



NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

Page 1 of 5

This Statement: January 31, 2012
Last Statement: December 30, 2011

Primary Account 0170004987

0056160

1832-06-0000-NBA-PG0030-00006

LONE PALM HOLDINGS LLC
FRANK CHERNEK
KATHLEEN CHERNEK
FELIPE MIER
2554 W 16TH ST # 225
YUMA AZ 85364-4229

DIRECT INQUIRIES TO:

1 (800) 497-8168
WWW.NBARIZONA.COM
Foothills
(928) 342-2895
11031 East 40th Street
Yuma, AZ 85367-0000

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 BALANCES

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Basic Business Checking	0170004987	\$207.14	
Business Reserve Line	0170004987		\$0.10

BASIC BUSINESS CHECKING 0170004987

104 6

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
6,268.68	1,205.55	1,999.15	5,267.94	207.14

4 DEPOSITS/CREDITS

Date	Amount	Description
01/20	177.36	CL AUTO CASH ADVANCE 0170004987
01/23	500.00	INTERNET XFER FROM DDA CHERNEK F/K ID: 000001940 2301002960
01/27	228.19	CL AUTO CASH ADVANCE 0170004987
01/30	300.00	INTERNET XFER FROM DDA CHERNEK F/K ID: 000002330 2301201666

6 CHARGES/DEBITS

Date	Amount	Description
01/03	1,500.00	INTERNET PYMT TO CRL CHERNEK F/K ID: 000001155 2300601803
01/09	107.85	REPUBLIC SERVICE BILL P *****1846 REF # 012006008396510 1100607825
01/17	197.63	CITY OF YUMA AZ PYMT CO 133884 REF # 012017001781950 1100636249
01/23	100.81	QWEST BILL PAYMT *****9360 REF # 012020004061313 1100806437
01/31	77.86	SOUTHWEST GAS BILL PAYM *****7530 REF # 012030007352737 1100811203
01/31	15.00	MAINTENANCE FEE



MEMBER
FDIC

WWW.NBARIZONA.COM

0056160-0000001-0161375

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.

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.

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.

- 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.

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.

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.

0056160-0000001-0161375

6 CHECKS PROCESSED

Number.....	Date.....	Amount	Number.....	Date.....	Amount	Number.....	Date.....	Amount
1050	01/05	182.55	1053	01/27	295.50	9129*	01/05	839.28
1052*	01/20	441.73	9127*	01/17	3,177.00	9130	01/26	331.88

* 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
01/03	4,768.68	01/20	0.00	01/27	0.00
01/05	3,746.85	01/23	399.19	01/30	300.00
01/09	3,639.00	01/26	67.31	01/31	207.14
01/17	264.37				

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	02/22/2012	Previous Balance	0.00
Payment Amount Due	0.10	Ending Balance	0.10
Past Due	0.00		
Late Fees	0.00		
Minimum Payment Due	0.10		

TRANSACTIONS

2 PAYMENTS/OTHER CREDITS

Date	Amount	Description
01/23	278.17	INTERNET PYMT FROM DDA CHERNEK F/K ID: 000002749 2301002958
01/30	127.51	INTERNET PYMT FROM DDA DESERT BREEZ ID: 000002432 2301201668

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD 405.68

2 ADVANCES/OTHER DEBITS

Date	Amount	Description
01/20	177.36	CL TRANSFER TO CHECKING 0170004987
01/27	228.19	CL TRANSFER TO CHECKING 0170004987

TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD 405.55

FEES AND INTEREST CHARGED

0 FEES

There were no transactions this period.

TOTAL FEES FOR THIS PERIOD 0.00

2 INTEREST CHARGES

<i>Date</i>	<i>Amount</i>	<i>Description</i>
01/23	0.10	INTEREST CHARGE
01/31	0.10	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD

0.23

YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	0.23

DAILY BALANCES

<i>Date.....Balance</i>	<i>Date.....Balance</i>	<i>Date.....Balance</i>
01/20 177.36	01/27 127.51	01/31 0.10
01/23 -100.68	01/30 0.00	

OTHER INFORMATION

Credit Line Limit	\$5,000.00	Number Of Days This Statement Period	32
Available Credit	\$4,999.90	Annual Percentage Rate	9.240%
Average Daily Balance	\$28.58	Daily Periodic Rate	0.02524%
Interest Paid Year-To-Date	\$0.23		

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ. 85364

5/54/82 1050
12/21/11 Date 51-532/1221 17

Pay to the Order of Yuma County Public Health Services District \$ 182.55
ONE HUNDRED EIGHTY & 55/100 Dollars

National Bank
OF ARIZONA
1-800-487-8168
www.nabank.com

For Payroll # 70547 12/27/11
12/27/12

1222053201 0170004987 1050

Processed 01/05/12 \$182.55 Ch# 1050

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ. 85364

01-16-2012 Date 91-532/1221 17

Pay to the Order of M & S Appliance Repair \$ 441.73
Four Hundred Forty One & 73/100 Dollars

National Bank
OF ARIZONA
1-800-487-8168
www.nabank.com

For Repair (2) washers

1222053201 0170004987 1052

Processed 01/20/12 \$441.73 Ch# 1052

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ. 85364

01/21/2012 Date 51-532/1221 17

Pay to the Order of Daniel Durazo \$ 295.50
Two Hundred Ninety Five & 50/100 Dollars

National Bank
OF ARIZONA
1-800-487-8168
www.nabank.com

For Daniel Durazo / A/C - Denton

1222053201 0170004987 1053

Processed 01/27/12 \$295.50 Ch# 1053

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK - DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK.

Post to Account: 22804002 \$3177.00 01/19/2012

NATIONAL BANK OF ARIZONA
TUCSON, AZ

PAY Three Thousand One Hundred Seventy Seven and 00/100 Dollars \$ 3177.00

TO THE ORDER OF
009602 FL060007012 PEP10101212041000 22 365456898
ACSP0100030446EF# 23893001
THE FOOTHILLS BANK
11650 S FOOTHILLS BLVD
YUMA AZ 85387-5013

PAVELECTRONIC.COM

SIGNATURE ON FILE
This check has been authorized by your Signature

1222053201 0170004987 9127

Processed 01/17/12 \$3177.00 Ch# 9127

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

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ. 85364

NATIONAL BANK OF ARIZONA
TUCSON, AZ

December 29, 2011

PAY Eight Hundred Thirty Nine and 28/100 Dollars \$ 839.28

TO THE ORDER OF
#CSP0100030446EF# 23893001
BARRY OLSEN
101 E 2ND ST
YUMA AZ 85364-1411

PAVELECTRONIC.COM

SIGNATURE ON FILE
This check has been authorized by your Signature

1222053201 0170004987 9129

Processed 01/05/12 \$839.28 Ch# 9129

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

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ. 85364

NATIONAL BANK OF ARIZONA
TUCSON, AZ

January 18, 2012

PAY Three Hundred Thirty One and 88/100 Dollars \$ 331.88

TO THE ORDER OF
#CSP0100030446EF# 23893001
BARRY OLSEN
101 E 2ND ST
YUMA AZ 85364-1411

PAVELECTRONIC.COM

SIGNATURE ON FILE
This check has been authorized by your Signature

1222053201 0170004987 9130

Processed 01/26/12 \$331.88 Ch# 9130

