM EP 307074287 REF # 012090003794196 1100713853

1 CHECK PROCESSED

Number	*Date*	*Amount*
151	03/29	17.40

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.

PROMPTLY EXAMINE YOUR STATEMENT AND REPORT ANY PROBLEM

You must promptly examine your account statements and report any discoverable errors, unauthorized signatures, alterations, missing endorsements, or unauthorized transfers. Failure to do so may result in your loss of certain rights or remedies. For example, you must identify the discoverable alteration or forgery of a check within 30 days of us sending you, or making available to you, the statement reflecting that check, and you must also immediately report to us what you find. Businesses should check their account transactions daily, for which various online services are available. For additional information, please see your deposit account agreement and application service agreement(s) for details. See also the consumer disclosures below.

CONSUMER ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR CHECK RESERVE TRANS ACTIONS

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 or made available the FIRST statement on which the problem or error appeared. The provisions in this paragraph do not apply to business or other non-personal accounts. The owners of those accounts must settle all unauthorized transactions or errors within 24 hours of receipt of the item posting in order to be returned**

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.

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*
03/12	5,098.69	03/26	5,571.01	03/30	2,616.20
03/13	7,811.53	03/28	5,149.89	04/02	2,466.45
03/16	7,071.01	03/29	2,632.49		

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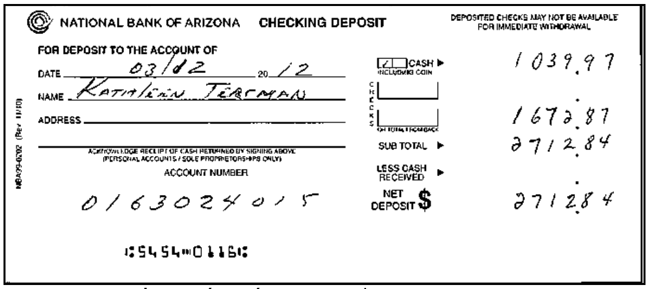


NATIONAL BANK OF ARIZONA CHECKING DEPOSIT

DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

FOR DEPOSIT TO THE ACCOUNT OF

DATE 03/12 20 12

NAME KATHLEEN TERCMAN

ADDRESS

ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)

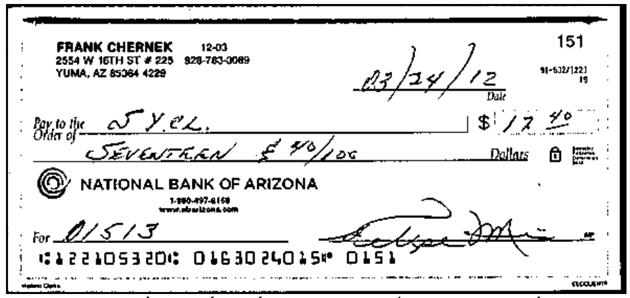
ACCOUNT NUMBER

0163024015

CASH INCLUDING COIN	1039.97
CHECKS	1672.87
SUB TOTAL	2712.84
LESS CASH RECEIVED	
NET DEPOSIT $	2712.84

⑆5454⑈0116⑆

Processed 03/13/12 $2712.84



FRANK CHERNEK 12-03
2554 W 16TH ST # 225 928-783-3089
YUMA, AZ 85364 4229

151

91-632/1221

Date 03/24/12

Pay to the Order of S Y.C.L. $ 17 40

Seventeen & 40/100 Dollars

NATIONAL BANK OF ARIZONA

For 01513

⑆122105320⑆ 0163024015⑈ 0151

Processed 03/29/12 $17.40 Ch# 151