



Alpine Bank

ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,605.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$64.83
- Payments & Credits	\$64.83
+ Purchases & Other Charges	\$1,395.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,395.00

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$1,395.00
Minimum Payment Due	\$1,395.00
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/07	12/07	2420785AN13YQTH1P	WINGNUTZ BAR AND GRILL RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	800.00
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	64.83-
12/15	12/15	2420785AY0XWN1V0E	WINGNUTZ BAR AND GRILL RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	20.00
12/15	12/15	2476725AY0000E70J	COVENANT TOWING AND TRANS RIFLE CO MCC: 7549 MERCHANT ZIP: 81650	575.00

IMPORTANT ACCOUNT INFORMATION

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

ROBERT SJOGREN
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0762
Payment Due Date	January 26, 2022
New Balance	\$1,395.00
Minimum Payment Due	\$1,395.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

LOST OR STOLEN CARDS: To report a lost or stolen card 24 hours a day, 7 days a week, call toll free 1-888-284-3703 within the United States

PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.

LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.

ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

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Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing* (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* (or electronically) at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

KELLY DETLEFSEN

Account Number: XXXX XXXX XXXX 6190

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,766.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$233.87
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$233.87

Questions? Call Card Services 1-888-284-3703

Or Write: 225 N 5th Street, Suite 1000

Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$233.87
Minimum Payment Due	\$233.87
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/01	2449215AFMHJQ4BF8	SQ *MISTY'S COFFEE SILT CO MCC: 5814 MERCHANT ZIP: 81652	40.00
12/06	12/06	2449215ALMHK86KB5	SQ *MISTY'S COFFEE SILT CO MCC: 5814 MERCHANT ZIP: 81652	5.00
12/07	12/07	2444500AN00VTJ91E	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	84.98
12/07	12/07	2444500AN00VTJ942	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	103.89

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KELLY DETLEFSEN
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 6190
Payment Due Date	January 26, 2022
New Balance	\$233.87
Minimum Payment Due	\$233.87
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
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PO Box 2705
Grand Junction, CO 81502-2705

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To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* (or electronically) at:

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O1BC6415 - 4 - 08/20/2021

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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



LANCIE ELDER

Account Number: XXXX XXXX XXXX 1912

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,544.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$455.16
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$455.16

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Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$455.16
Minimum Payment Due	\$455.16
Payment Due Date	January 26, 2022

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TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/03	12/03	2469216AH2X4FWZ6G	SSL ECOMM 888-388-3224 WI MCC: 5969 MERCHANT ZIP: 54942	56.04
12/05	12/05	2444500ALBLNNQ28V	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	336.49
12/10	12/10	2469216AR2Y1873V7	SSL ECOMM 888-388-3224 WI MCC: 5969 MERCHANT ZIP: 54942	42.71
12/14	12/14	2422638AXBH5PNME	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	19.92

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LANCIE ELDER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 1912
Payment Due Date	January 26, 2022
New Balance	\$455.16
Minimum Payment Due	\$455.16
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



SIMONE RICHARDSON

Account Number: XXXX XXXX XXXX 0001

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,157.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$135.19
- Payments & Credits \$135.19
+ Purchases & Other Charges \$842.54
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$842.54

Questions? Call Card Services 1-888-284-3703
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Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$842.54
Minimum Payment Due \$842.54
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/13	12/13	2422638AWBLGYH44F	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	172.54
12/13	12/13	2494300AWRQEBA6B8	CULVERS OF RIFLE RIFLE CO MCC: 5814 MERCHANT ZIP:	84.00
12/13	12/13	2494300AWRQEB784Q	CULVERS OF RIFLE RIFLE CO MCC: 5814 MERCHANT ZIP:	114.00
12/16	12/16	2425138AZ0FVD5GHX	BRICKHOUSE PIZZERIA 970-876-2222 CO MCC: 5812 MERCHANT ZIP: 81652	72.00
12/17	12/17	2425137AZ0EXW6ZQ9	MINERS CLAIM RESTAURANT SILT CO MCC: 5812 MERCHANT ZIP: 81652	400.00
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	135.19-

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Alpine Bank
225 N 5th Street
Suite 1000
Grand Junction CO 81501

SIMONE RICHARDSON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0001
Payment Due Date January 26, 2022
New Balance \$842.54
Minimum Payment Due \$842.54
Past Due Amount \$0.00
Amount Enclosed: \$

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Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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IMPORTANT MESSAGES

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PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.

LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.

ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

BILLING RIGHTS SUMMARY

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Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

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While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* (or electronically) at:

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Grand Junction, CO 81502-2705

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O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

JACOB PINGEL

Account Number: XXXX XXXX XXXX 8326

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,277.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$1,933.18
- Payments & Credits \$1,933.18
+ Purchases & Other Charges \$722.68
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$722.68

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$722.68
Minimum Payment Due \$722.68
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2444500AE5SQVME0Z	WALMART.COM AA 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	268.00
12/02	12/02	2449215AGJJ511GN6	FLAT.IO SUBSCRIPTION HTTPSFLAT.IO DE MCC: 5815 MERCHANT ZIP: 19703	100.00
12/07	12/07	2480394ANSRSABR79	GOOGLE*DOMAINS SUPPORT.GOOGLE CA MCC: 5818 MERCHANT ZIP: 94043	12.00
12/11	12/11	7489729AS4BM7L4NH	PAYPAL *WINFOTECH 4029357733 CD MCC: 7372 MERCHANT ZIP:	4.99
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,933.18-
12/15	12/15	2401134AY0003Z4T4	PADLET* PADLET SOFTWARE HTTPSPADLET.C CA MCC: 8299 MERCHANT ZIP: 94103	10.00
12/18	12/18	2449216B0000EZJ9A	BRAINPOP.COM BRAINPOP.COM NY	230.00

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JACOB PINGEL
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 8326
Payment Due Date January 26, 2022
New Balance \$722.68
Minimum Payment Due \$722.68
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/23	12/23	2443106B52DZV904D	MCC: 8299 MERCHANT ZIP: 10010	97.69
			AMAZON.COM*KT3I16X53 AMZN AMZN.COM/BILL WA	
			MCC: 5942 MERCHANT ZIP: 98109	

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

BRIAN SPRENGER

Account Number: XXXX XXXX XXXX 2354

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,397.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$2,666.95
- Payments & Credits \$2,666.95
+ Purchases & Other Charges \$1,602.42
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,602.42

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$1,602.42
Minimum Payment Due \$1,602.42
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2407314AFS66FWPM7	BRIGHT WHITE PAPER 800-3215716 FL MCC: 5111 MERCHANT ZIP: 34990	279.00
12/02	12/02	2449215AGJJ54QM53	CRICUT WWW.CRICUT.CO UT MCC: 5970 MERCHANT ZIP: 84095	10.61
12/08	12/08	2413746AP01DV7BV9	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	5.80
12/08	12/08	2444500AP00VWXZ0H	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	48.00
12/08	12/08	2449398AP5SDNGKPS	LOS CARNALES RIFLE CO MCC: 5812 MERCHANT ZIP:	130.00
12/09	12/09	2420785AR1046XPSM	WINGNUTZ BAR AND GRILL RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	395.61
12/09	12/09	2443106AP2E03SM4F	AMAZON.COM*O523514S3 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	125.00

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

BRIAN SPRENGER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 2354
Payment Due Date January 26, 2022
New Balance \$1,602.42
Minimum Payment Due \$1,602.42
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/09	12/09	2444500AP8PVMFX05	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	125.00
12/10	12/10	2469216AR2XK5VFQQ	Amazon Music*AZ59F9SJ3 888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	16.21
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,666.95-
12/14	12/14	2469216AW2Y0LT8QX	VS *REDBOXGIFTCARD 866-733-2693 OR MCC: 7841 MERCHANT ZIP: 97035	129.50
12/14	12/14	2469216AW2Y1Z39KF	Amazon.com*228IR1253 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	200.00
12/16	12/16	2444500AZ00Z9ZSYP	STANDOUT STICKERS INC 800-710-2030 OH MCC: 5945 MERCHANT ZIP: 44256	137.69

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INTEREST CHARGE CALCULATION				
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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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PO Box 2705
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O1BC6415 - 4 - 08/20/2021

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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



KATHRYN SENOR

Account Number: XXXX XXXX XXXX 0416

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,132.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$235.58
- Payments & Credits \$235.58
+ Purchases & Other Charges \$867.51
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$867.51

