Statement of Accounts

This Statement: December 15, 2011
Last Statement: November 15, 2011

Primary Account 0163032445

DIRECT INQUIRIES TO:
1 (800) 497-8168
WWW.NBARIZONA.COM
Yuma Regional Center
(928) 373-6900
538 E 16th St
Yuma, AZ 85365-2028

0003658 2150-06-0000-NBA-PG0030-00010

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

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SUMMARY OF ACCOUNT BALANCE

Account Type	*Account Number*	*Checking/Savings Ending Balance*	*Outstanding Balances Owed*
Executive Reserve Checking	0163032445	$5,427.56	

EXECUTIVE RESERVE CHECKING 0163032445

640 10

Previous Balance	*Deposits/Credits*	*Charges/Debits*	*Checks Processed*	*Ending Balance*
6,249.07	4,051.08	1,384.07	3,488.52	5,427.56

6 DEPOSITS/CREDITS

Date	*Amount*	*Description*
11/21	330.00	DEPOSIT 9494655203
11/21	20.00	DEPOSIT 9494655206
11/28	321.08	DEPOSIT 9494805870
12/06	1,656.00	DEPOSIT 9494341140
12/06	810.00	DEPOSIT 9494539796
12/14	914.00	DEPOSIT 9494490085

4 CHARGES/DEBITS

Date	*Amount*	*Description*
11/21	500.00	INTERNET XFER TO DDA CHERNEK F/K ID: 000002847 2300801617
11/22	699.07	APS APSCOM EP 030784285 REF # 011325008470466 1100704727
11/30	100.00	CAPITAL ONE BANK BILL P *******3925 REF # 011333001594751 1100708892
12/13	85.00	REPUBLIC SERVICE BILL P *******1853 REF # 011346007425480 1100607389

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 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.

NATIONAL BANK OF ARIZONA
PO Box 30709 Salt Lake City, UT 84130-0709

4 CHECKS PROCESSED

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1489	11/16	160.00	9233*	11/25	2,900.00	9234	12/15	400.00
1490	12/06	28.52						

** 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
11/16	6,089.07	11/28	2,661.08	12/13	4,913.56
11/21	5,939.07	11/30	2,561.08	12/14	5,827.56
11/22	5,240.00	12/06	4,998.56	12/15	5,427.56
11/25	2,340.00				

NATIONAL BANK OF ARIZONA
PO Box 30709 Salt Lake City, UT 84130-0709

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NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11/21 20 11
NAME Frank Chernek
ADDRESS
CASH INCLUDING COIN
CHECKS 330.00
SUB TOTAL 330.00
LESS CASH RECEIVED
NET DEPOSIT $ 330.00
ACCOUNT NUMBER 0163032445
⑆5454⑈0116⑆

Processed 11/21/11 $330.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11/21 20 11
NAME Frank Chernek
ADDRESS
CASH INCLUDING COIN 20.00
CHECKS 20.00
SUB TOTAL 20.00
LESS CASH RECEIVED
NET DEPOSIT $ 20.00
ACCOUNT NUMBER 0163032445
⑆5454⑈0116⑆ Deposit short ... 5/23/11

Processed 11/21/11 $20.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11/28 20 11
NAME Frank Chernek
ADDRESS
CASH INCLUDING COIN
CHECKS 321.08
SUB TOTAL 321.08
LESS CASH RECEIVED
NET DEPOSIT $ 321.08
ACCOUNT NUMBER 0163032445
⑆5454⑈0116⑆

Processed 11/28/11 $321.08

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 12/06 20 11
NAME Frank Chernek
ADDRESS
CASH INCLUDING COIN 746.00
CHECKS 910.00
SUB TOTAL 1656.00
LESS CASH RECEIVED
NET DEPOSIT $ 1656.00
ACCOUNT NUMBER 0163032445
⑆5454⑈0116⑆

Processed 12/06/11 $1656.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 12/06 20 11
NAME Frank Chernek
ADDRESS
CASH INCLUDING COIN 240.00
CHECKS 570.00
SUB TOTAL 810.00
LESS CASH RECEIVED
NET DEPOSIT $ 810.00
ACCOUNT NUMBER 0163032445
⑆5454⑈0116⑆

Processed 12/06/11 $810.00

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 11
NAME Frank Chernek
ADDRESS
CASH INCLUDING COIN
CHECKS 914.00
SUB TOTAL 914.00
LESS CASH RECEIVED
NET DEPOSIT $ 914.00
ACCOUNT NUMBER 0163032445
⑆5454⑈0116⑆

Processed 12/14/11 $914.00

MORNING STAR RV PARK LLC
2554 W. 16TH ST. #225
YUMA, AZ 85364
928) 920-1567
1489
91-532/1221
11-15-11
Date
Pay to the Order of Ayala's Drains $ 160.00
One Hundred Sixty & no/100 Dollars
NATIONAL BANK OF ARIZONA
1-800-497-8168
www.nbarizona.com
For Space #A # 487235
⑆122105320⑆ 0163032445⑈ 1489

Processed 11/16/11 $160.00 Ch# 1489

MORNING STAR RV PARK LLC
2554 W. 16TH ST. #225
YUMA, AZ 85364
928 920-1567
1490
91-532/1221
12/05/2011
Date
Pay to the Order of True Value $ 28.52
Twenty Eight & 52/100 Dollars
NATIONAL BANK OF ARIZONA
1-800-497-8168
www.nbarizona.com
For Space # 12 & 10
⑆122105320⑆ 0163032445⑈ 1490

Processed 12/06/11 $28.52 Ch# 1490

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK - DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK
Post to Account: 22604001 $2900.00 11/21/2011
FRANK CHERNEK
2554 W 16TH ST # 225
YUMA AZ 85364
NATIONAL BANK OF ARIZONA
TUCSON, AZ
9233
November 21, 2011
PAY Two Thousand Nine Hundred and 00/100 Dollars $*********2900.00
TO THE ORDER OF:
FOOTHILLS BANK
11689 S FOOTHILLS BLVD
YUMA AZ 85367-5813
PAYELECTRONIC.COM
SIGNATURE ON FILE
Notes
⑈9233⑈ ⑆122105320⑆ 0163032445⑈

Processed 11/25/11 $2900.00 Ch# 9233

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
9234
November 28, 2011
PAY Four Hundred and 00/100 Dollars $***********400.00
TO THE ORDER OF:
*FELIPE MIER
PO BOX 896
YUMA AZ 85366-2339
PAYELECTRONIC.COM
SIGNATURE ON FILE
Notes MORNING STAR
⑈9234⑈ ⑆122105320⑆ 0163032445⑈

Processed 12/15/11 $400.00 Ch# 9234