



NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

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This Statement: July 31, 2012

Last Statement: June 29, 2012

Primary Account 0170004987

0054882

2014-06-0000-NBA-PG0030-00007

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

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SUMMARY OF ACCOUNT BALANCES

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Freedom Checking	0170004987	\$483.66	
Business Reserve Line	0170004987		\$522.22

BUSINESS FREEDOM CHECKING 0170004987

107 7

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
0.00	4,918.47	281.41	4,153.40	483.66

6 DEPOSITS/CREDITS

Date	Amount	Description
07/02	170.00	INTERNET XFER FROM DDA CHERNEK F/K ID: 000002854 2301102086
07/10	2,800.00	INTERNET XFER FROM DDA CHERNEK F/K ID: 000001616 2301202668
07/13	718.47	CL AUTO CASH ADVANCE 0170004987
07/17	500.00	CL AUTO CASH ADVANCE 0170004987
07/19	300.00	INTERNET XFER FROM DDA CHERNEK FRAN ID: 000009037 2301200174
07/19	430.00	DEPOSIT 9494526752

6 CHARGES/DEBITS

Date	Amount	Description
07/02	8.56	INTERNET PYMT TO CRL ***4987 ID: 000003310 2301102091
07/02	15.00	MAINTENANCE FEE
07/03	118.51	APS APSCOM EP 740316280 REF # 012184003672322 1100818669
07/13	54.10	REPUBLIC SERVICE BILL P *****1846 REF # 012194008726006 1100813365
07/23	27.57	SOUTHWEST GAS BILL PAYM *****7530 REF # 012202002200324 1100606447
07/31	57.67	WAL-MART STORES PURCHAS 1067 YUMAAZREF # 012213005802176 1100825020

6 CHECKS PROCESSED

Number.....	Date.....	Amount	Number.....	Date.....	Amount	Number.....	Date.....	Amount
1065	07/19	47.59	9152*	07/17	500.00	9154	07/13	315.30
1066	07/23	80.00	9153	07/13	3,177.00	9155	07/26	33.51

* Not in check sequence



MEMBER
FDIC

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0054882-0000001-0142188

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.

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.

FOR ELECTRONIC TRANSFERS OF FUNDS, YOU WILL RECEIVE A 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 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

- 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.

Review account balances • Review posted transactions • Pay bills • Transfer funds
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NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

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July 31, 2012
LONE PALM HOLDINGS LLC
0170004987

AGGREGATE OVERDRAFT AND RETURNED ITEM FEES

	<i>Total for This Period</i>	<i>Total Year-to-Date</i>
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

<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>
07/02	146.44	07/13	0.00	07/23	574.84
07/03	27.93	07/17	0.00	07/26	541.33
07/10	2,827.93	07/19	682.41	07/31	483.66

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	08/22/2012	Previous Balance	8.56
Payment Amount Due	53.75	Ending Balance	522.22
Past Due	0.00		
Late Fees	0.00		
Minimum Payment Due	53.75		

TRANSACTIONS

2 PAYMENTS/OTHER CREDITS

<i>Date</i>	<i>Amount</i>	<i>Description</i>
07/02	8.56	INTERNET PYMT FROM DDA ***4987 ID: 000003310 2301102090
07/23	700.00	INTERNET PYMT FROM DDA CHERNEK FRAN ID: 000004379 2300902776

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD 708.56

2 ADVANCES/OTHER DEBITS

<i>Date</i>	<i>Amount</i>	<i>Description</i>
07/13	718.47	CL TRANSFER TO CHECKING 0170004987
07/17	500.00	CL TRANSFER TO CHECKING 0170004987

TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD 1,218.47

FEES AND INTEREST CHARGED

0 FEES

There were no transactions this period.

TOTAL FEES FOR THIS PERIOD 0.00

1 INTEREST CHARGE

<i>Date</i>	<i>Amount</i>	<i>Description</i>
07/31	3.75	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD 3.75

YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	14.48



MEMBER
FDIC

0054882-0000002-0142189

DAILY BALANCES

<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>
07/02	0.00	07/17	1,218.47	07/31	522.22
07/13	718.47	07/23	518.47		

OTHER INFORMATION

Credit Line Limit	\$5,000.00	Number Of Days This Statement Period	32
Available Credit	\$4,477.78	Annual Percentage Rate	9.240%
Average Daily Balance	\$464.51	Daily Periodic Rate	0.02524%
Interest Paid Year-To-Date	\$14.48		

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

FOR DEPOSIT TO THE ACCOUNT OF
DATE 7/19 20 12
NAME LONE PALM HOLDINGS
ADDRESS _____
ACKNOWLEDGE RECEIPT OF CHECK RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS & SOLE PROPRIETORS ONLY)
ACCOUNT NUMBER 0170004987
NET DEPOSIT \$ 430.00

☒ CASH
SUB TOTAL 430.00
LESS CASH RECEIVED
NET DEPOSIT \$ 430.00

15454=01162

Processed 07/19/12 \$430.00

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ 85364
938) 920-1567
7/12/12 Date
1065
Pay to the Order of FENCING BY S.K. L.P.C. \$ 47.59
FOURTY SEVEN AND 59/100 Dollars
National Bank of Arizona
1-800-497-8168
www.nba.com
For STAPLES INC #11333
1221053201 0170004987 1065

Processed 07/19/12 \$47.59 Ch# 1065

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ 85364
938) 920-1567
7/20/12 Date
1066
Pay to the Order of ROBERT CUEN \$ 80.00
EIGHTY AND 00/100 Dollars
National Bank of Arizona
1-800-497-8168
www.nba.com
For INV # 1003
1221053201 0170004987 1066

Processed 07/23/12 \$80.00 Ch# 1066

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ 85364
938) 920-1567
7/20/12 Date
1066
Pay to the Order of ROBERT CUEN \$ 80.00
EIGHTY AND 00/100 Dollars
National Bank of Arizona
1-800-497-8168
www.nba.com
For INV # 1003
1221053201 0170004987 1066

Processed 07/17/12 \$500.00 Ch# 9152

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ 85364
938) 920-1567
7/20/12 Date
1066
Pay to the Order of ROBERT CUEN \$ 80.00
EIGHTY AND 00/100 Dollars
National Bank of Arizona
1-800-497-8168
www.nba.com
For INV # 1003
1221053201 0170004987 1066

Processed 07/13/12 \$3177.00 Ch# 9153

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ 85364
938) 920-1567
7/20/12 Date
1066
Pay to the Order of ROBERT CUEN \$ 80.00
EIGHTY AND 00/100 Dollars
National Bank of Arizona
1-800-497-8168
www.nba.com
For INV # 1003
1221053201 0170004987 1066

Processed 07/13/12 \$315.30 Ch# 9154

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ 85364
938) 920-1567
7/20/12 Date
1066
Pay to the Order of ROBERT CUEN \$ 80.00
EIGHTY AND 00/100 Dollars
National Bank of Arizona
1-800-497-8168
www.nba.com
For INV # 1003
1221053201 0170004987 1066

Processed 07/26/12 \$33.51 Ch# 9155