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$867.51
Minimum Payment Due \$867.51
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	2405522AHBM0EJXJK	HABITAT FOR HUMANITY OF GLENWOOD SPRI CO MCC: 8211 MERCHANT ZIP: 81601	62.50
12/09	12/09	2444500AR00WV2H7W	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	186.99
12/10	12/10	2475542AR7MB5PKP8	WESTIN (WESTIN HOTELS) 303-4105000 CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 12/10/21	512.07
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	235.58-
12/16	12/16	2444500AY8PWE0YLG	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	105.95

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KATHRYN SENOR
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0416
Payment Due Date January 26, 2022
New Balance \$867.51
Minimum Payment Due \$867.51
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
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LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.

ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing* (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

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Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

JENNIFER NIPPER

Account Number: XXXX XXXX XXXX 9052

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$9,237.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$467.05
- Payments & Credits \$467.05
+ Purchases & Other Charges \$762.27
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$762.27

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$762.27
Minimum Payment Due \$762.27
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	2449216AG00173B59	TINDIE.COM HTTPSTINDIE.C CA MCC: 5732 MERCHANT ZIP: 91105	39.00
12/07	12/07	2444500AN00VTJ8J1	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	46.99
12/08	12/08	2444500APEJ325L32	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	46.99
12/13	12/13	2480197AVN5RH9GQN	J.W. PEPPER 800-345-6296 PA MCC: 5733 MERCHANT ZIP: 19341	29.99
12/13	12/13	2494300AWRQEB424P	DD/BR #358838 RIFLE CO MCC: 5814 MERCHANT ZIP:	121.05
12/14	12/14	2424052AW60M3SYVP	SUPER TEACHER WORKSHEETS 716-260-2560 NY MCC: 8299 MERCHANT ZIP: 14150	24.95
12/14	12/14	2444500AW8PVNJSBY	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	30.05

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JENNIFER NIPPER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 9052
Payment Due Date January 26, 2022
New Balance \$762.27
Minimum Payment Due \$762.27
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/14	12/14	2449216AW000V5A69	LINDSAY BOWDEN LINDSAYBOWDEN GA MCC: 8299 MERCHANT ZIP: 30142	37.00
12/15	12/15	2494300AYRQEB42SF	DD/BR #358838 RIFLE CO MCC: 5814 MERCHANT ZIP:	83.94
12/16	12/16	2444500AZBLP00Y2K	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	80.34
12/16	12/16	2469216AY2XSSLFJ0	SQ *ELEVATION CAKES BY TR gosq.com CO MCC: 7011 MERCHANT ZIP: 81641	180.00
12/16	12/16	2494300AZRQEB31Y2	DD/BR #358838 RIFLE CO MCC: 5814 MERCHANT ZIP:	41.97
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	467.05-

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

JULIE KNOWLES

Account Number: XXXX XXXX XXXX 1794

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$6,408.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$2,509.44
- Payments & Credits \$2,524.18
+ Purchases & Other Charges \$3,606.64
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$3,591.90

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$3,591.90
Minimum Payment Due \$3,591.90
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/06	12/06	7475542AR4EW5HSYV	DOUBLETREE HOTELS 303-3372 CREDIT MCC: 3692 MERCHANT ZIP: 80014 LODGING CHECK-IN DATE: 11/05/21	14.74-
12/07	12/07	2420785AM117Z3YT8	RIFLE BRANCH LIBRARY RIFLE CO MCC: 9399 MERCHANT ZIP: 81650	25.00
12/07	12/07	2489630AN0E81GPH3	CPM EDUCATIONAL PROGRAM 209-7452055 CA MCC: 8299 MERCHANT ZIP: 95758	787.98
12/08	12/08	2443106AN8AJQFM02	TAYLOR & FRANCIS 561-361-6000 FL MCC: 8299 MERCHANT ZIP: 34232	503.68
12/13	12/13	2444500AV8PV95Z5E	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	2,265.98
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,509.44-
12/20	12/20	2401134B2000SJHX5	SCREENCASTIFY UNLIMITE HTTPSWWW.SCRE IL MCC: 8299 MERCHANT ZIP: 60607	24.00

