National Bank
OF ARIZONA
PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

This Statement: January 14, 2011
Last Statement: December 14, 2010

Primary Account 0163032445

DIRECT INQUIRIES TO:
1 (800) 497-8168
www.nbarizona.com

0005739 1815-06-0000-NBA-PG0030-00017

MORNINGSTAR RV PARK
ATTN: FELIPE MIER
2554 W 16TH ST # 225
YUMA AZ 85364-4229

Yuma Regional Center
538 E 16th St
Yuma, AZ 85365-2028

Experience leaves its Mark

SUMMARY OF ACCOUNT BALANCES

Account Type	*Account Number*	*Checking/Savings Ending Balance*	*Outstanding Balances Owed*
Executive Reserve Checking	0163032445	$2,767.96	
Credit Line	0163032445		$0.09

EXECUTIVE RESERVE CHECKING 0163032445

640 17

Previous Balance	*Deposits/Credits*	*Charges/Debits*	*Checks Processed*	*Ending Balance*
3,339.69	5,123.72	1,002.03	4,693.42	2,767.96

6 DEPOSITS/CREDITS

Date	*Amount*	*Description*
12/16	694.00	DEPOSIT 9494407533
12/22	797.73	DEPOSIT 9494352824
12/28	30.72	CL AUTO CASH ADVANCE 0163032445
12/30	1,191.47	DEPOSIT 9494351748
01/06	1,621.00	DEPOSIT 9494505793
01/14	788.80	DEPOSIT 9494278054

5 CHARGES/DEBITS

Date	*Amount*	*Description*
12/15	22.36	HOME DEPOT 0402 PURCHAS 1460 YUMAAZREF # 010349008740161 1100728953
12/22	665.09	APS APSCOM EP 030784285 REF # 010355001111287 1100509844
12/30	100.00	CAPITAL ONE BANK BILL P *******3925 REF # 010363003942737 1100711993
01/05	115.35	ALLIED WASTE BILL PAYMT *******1853 REF # 011005006638995 1101224110
01/10	99.23	HOME DEPOT 0402 PURCHAS 1463 YUMAAZREF # 011010008628642 1101037049

12 CHECKS PROCESSED

Number	*Date*	*Amount*	*Number*	*Date*	*Amount*	*Number*	*Date*	*Amount*
1034	12/22	150.00	1039	12/23	35.00	1459	12/21	472.52
1035	12/22	150.00	1040	12/20	100.00	1461*	01/07	168.73
1037*	01/04	150.00	1041	12/22	150.00	1462	01/10	200.00
1038	12/20	50.00	1458*	12/17	167.17	9211*	12/28	2,900.00

** 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

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.

IN CASE OF ERRORS IDENTIFIED ON THIS STATEMENT

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.

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 the FIRST statement on which the problem or error appeared.

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 12009, Tucson, AZ 85732-2009 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.

DAILY BALANCES

Date	Balance	Date	Balance	Date	Balance
12/15	3,317.33	12/22	2,904.28	01/05	826.12
12/16	4,011.33	12/23	2,869.28	01/06	2,447.12
12/17	3,844.16	12/28	0.00	01/07	2,278.39
12/20	3,694.16	12/30	1,091.47	01/10	1,979.16
12/21	3,221.64	01/04	941.47	01/14	2,767.96

CREDIT LINE 0163032445

406

Payment will be deducted on	02/05/2011	Previous Balance	0.06
Payment Amount Due	0.09	Ending Balance	0.09
Past Due	0.00		
Late Fees	0.00		
Minimum Payment Due	0.09		

TRANSACTIONS

1 PAYMENT/OTHER CREDIT

Date	Amount	Description
01/03	30.78	INTERNET PYMT FROM DDA CHERNEK F/K ID: 000002307 2300907502

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD 30.78

1 ADVANCE/OTHER DEBIT

Date	Amount	Description
12/28	30.72	CL TRANSFER TO CHECKING 0163032445

TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD 30.72

FEES AND INTEREST CHARGED

0 FEES

There were no transactions this period.

