



NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

Page 1 of 6

This Statement: December 31, 2012

Last Statement: November 30, 2012

Primary Account 0170004987

0065415

1801-06-0000-NBA-PG0030-00017

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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NOTICE: Unless preempted by congressional action, as of 1/1/2013 in accordance with federal law, funds in a noninterest-bearing transaction account (including an IOLTA/IOLA) will no longer receive unlimited deposit insurance coverage, but will be FDIC-insured to the legal maximum of \$250,000 for each ownership category. For more information, visit <http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>

SUMMARY OF ACCOUNT BALANCES

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Freedom Checking	0170004987	\$707.17	
Business Reserve Line	0170004987		\$299.19

BUSINESS FREEDOM CHECKING 0170004987

107 17

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
4,683.50	6,242.49	1,886.00	8,332.82	707.17

10 DEPOSITS/CREDITS

Date	Amount	Description
12/03	870.33	DEPOSIT 7878119948
12/14	22.00	DEPOSIT 7878077118
12/14	590.00	DEPOSIT 7878077120
12/18	151.61	CL AUTO CASH ADVANCE 0170004987
12/19	500.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000000298 2303600144
12/20	298.25	CL AUTO CASH ADVANCE 0170004987
12/21	900.00	ONLINE XFER FROM DDA CHERNEK FR/K ID: 000008873 2304700054
12/21	2,500.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000006661 2304700062
12/31	67.55	DEPOSIT 7878076174
12/31	342.75	DEPOSIT 7878076172



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0065415-0000001-0166584

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.

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

Page 3 of 6
December 31, 2012
LONE PALM HOLDINGS LLC
0170004987

8 CHARGES/DEBITS

Date	Amount	Description
12/04	204.79	APS APSCOM EP 740316280 REF # 012338000989482 1103310348
12/06	1,300.00	ONLINE XFER TO DDA CHERNEK F/K ID: 000002201 2304000141
12/06	.29	ONLINE PYMT TO CRL ***4987 ID: 000005024 2304000131
12/14	65.07	REPUBLIC SERVICE BILL P *****1846 REF # 012348006459749 1104112944
12/18	61.01	SOUTHWEST GAS BILL PAYM *****7530 REF # 012352007723056 1103805643
12/18	76.84	SOUTHWEST GAS BILL PAYM *****8780 REF # 012352007723055 1103805642
12/19	151.61	ONLINE PYMT TO CRL ***4987 ID: 000003307 2303600147
12/21	26.39	WAL-MART STORES PURCHAS 1093 YUMAAZREF # 012356010033749 1104126744

12 CHECKS PROCESSED

Number.....	Date.....	Amount	Number.....	Date.....	Amount	Number.....	Date.....	Amount
1087	12/06	935.35	1094*	12/31	39.51	9176	12/18	2,800.00
1088	12/07	732.10	9149*	12/20	46.64	9178*	12/21	33.51
1090*	12/07	141.99	9175*	12/19	300.00	9183*	12/31	788.32
1092*	12/24	60.80	9175*	12/20	300.00	9184	12/31	2,154.60

* 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
12/03	5,553.83	12/14	2,786.24	12/21	3,340.10
12/04	5,349.04	12/18	0.00	12/24	3,279.30
12/06	3,113.40	12/19	48.39	12/31	707.17
12/07	2,239.31	12/20	0.00		

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	01/22/2013	Previous Balance	0.29
Payment Amount Due	50.94	Ending Balance	299.19
Past Due	0.00		
Late Fees	0.00		
Minimum Payment Due	50.94		

TRANSACTIONS

2 PAYMENTS/OTHER CREDITS

Date	Amount	Description
12/06	0.29	ONLINE PYMT FROM DDA ***4987 ID: 000005024 2304000130
12/19	151.61	ONLINE PYMT FROM DDA ***4987 ID: 000003307 2303600146

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD

151.90

2 ADVANCES/OTHER DEBITS

Date	Amount	Description
12/18	151.61	CL TRANSFER TO CHECKING 0170004987
12/20	298.25	CL TRANSFER TO CHECKING 0170004987



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0065415-0000002-0166585

Continued ...

<i>Date</i>	<i>Amount</i>	<i>Description</i>
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TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD	449.86
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FEES AND INTEREST CHARGED

0 FEES

There were no transactions this period.

