# NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709


This Statement: October 4, 2012
Last Statement: September 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

0002077 2079-06-0000-NBA-PG0030-00010

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



## SUMMARY OF ACCOUNT BALANCE

| *Account Type* | *Account Number* | *Checking/Savings Ending Balance* | *Outstanding Balances Owed* |
|---|---|---|---|
| Executive Reserve Checking | 0163024015 | $1,911.24 | |

## EXECUTIVE RESERVE CHECKING 0163024015

640 10

| *Previous Balance* | *Deposits/Credits* | *Charges/Debits* | *Checks Processed* | *Ending Balance* |
|---|---|---|---|---|
| 4,901.77 | 5,356.22 | 7,925.75 | 421.00 | 1,911.24 |

### 9 DEPOSITS/CREDITS

| *Date* | *Amount* | *Description* |
|---|---|---|
| 09/10 | 1,498.80 | DEPOSIT 9494010251 |
| 09/11 | 100.00 | Adj-116-50-2255000545-ERROR IN ADDITION 2400600066 |
| 09/11 | 699.18 | DEPOSIT 9494699366 |
| 09/12 | 828.88 | DEPOSIT 9494648018 |
| 09/18 | 610.00 | DEPOSIT 9494706615 |
| 09/21 | 265.90 | DEPOSIT 7878074914 |
| 10/02 | 352.00 | DEPOSIT 7878080889 |
| 10/02 | 545.00 | DEPOSIT 7878080886 |
| 10/04 | 456.46 | DEPOSIT 7878037636 |

### 13 CHARGES/DEBITS

| *Date* | *Amount* | *Description* |
|---|---|---|
| 09/10 | 2,500.00 | INTERNET XFER TO DDA LONE PALM HO ID: 000001513 2300903111 |
| 09/12 | 199.58 | REPUBLIC SERVICE BILL P *******1796 REF # 012255004986467 1100811978 |
| 09/21 | 671.50 | PHILA INS CO INS IN *******1 REF # 012264009308078 1103418170 |
| 09/24 | 500.00 | ONLINE XFER TO DDA LONE PALM HO ID: 000000575 2304402709 |
| 09/24 | 1,500.00 | ONLINE XFER TO DDA DESERT BREEZ ID: 000005494 2304402713 |

## 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 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 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.

Continued ...

| Date | Amount | Description |
|---|---|---|
| 10/01 | 16.29 | QWEST BILL PAYMT *******6057 REF # 012272002568050 1104121418 |
| 10/01 | 500.00 | ONLINE XFER TO DDA LONE PALM HO ID: 000004821 2304203443 |
| 10/02 | 146.03 | APS APSCOM EP 307074287 REF # 012275003336015 1104208101 |
| 10/02 | 566.93 | APS APSCOM EP 820964284 REF # 012275003336077 1104208163 |
| 10/02 | 925.42 | APS APSCOM EP 849174281 REF # 012275003336065 1104208151 |
| 10/04 | 100.00 | ONLINE XFER TO DDA LONE PALM HO ID: 000001641 2303700053 |
| 10/04 | 100.00 | ONLINE XFER TO DDA CHERNEK FRAN ID: 000006912 2303700057 |
| 10/04 | 200.00 | ONLINE XFER TO DDA SOURCING PAR ID: 000005136 2303700059 |

**2 CHECKS PROCESSED**

| Number | Date | Amount | Number | Date | Amount |
|---|---|---|---|---|---|
| 168 | 09/21 | 21.00 | 9411* | 09/17 | 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 |
|---|---|---|---|---|---|
| 09/10 | 3,900.57 | 09/18 | 5,539.05 | 10/01 | 2,596.16 |
| 09/11 | 4,699.75 | 09/21 | 5,112.45 | 10/02 | 1,854.78 |
| 09/12 | 5,329.05 | 09/24 | 3,112.45 | 10/04 | 1,911.24 |
| 09/17 | 4,929.05 | | | | |

This page intentionally left blank

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 9/8 20 12
NAME Brocks Little Acres
CASH 100.00
CHECKS 1398.80
SUB TOTAL 1498.80
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 1498.80
⑆5454⑈0116⑆

Processed 09/10/12 $1498.80

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DATE 9/11 20 12
NAME Brocks Little Acres RV
CHECKS 699.18
SUB TOTAL 699.18
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 699.18
⑆5454⑈0116⑆

Processed 09/11/12 $699.18

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DATE 09/12 20 12
NAME Brocks Little Acres
CHECKS 828.88
SUB TOTAL 828.88
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 828.88
⑆5454⑈0116⑆

Processed 09/12/12 $828.88

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DATE 09/18 20 12
NAME Brocks Little Acres
CASH 440.00
CHECKS 170.00
SUB TOTAL 610.00
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 610.00
⑆5454⑈0116⑆

Processed 09/18/12 $610.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DATE 9-21-12 20
NAME Brocks little Acre
CHECKS 265.90
SUB TOTAL 265.90
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 265.90
⑆5454⑈0116⑆

Processed 09/21/12 $265.90

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DATE 10-02-12 20
NAME Morning Star RV Park
CHECKS 352.00
SUB TOTAL 352.00
LESS CASH RECEIVED RC ~~352.00~~
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 352.00
⑆5454⑈0116⑆

Processed 10/02/12 $352.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DATE 10-02-12 20
NAME Brock's little Acre
CHECKS 545.00
SUB TOTAL 545.00
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 545.00
⑆5454⑈0116⑆

Processed 10/02/12 $545.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DATE 10-02-12 20
NAME Brock's little Acre
CASH 163.26
CHECKS 293.20
SUB TOTAL 456.46
ACCOUNT NUMBER 0163024015
NET DEPOSIT $ 456.46
⑆5454⑈0116⑆ SEP-RENTS

Processed 10/04/12 $456.46

FRANK CHERNEK 12-03
2554 W 16TH ST # 225 928-783-3089
YUMA, AZ 85364 4229
168
91-532/1221
9-14-12 Date
Pay to the Order of S.Y.C.L. $ 21.00
twenty-one dollars 00/100 Dollars
NATIONAL BANK OF ARIZONA
For Bracken Bennett
⑆122105320⑆ 0163024015⑈ 0168

Processed 09/21/12 $21.00 Ch# 168

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
91-532/1221 9411
September 11, 2012
PAY Four Hundred and 00/100 Dollars $**********400.00
TO THE ORDER OF #CSP010005F28254# 12116354
FELIPE MIER
17427 S AVENUE B
SOMERTON AZ 85350-8580
PAYELECTRONIC.COM
SIGNATURE ON FILE
Notes BROCK
⑈9411⑈ ⑆122105320⑆ 0163024015⑈ 734

Processed 09/17/12 $400.00 Ch# 9411