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JULIE KNOWLES
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 1794
Payment Due Date January 26, 2022
New Balance \$3,591.90
Minimum Payment Due \$3,591.90
Past Due Amount \$0.00
Amount Enclosed: \$

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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IMPORTANT MESSAGES

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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

LISA PIERCE

Account Number: XXXX XXXX XXXX 0465

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,866.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$133.89
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$133.89

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$133.89
Minimum Payment Due	\$133.89
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/06	12/06	2469216AL2X882N0G	AMZN Mktp US*1R97K2IL3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	23.68
12/09	12/09	2469216AP2XMEVGHQ	AMZN Mktp US*4B85G41M3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	58.28
12/10	12/10	2444500ATEJ6VH462	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	51.93

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

LISA PIERCE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0465
Payment Due Date	January 26, 2022
New Balance	\$133.89
Minimum Payment Due	\$133.89
Past Due Amount	\$0.00
Amount Enclosed:	\$ <input type="text"/>

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
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CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing* (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* (or electronically) at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



LARRY BRADY

Account Number: XXXX XXXX XXXX 9475

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,912.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$1,358.95
- Payments & Credits \$1,384.92
+ Purchases & Other Charges \$113.41
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$87.44

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$87.44
Minimum Payment Due \$87.44
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/06	12/06	2444500AMEHZ0568L	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	56.00
12/14	12/14	2444500AW5SQKTYW1	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	57.41
12/15	12/15	2401134AY000EX7RJ	GRAPHICEDG* RIFLE MIDD support@or CREDIT MCC: 5691 MERCHANT ZIP:	25.97-
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,358.95-

IMPORTANT ACCOUNT INFORMATION

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LARRY BRADY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 9475
Payment Due Date January 26, 2022
New Balance \$87.44
Minimum Payment Due \$87.44
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

LOST OR STOLEN CARDS: To report a lost or stolen card 24 hours a day, 7 days a week, call toll free 1-888-284-3703 within the United States

PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.

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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

CHRISTOPHER BOMBA

Account Number: XXXX XXXX XXXX 9087

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,592.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$3,557.05
- Payments & Credits	\$3,557.05
+ Purchases & Other Charges	\$407.96
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$407.96

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$407.96
Minimum Payment Due	\$407.96
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/01	2449398AGBLL8H76M	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	235.84
12/10	12/10	2444500ATBLNVPXFM	WM SUPERCENTER #5099 GRAND JUNCTIO CO MCC: 5411 MERCHANT ZIP: 81505	42.12
12/10	12/10	2444500ATBLNVPXHN	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	71.76
12/11	12/11	2469216AT2X9DN9X2	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	58.24
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,557.05-

IMPORTANT ACCOUNT INFORMATION

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

CHRISTOPHER BOMBA
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 9087
Payment Due Date	January 26, 2022
New Balance	\$407.96
Minimum Payment Due	\$407.96
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

REX JOHN ARLEDGE

Account Number: XXXX XXXX XXXX 5402

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$5,858.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$2,838.35
- Payments & Credits \$3,211.03
+ Purchases & Other Charges \$4,514.15
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$4,141.47

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$4,141.47
Minimum Payment Due \$4,141.47
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2469216AE2XXVPH23	APPLE.COM/BILL 866-712-7753 CA MCC: 5815 MERCHANT ZIP: 95014	8.99
12/04	12/04	2494300AKM0LKRLDW	GRAND HYATT DENVER 3032951234 CO MCC: 3640 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 12/02/21	391.24
12/04	12/04	2494300AKM0LKRVK0	GRAND HYATT DENVER 3032951234 CO MCC: 3640 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 12/02/21	391.24
12/04	12/04	2494300AKM0LKRZD0	GRAND HYATT DENVER 3032951234 CO MCC: 3640 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 12/02/21	467.24
12/04	12/04	2494300AKM0LKTGX0	GRAND HYATT DENVER 3032951234 CO MCC: 3640 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 12/02/21	391.24