TOTAL FEES FOR THIS PERIOD 0.00

1 INTEREST CHARGE

Date	Amount	Description
01/14	0.09	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD 0.09

YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	0.09

DAILY BALANCES

Date	Balance	Date	Balance	Date	Balance
12/28	30.78	01/03	0.00	01/14	0.09

OTHER INFORMATION

Credit Line Limit	$5,000.00	Number Of Days This Statement Period	31
Available Credit	$4,999.91	Annual Percentage Rate	17.000%
Average Daily Balance	$5.95	Daily Periodic Rate	0.04657%
Interest Paid Year-To-Date	$0.09		

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National Bank CHECKING DEPOSIT
FOR DEPOSIT TO THE ACCOUNT OF
DATE 12-16-10
NAME Frank Chernek
694.00
SUB TOTAL 694.00
ACCOUNT NUMBER 0163032445
NET DEPOSIT $ 694.00

Processed 12/16/10 $694.00

National Bank CHECKING DEPOSIT
FOR DEPOSIT TO THE ACCOUNT OF
DATE 12/22 20 10
NAME Frank Chernek
CASH 210.00
587.73
SUB TOTAL 797.73
ACCOUNT NUMBER 0163032445
NET DEPOSIT $ 797.73

Processed 12/22/10 $797.73

National Bank CHECKING DEPOSIT
FOR DEPOSIT TO THE ACCOUNT OF
DATE 12/30/ 20 10
NAME Frank Chernek
1191.47
SUB TOTAL 1191.47
ACCOUNT NUMBER 0163032445
NET DEPOSIT $ 1191.47

Processed 12/30/10 $1191.47

National Bank CHECKING DEPOSIT
FOR DEPOSIT TO THE ACCOUNT OF
DATE 1/6 20 11
NAME Frank Chernek
CASH 965.00
656.00
SUB TOTAL 1621.00
ACCOUNT NUMBER 0163032445
NET DEPOSIT $ 1621.00

Processed 01/06/11 $1621.00

National Bank CHECKING DEPOSIT
FOR DEPOSIT TO THE ACCOUNT OF
DATE 1/14 20 11
NAME Frank Chernek
788.80
SUB TOTAL 788.80
ACCOUNT NUMBER 0163032445
NET DEPOSIT $ 788.80

Processed 01/14/11 $788.80

FRANK CHERNEK
KATHLEEN CHERNEK
2554 W. 16TH ST. #225
YUMA, AZ 85364
1034
Date 12/1/10
Pay to the Order of Don Reco $ 150.00
One hundred fifty 00/100 Dollars
National Bank of Arizona
Kathleen Chernek

Processed 12/22/10 $150.00 Ch# 1034

FRANK CHERNEK
KATHLEEN CHERNEK
2554 W. 16TH ST. #225
YUMA, AZ 85364
1035
Date 12/01/10
Pay to the Order of Anthony Reco $ 150.00
One hundred fifty 00/100 Dollars
National Bank of Arizona
Kathleen Chernek

Processed 12/22/10 $150.00 Ch# 1035

FRANK CHERNEK
KATHLEEN CHERNEK
2554 W. 16TH ST. #225
YUMA, AZ 85364
1037
Date 12/1/10
Pay to the Order of Brandy Reco $ 150.00
One hundred fifty 00/100 Dollars
National Bank of Arizona
Kathleen Chernek

Processed 01/04/11 $150.00 Ch# 1037

FRANK CHERNEK
KATHLEEN CHERNEK
2554 W. 16TH ST. #225
YUMA, AZ 85364
1038
Date 12/1/10
Pay to the Order of Sharon McConnel $ 50.00
Fifty 00/100 Dollars
National Bank of Arizona
Kathleen Chernek