TOTAL FEES FOR THIS PERIOD	0.00
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1 INTEREST CHARGE

<i>Date</i>	<i>Amount</i>	<i>Description</i>
12/31	0.94	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD	0.94
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YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	22.96

DAILY BALANCES

<i>Date.....Balance</i>	<i>Date.....Balance</i>	<i>Date.....Balance</i>
12/06 0.00	12/19 0.00	12/31 299.19
12/18 151.61	12/20 298.25	

OTHER INFORMATION

Credit Line Limit	\$5,000.00	Number Of Days This Statement Period	31
Available Credit	\$4,700.81	Annual Percentage Rate	9.240%
Average Daily Balance	\$120.34	Daily Periodic Rate	0.02524%
Interest Paid Year-To-Date	\$22.96		

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

FOR DEPOSIT TO THE ACCOUNT OF
DATE 12-3 20 12 ☒ CASH INCLUDING COM.
NAME LONE Palm RV Park
ADDRESS _____
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)
ACCOUNT NUMBER 0170004987
SUB TOTAL 870.33
LESS CASH RECEIVED _____
NET DEPOSIT \$ 870.33

154540116

Processed 12/03/12 \$870.33

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

FOR DEPOSIT TO THE ACCOUNT OF
DATE 12/14 20 12 ☒ CASH INCLUDING COM.
NAME LONE Palm R.V. LLC
ADDRESS _____
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)
ACCOUNT NUMBER 0170004987
SUB TOTAL 22.00
LESS CASH RECEIVED _____
NET DEPOSIT \$ 22.00

154540116

Processed 12/14/12 \$22.00

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

FOR DEPOSIT TO THE ACCOUNT OF
DATE 12/14 20 12 ☒ CASH INCLUDING COM.
NAME LONE Palm Storage LLC
ADDRESS _____
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)
ACCOUNT NUMBER 0170004987
SUB TOTAL 590.00
LESS CASH RECEIVED _____
NET DEPOSIT \$ 590.00

154540116

Processed 12/14/12 \$590.00

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

FOR DEPOSIT TO THE ACCOUNT OF
DATE 12/31 20 12 ☒ CASH INCLUDING COM.
NAME LONE Palm R.V.
ADDRESS _____
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)
ACCOUNT NUMBER 0170004987
SUB TOTAL 67.55
LESS CASH RECEIVED _____
NET DEPOSIT \$ 67.55

154540116

Processed 12/31/12 \$67.55

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

FOR DEPOSIT TO THE ACCOUNT OF
DATE 12/31 20 12 ☒ CASH INCLUDING COM.
NAME LONE Palm R.V.
ADDRESS _____
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)
ACCOUNT NUMBER 0170004987
SUB TOTAL 342.75
LESS CASH RECEIVED _____
NET DEPOSIT \$ 342.75

154540116

Processed 12/31/12 \$342.75

LONE PALM HOLDINGS, LLC 1087
345 MAY AVENUE
YUMA, AZ 85364 928 920-1567 11/29/12 Date 91-532/1221 17
Pay to the Order of SUPERINTENDENT OF STREETS \$ 935.35
NINE HUNDRED THIRTY FIVE & 35/100 Dollars
National Bank of Arizona
For PRC# 63243014 Edgardo M. Mier
1-800-497-6166
www.nbaaz.com
1221053201 0170004987 1087

Processed 12/06/12 \$935.35 Ch# 1087

LONE PALM HOLDINGS, LLC 1088
345 MAY AVENUE
YUMA, AZ 85364 928 920-1567 11/29/12 Date 91-532/1221 17
Pay to the Order of SUPERINTENDENT OF STREETS \$ 732.10
SEVEN HUNDRED THIRTY TWO & 10/100 Dollars
National Bank of Arizona
For PRC# 63243014 Edgardo M. Mier
1-800-497-6166
www.nbaaz.com
1221053201 0170004987 1088

Processed 12/07/12 \$732.10 Ch# 1088

LONE PALM HOLDINGS, LLC 1090
345 MAY AVENUE
YUMA, AZ 85364 12/02/12 Date 91-532/1221 17
Pay to the Order of JEFFREY ROSALES \$ 141.99
ONE HUNDRED FORTY ONE & 99/100 Dollars
National Bank of Arizona
For THREE RECEIPT PAPER Edgardo M. Mier
1-800-497-6166
www.nbaaz.com
1221053201 0170004987 1090

Processed 12/07/12 \$141.99 Ch# 1090

LONE PALM HOLDINGS, LLC 1092
345 MAY AVENUE
YUMA, AZ 85364 928 920-1567 12/19/12 Date 91-532/1221 17
Pay to the Order of LOWE'S \$ 60.80
SIXTY AND 80/100 Dollars
National Bank of Arizona
For GRILL / SING W/CO. Edgardo M. Mier
1-800-497-6166
www.nbaaz.com
1221053201 0170004987 1092

Processed 12/24/12 \$60.80 Ch# 1092

LONE PALM HOLDINGS, LLC 1094
345 MAY AVENUE
YUMA, AZ 85364 12/24/12 Date 91-532/1221 17
Pay to the Order of B. RYAN \$ 39.51
THIRTY NINE & 51/100 Dollars
National Bank of Arizona
For 1/4 & 1/2 TURKEY X-HAS Edgardo M. Mier
1-800-497-6166
www.nbaaz.com
1221053201 0170004987 1094