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

REX JOHN ARLEDGE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5402
Payment Due Date January 26, 2022
New Balance \$4,141.47
Minimum Payment Due \$4,141.47
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
12/04	12/04	2494300AKM0LKT86	GRAND HYATT DENVER 3032951234 CO MCC: 3640 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 12/02/21	391.24	
12/04	12/04	2494300AKM0LKTQ6L	GRAND HYATT DENVER 3032951234 CO MCC: 3640 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 12/02/21	391.24	
12/04	12/04	2494300AKM0LKT37P	GRAND HYATT DENVER 3032951234 CO MCC: 3640 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 12/02/21	391.24	
12/04	12/04	2494300AKM0LKT804	GRAND HYATT DENVER 3032951234 CO MCC: 3640 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 12/02/21	391.24	
12/05	12/05	7494300AKM0LK7M6P	GRAND HYATT DENVER 30329512 CREDIT MCC: 3640 MERCHANT ZIP: 80202	53.24-	
12/05	12/05	7494300AKM0LK7RHF	GRAND HYATT DENVER 30329512 CREDIT MCC: 3640 MERCHANT ZIP: 80202	53.24-	
12/05	12/05	7494300AKM0LK7VYF	GRAND HYATT DENVER 30329512 CREDIT MCC: 3640 MERCHANT ZIP: 80202	53.24-	
12/05	12/05	7494300AKM0LK7ZA0	GRAND HYATT DENVER 30329512 CREDIT MCC: 3640 MERCHANT ZIP: 80202	53.24-	
12/05	12/05	7494300AKM0LK838W	GRAND HYATT DENVER 30329512 CREDIT MCC: 3640 MERCHANT ZIP: 80202	53.24-	
12/05	12/05	7494300AKM0LK867T	GRAND HYATT DENVER 30329512 CREDIT MCC: 3640 MERCHANT ZIP: 80202	53.24-	
12/05	12/05	7494300AKM0LK898E	GRAND HYATT DENVER 30329512 CREDIT MCC: 3640 MERCHANT ZIP: 80202	53.24-	
12/06	12/06	2449216AM0002X05M	DRAMA TEACHER ACADEMY HTTPSWWW.THEA NY MCC: 2741 MERCHANT ZIP: 10003	37.00	
12/08	12/08	2423168APRBGSVNSJ	TACO BELL#23263 RIFLE CO MCC: 5814 MERCHANT ZIP:	18.37	
12/08	12/08	2449215ANRS1RNZ1T	PAYPAL *COLORADODUG 402-935-7733 CA MCC: 8641 MERCHANT ZIP: 95131	200.00	
12/08	12/08	2449398APMSGDPD8N	ELEGANTE CONFERENCE CENT 4323348881 CO MCC: 7011 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 12/07/21	872.00	
12/13	12/13	2469216AV2XAGLVKX	APPLE.COM/BILL 866-712-7753 CA MCC: 5818 MERCHANT ZIP: 95014	0.99	
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,838.35-	
12/16	12/16	2449398AZBLLBQRPE	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	96.94	
12/16	12/16	2449398AZBLLBQRPM	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	64.95	
12/30	12/30	2469216BQ2XEAEP3	APPLE.COM/BILL 866-712-7753 CA MCC: 5815 MERCHANT ZIP: 95014	8.99	

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IMPORTANT MESSAGES

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PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.

LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.

ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

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While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
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To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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O1BC6415 - 4 - 08/20/2021

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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

RYAN HUDSON

Account Number: XXXX XXXX XXXX 9987

ACCOUNT SUMMARY

Credit Limit \$15,000.00
Credit Available \$11,526.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$3,161.48
- Payments & Credits \$3,161.48
+ Purchases & Other Charges \$3,473.20
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$3,473.20

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$3,473.20
Minimum Payment Due \$3,473.20
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2449398AF5SFJ3YW7	BOSS LASER 407-878-0880 FL MCC: 5072 MERCHANT ZIP: 32771	323.62
11/30	12/01	2469216AF2XMXGNNS	THE HOME DEPOT 1513 GRAND JUNCTIO CO MCC: 5200 MERCHANT ZIP: 81505	621.71
12/01	12/01	2444500AGBLNBQY5E	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	246.49
12/01	12/01	2449215AGRTMTTQW1	PAYPAL *COLORADOFFA 402-935-7733 CO MCC: 8211 MERCHANT ZIP: 80230	1,060.00
12/03	12/03	2413746AJ01HGN0ZS	USPS PO 0734020521 FRUITA CO MCC: 9402 MERCHANT ZIP: 81521	45.05
12/06	12/06	2422638AMBLGXY57Q	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	63.68
12/07	12/07	2424760AM8PY9LMXS	COUNTRY MEATS LLC 352-237-5232 FL MCC: 7299 MERCHANT ZIP: 34474	445.00