Processed 12/20/10 $50.00 Ch# 1038

FRANK CHERNEK
KATHLEEN CHERNEK
2554 W. 16TH ST. #225
YUMA, AZ 85364
1039
Date 12/1/10
Pay to the Order of Christy Cook $ 35.00
Thirty five 00/100 Dollars
National Bank of Arizona
Kathleen Chernek

Processed 12/23/10 $35.00 Ch# 1039

FRANK CHERNEK
KATHLEEN CHERNEK
2554 W. 16TH ST. #225
YUMA, AZ 85364
1040
Date 12/1/10
Pay to the Order of Michael McConnel $ 100.00
One hundred 00/100 Dollars
National Bank of Arizona
Kathleen Chernek

Processed 12/20/10 $100.00 Ch# 1040

FRANK CHERNEK
KATHLEEN CHERNEK
2554 W. 16TH ST. #225
YUMA, AZ 85364
1041
Date 12/1/10
Pay to the Order of Lynn + Randy Schlosser $ 150.00
One hundred fifty 00/100 Dollars
National Bank of Arizona
Kathleen Chernek

Processed 12/22/10 $150.00 Ch# 1041

MORNING STAR RV PARK LLC
2554 W. 16TH ST. #225
YUMA, AZ 85364
928-920-1567
1458
12/13/2010
Date
91-532/1221
16
Pay to the Order of Lowe's $ 167.17
One Hundred Sixty Seven & 17/100 Dollars
NATIONAL BANK OF ARIZONA
1-800-497-8168
www.nbarizona.com
For Space C Sink
⑆122105320⑆ 0163032445⑈ 1458 ⑈0000016717⑈

Processed 12/17/10 $167.17 Ch# 1458

MORNING STAR RV PARK LLC
2554 W. 16TH ST. #225
YUMA, AZ 85364
928) 920-1567
1459
12/13/2010
Date
91-532/1221
16
Pay to the Order of Shuck Drilling $ 472.52
Four Hundred Seventy Two & 52/100 Dollars
NATIONAL BANK OF ARIZONA
1-800-497-8168
www.nbarizona.com
For INV#5727 Repair well
⑆122105320⑆ 0163032445⑈ 1459 ⑈0000047252⑈

Processed 12/21/10 $472.52 Ch# 1459

MORNING STAR RV PARK LLC
2554 W. 16TH ST. #225
YUMA, AZ 85364
928) 920-1567
1461
1/4/11
Date
91-532/1221
16
Pay to the Order of Lowe's $ 168.73
One Hundred Sixty Eight & 73/100 Dollars
NATIONAL BANK OF ARIZONA
1-800-497-8168
www.nbarizona.com
For Space #B
⑆122105320⑆ 0163032445⑈ 1461 ⑈0000016873⑈

Processed 01/07/11 $168.73 Ch# 1461

MORNING STAR RV PARK LLC
2554 W. 16TH ST. #225
YUMA, AZ 85364
928) 920-1567
1462
1/6/2011
Date
91-532/1221
16
Pay to the Order of Gary's Furniture $ 200.00
Two Hundred and NO/100 Dollars
NATIONAL BANK OF ARIZONA
1-800-497-8168
www.nbarizona.com
For Space #B
⑆122105320⑆ 0163032445⑈ 1462

Processed 01/10/11 $200.00 Ch# 1462

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: 22604001
FRANK CHERNEK
2554 W 16TH ST # 225
YUMA, AZ 85364
NATIONAL BANK OF ARIZONA
TUCSON, AZ
91-532
1221
9211
December 21, 2010
PAY Two Thousand Nine Hundred and 00/100 Dollars $*********2900.00
TO THE ORDER OF: #ZIONSA000002518# 12116354
FOOTHILLS BANK
11889 S FOOTHILLS BLVD
YUMA AZ 85367-5813
PAYELECTRONIC.METAVANTE.COM
SIGNATURE ON FILE
This check has been authorized by your depositor
Notes
⑈9211⑈ ⑆122105320⑆ 0163032445⑈

Processed 12/28/10 $2900.00 Ch# 9211