Processed 12/31/12 \$39.51 Ch# 1094

Post to Account: 134613 \$46.64 12/19/2012
LONE PALM HOLDINGS, LLC
NATIONAL BANK OF ARIZONA
TUCSON, AZ
December 13, 2012
PAY Forty Six and 64/100 Dollars \$*****46.64
TO THE ORDER OF 2963 1 AB 0 374 15 129 209 FL9500002963 FEPP121312102333000 30 4610019526
PAYELECTRONIC.COM
#0022370# 23803001
YUMA COUNTY WATER USER'S ASSOC
PO BOX 5175
YUMA AZ 85366-2488
SIGNATURE ON FILE
Notes LONE PALM
1221053201 0170004987 9149

Processed 12/20/12 \$46.64 Ch# 9149

Post to Account: 134613 \$300.00 12/19/2012
LONE PALM HOLDINGS, LLC
NATIONAL BANK OF ARIZONA
TUCSON, AZ
December 11, 2012
PAY Three Hundred and 00/100 Dollars \$*****300.00
TO THE ORDER OF #0301000528070# 23803001
*FELIE MIER
17427 S AVENUE B
SOMERTON AZ 85350-8590
PAYELECTRONIC.COM
SIGNATURE ON FILE
Notes LONE PALM
1221053201 0170004987 9175

Processed 12/19/12 \$300.00 Ch# 9175

ACCOUNT # 0170004987

This Statement:
December 31, 2012
Page 6 of 6

BACK OF THIS CHECK CONTAINS A SECURITY MARK. DO NOT ACCESS WITHOUT HOLDING AT AN ANGLE TO VIEW SECURITY MARK.

Please Print to Account: RWA
LONG PALM HOLDINGS LLC
KATHLEEN CHESTER
304 W. 4TH ST. 2ND
YUMA, AZ 85401

NATIONAL BANK OF ARIZONA
TUCSON, AZ

DATE
7/01
1975

December 11, 2012

PAY Three Hundred and 00/100 Dollars

TO THE ORDER OF
#CSP0100053807FW 23483001
*FELIPE MIER
17427 S AVENUE B
SOMERTON AZ 85350-9550

\$ *****300.00

PAYELECTRONIC.COM

 SIGNATURE ON FILE
This check has been authorized by your deposit.

Notes LONG PALM

9175 22105320 00000498 734

Processed 12/20/12	\$300.00	Ch# 9175
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[illegible]

Processed 12/18/12	\$2800.00	Ch# 9176
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PAY TO THE ORDER OF POSTAL ACCOUNT NO. 8558330083 LINE PAYMENT/DEPOSIT NATIONAL CREDIT 2544 N 10TH ST TUCSON, AZ 85710		NATIONAL BANK OF AMERICA TUCSON, AZ	\$73.51	12/18/2012 9178
PAY They Three and Fifty/100 Dollars		December 18, 2012		\$ 9178
TO THE ORDER OF	383 2 MB 0.004 4 1751956 FL10600000033 FEPP1121812080150N00 1225 480740704	PAYELECTRONIC.COM		\$ 9178
	#34567788 23803001 DEX WEST ACCOUNT RECEIVABLE DEPT PO BOX 70167 PHOENIX AZ 85062-9167 	SIGNATURE ON FILE This check has been submitted to your financial institution		
Notes:		12/18/2012 12:18 PM 12/18/2012 12:18 PM 12/18/2012 12:18 PM		

Processed 12/21/12	\$33.51	Ch# 9178
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THE BANK OF AMERICA		ACCOUNT INFORMATION	CHECK NUMBER	DATE	AMOUNT PAID TO BENEFITARY	VERIFICATION CODE
Post to Account: R0060209				12/8/2012	\$786.32	
LONG BEACH SERVICE SULLIVAN CHESTER LINE ITEM #17128 TGAU AZ BBAH		NATIONAL BANK OF ARIZONA BANK OF ARIZONA		12/8/2012		
				December 24, 2012		
PAY	Seven Hundred Eighty Eight and 32/100 Dollars				\$ 786.32	
ORDER OF	10417 1 AB 0 374 44 73/201 FLSD00010417 FEPP112241210305IN00 65 4637060235					
	#CSPR101006606REM 23803001 DAVID EGBERH, TREASURER 410 S MAJEN LN STE C YUMA AZ 85504-2310					PAYELECTRONIC.COM
				SIGNATURE ON FILE We have been authorized by your depositor.		
Holds						

Processed 12/31/12	\$788.32	Ch# 9183
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THE EASTMAN KODAK COMPANY
Post to Account: 00009227
12/24/2012
\$184.00
NATIONAL BANK OF JERUSALEM
TEL AVIV
19104
12/24/2012
\$184
PAY Two Thousand One Hundred Fifty Four and 69/100 Dollars
TO THE ORDER OF
10417 1 AB 0 374 44 73201 FL5000014471 FEPP1122412103051N00 8/8 4637096009
\$ 2154.60
PAYELECTRONIC.COM
DAVID EGOBERG, TREASURER
410 S MAIDEN LN STE C
YUMA AZ 85564-2310
SIGNATURE ON FILE
This check has been prepared by your depositor
01
#91840# #122405320# 01670004987# 734

Processed 12/31/12	\$2154.60	Ch# 9184
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