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

RYAN HUDSON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 9987
Payment Due Date January 26, 2022
New Balance \$3,473.20
Minimum Payment Due \$3,473.20
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/07	12/07	2469216AN2XPN41YK	THE HOME DEPOT 1513 GRAND JUNCTIO CO MCC: 5200 MERCHANT ZIP: 81505	510.73
12/09	12/09	2444500ARBLNM1BGZ	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	156.92
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,161.48-

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

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O1BC6415 - 4 - 08/20/2021

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Alpine Bank

KAREN SATTER

Account Number: XXXX XXXX XXXX 5332

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$8,423.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$891.67
- Payments & Credits \$910.36
+ Purchases & Other Charges \$1,595.36
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,576.67

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$1,576.67
Minimum Payment Due \$1,576.67
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/01	2424760AF8R0BX3SR	WESTWAY VENDING 909-923-9914 CA MCC: 7623 MERCHANT ZIP: 91730	125.00
12/01	12/01	2443106AF2DB5DWYW	TARGET.COM * 800-591-3869 MN MCC: 5310 MERCHANT ZIP: 55445	10.78
12/02	12/02	7443106AG2D9LSA31	TARGET.COM 800-591- CREDIT MCC: 5310 MERCHANT ZIP: 55445	11.48-
12/06	12/06	2416407AL2LR7GT6B	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP:	463.55
12/06	12/06	7443106AL2D9S2YG2	TARGET.COM 800-591- CREDIT MCC: 5310 MERCHANT ZIP: 55445	7.21-
12/10	12/10	2469216AR2XKVTYWP	SQ *COMMUNITY THRIFT AND Glenwood Spri CO MCC: 5931 MERCHANT ZIP: 81601	21.70
12/10	12/10	2469216AR2XK4AX4G	SQ *COMMUNITY THRIFT & TR Carbondale CO MCC: 5691 MERCHANT ZIP: 81623	85.20

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KAREN SATTER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5332
Payment Due Date January 26, 2022
New Balance \$1,576.67
Minimum Payment Due \$1,576.67
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/10	12/10	2469216AR2XLHM0B5	SQ *COMMUNITY THRIFT AND Glenwood Spri CO MCC: 5931 MERCHANT ZIP: 81601	9.77
12/11	12/11	2471705AS3JZM2RJQ	DEFIANCE THRIFT STORE GLENWOOD SPRI CO MCC: 5931 MERCHANT ZIP: 81601	40.00
12/13	12/13	2401339AV019YKNR4	TAPATIOS NEW CASTLE CO MCC: 5812 MERCHANT ZIP:	550.00
12/13	12/13	2416407AV2LR80DB5	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP:	69.99
12/13	12/13	2422638AW2LR5JHTK	WAL-MART #1095 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	219.37
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	891.67-

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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

JEFF BLANFORD

Account Number: XXXX XXXX XXXX 5661

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$7,599.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$207.10
- Payments & Credits	\$207.10
+ Purchases & Other Charges	\$2,400.46
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,400.46

Questions? Call Card Services 1-888-284-3703

Or Write: 225 N 5th Street, Suite 1000

Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$2,400.46
Minimum Payment Due	\$2,400.46
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/03	12/03	2494300AHLQM0GHM6	ADOBE ACROPRO SUBS 800-443-8158 CA MCC: 5734 MERCHANT ZIP: 95110	67.96
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	207.10-
12/20	12/20	2471705B27MEBAB3Z	IMPACT APPLICATIONS INC 412-5678400 CA MCC: 8099 MERCHANT ZIP: 92123	2,332.50

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JEFF BLANFORD
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 5661
Payment Due Date	January 26, 2022
New Balance	\$2,400.46
Minimum Payment Due	\$2,400.46
Past Due Amount	\$0.00
Amount Enclosed:	\$ <input type="text"/>

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.

LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.

ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

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Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing* (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

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PO Box 2705
Grand Junction, CO 81502-2705

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O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

JOHN OLDHAM

Account Number: XXXX XXXX XXXX 7039

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$8,154.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$3,753.59
- Payments & Credits	\$3,753.59
+ Purchases & Other Charges	\$1,845.91
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,845.91

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$1,845.91
Minimum Payment Due	\$1,845.91
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/01	2463923AGS66FR9S0	WILLIAM V MACGILL & CO 603-8892564 IL MCC: 5047 MERCHANT ZIP: 60148	570.00
12/07	12/07	2474455ANFDK7D3KD	PARTS TOWN 630-8896972 IL MCC: 5085 MERCHANT ZIP: 60101	185.53
12/07	12/07	2475542AN3W8F7E8V	LOW TEMP INDUSTRIES INC 770-4788803 GA MCC: 5046 MERCHANT ZIP: 30236	246.43
12/10	12/10	2444500AR8PWDGPQ7	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	64.23
12/13	12/13	2449215AVS1EGK3JN	OUTDOORLETTERS.COM 877-294-8717 OR MCC: 5099 MERCHANT ZIP: 97038	377.68
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,753.59-
12/17	12/17	2427539AZS66MS9JH	DECKER EQUIPMENT 800-7624899 MI	342.64

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JOHN OLDHAM
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 7039
Payment Due Date	January 26, 2022
New Balance	\$1,845.91
Minimum Payment Due	\$1,845.91
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/28	12/28	2444500BBEJ10ZK18	MCC: 5099 MERCHANT ZIP: 48768 DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	59.40

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INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
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O1BC6415 - 4 - 08/20/2021

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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

YOLANDA DAVIS

Account Number: XXXX XXXX XXXX 0258

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$9,230.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$615.41
- Payments & Credits \$615.41
+ Purchases & Other Charges \$769.82
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$769.82

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$769.82
Minimum Payment Due \$769.82
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	2400958AG0136ZTWQ	AVAS FLOWERS 877-638-3303 DE MCC: 5193 MERCHANT ZIP: 19713	110.78
12/04	12/04	2469216AJ2X7KMRYV	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
12/06	12/06	2401134AL001148R1	WWW.WEVIDEO.COM/CHARGE HTTPSWWW.WEVI CA MCC: 5734 MERCHANT ZIP: 94040	299.00
12/07	12/07	2480197AM61ASJY6K	ANDY MARK INC 765-868-4779 IN MCC: 5732 MERCHANT ZIP: 46901	82.10
12/08	12/08	2441295ANJGA92P59	PITSCO EDUCATION LLC 620-231-0000 KS MCC: 5046 MERCHANT ZIP: 66762	65.95
12/13	12/13	2471705AW3WA5ERNM	SWEET COLORADOUGH 720-3299842 CO MCC: 5814 MERCHANT ZIP: 81601	110.00

Transactions continued on next page

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Alpine Bank
225 N 5th Street
Suite 1000
Grand Junction CO 81501

YOLANDA DAVIS
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0258
Payment Due Date January 26, 2022
New Balance \$769.82
Minimum Payment Due \$769.82
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	615.41-
12/14	12/14	2425138AX0FVBGE75	BRICKHOUSE PIZZERIA 970-876-2222 CO	84.00
			MCC: 5812 MERCHANT ZIP: 81652	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

RYAN WHITTINGTON

Account Number: XXXX XXXX XXXX 3806

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$4,344.66
- Payments & Credits	\$4,344.66
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$0.00

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Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,344.66-

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

RYAN WHITTINGTON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 3806
Payment Due Date	January 26, 2022
New Balance	\$0.00
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* (or electronically) at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

ROGER GOSE

Account Number: XXXX XXXX XXXX 4665

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$8,175.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$201.67
- Payments & Credits \$266.28
+ Purchases & Other Charges \$1,889.08
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,824.47

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$1,824.47
Minimum Payment Due \$1,824.47
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2469216AE2XW0EMGR	SQ *88 GRILL Carbondale CO MCC: 5812 MERCHANT ZIP: 81623	47.51
12/07	12/07	2413829AN2E7PHE68	LANDS END BUS OUTFITTERS 800-332-4700 WI MCC: 5137 MERCHANT ZIP: 53595	932.60
12/07	12/07	2469216AM2Y0SG9QX	SQ *HOGBACK PIZZA Carbondale CO MCC: 5812 MERCHANT ZIP: 81623	27.46
12/09	12/09	2449215APMNMV6WT0	MONOPRICE, INC. 877-271-2592 CA MCC: 5732 MERCHANT ZIP: 91730	265.40
12/09	12/09	2469216AR2Y0VM4XH	DICKEYS CO-589 OLO 970-306-9713 CO MCC: 5812 MERCHANT ZIP: 81650	172.47
12/12	12/12	2469216AS2X87EWHK	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	9.99
12/17	12/17	2449398AZJTMBB3ZX	GHIRARDELLI.COM #123 800-877-9338 CA MCC: 5964 MERCHANT ZIP: 94578	129.95

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

ROGER GOSE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 4665
Payment Due Date January 26, 2022
New Balance \$1,824.47
Minimum Payment Due \$1,824.47
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description		Amount
12/17	12/17	2469216AZ2XHX4STG	SHOES FOR CREWS LLC 800-523-4448 FL MCC: 5139 MERCHANT ZIP: 33401		87.64
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO		201.67-
12/18	12/18	2449215B0LR1GZH6Q	NEW CHAPTER, INC. 888-874-4461 VT MCC: 5499 MERCHANT ZIP: 05301		64.61
12/20	12/20	2443106B3602M4A7J	BANYAN BOTANICALS 505-857-0909 NM MCC: 5999 MERCHANT ZIP: 87113		30.03
12/20	12/20	7449215B2MN3SHJLH	NEW CHAPTER, INC. 88887444 CREDIT MCC: 5499 MERCHANT ZIP: 05301		64.61-
12/22	12/22	2401134B4000Z4VGA	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113		15.57
12/22	12/22	2449215B4LSE22E0M	LIFE EXTENSION 954-766-8433 FL MCC: 5968 MERCHANT ZIP: 33309		46.00
12/23	12/23	7408342B60000WJGM	1PASSWORD TORONTO CD MCC: 5734 MERCHANT ZIP:		59.85

IMPORTANT ACCOUNT INFORMATION

Your local Alpine Bank representatives are here to help you with all of your credit card needs. Stop by any Alpine Bank or call 888-284-3703 during business hours for questions, credit card support or to make a payment. During non-business hours, your call to 888-284-3703 will be automatically transferred to our 3rd party credit card vendor for convenient 24/7 assistance. The benefits you want. The service you value.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

LOST OR STOLEN CARDS: To report a lost or stolen card 24 hours a day, 7 days a week, call toll free 1-888-284-3703 within the United States

PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

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ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

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Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

THERESA HAMILTON

Account Number: XXXX XXXX XXXX 0978

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$8,688.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$1,209.29
- Payments & Credits \$1,209.29
+ Purchases & Other Charges \$1,156.97
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,156.97

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$1,156.97
Minimum Payment Due \$1,156.97
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2401134AE0016E8YB	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	145.46
11/30	12/01	2420429AE009A57VR	FACEBK AH5CD8BBY2 650-5434800 CA MCC: 7311 MERCHANT ZIP: 94025	10.00
11/30	12/01	2449215AELWF0PHZH	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	17.60
11/30	12/01	2494300AELQLPRPH6	ADOBE PRODUCTS 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	9.99
12/03	12/03	2475542AJJP685RMZ	DIGITAL JUICE 407-5315540 FL MCC: 7333 MERCHANT ZIP: 34472	9.95
12/07	12/07	2401134AN0004BJZ8	JARVIS - CONVERSION.AI JARVIS.AI TX MCC: 7399 MERCHANT ZIP: 78701	29.00
12/08	12/08	2479338AN025D3QS7	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	30.13

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

THERESA HAMILTON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0978
Payment Due Date January 26, 2022
New Balance \$1,156.97
Minimum Payment Due \$1,156.97
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/09	12/09	2449215APLWKQWA7E	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	18.75
12/09	12/09	2449215APLYFLX7SZ	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	11.20
12/09	12/09	7460905AP00062YX8	TIMEULAR INNSBRUCK AT MCC: 5818 MERCHANT ZIP:	9.00
12/10	12/10	2449215ARLTYEZB08	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	56.25
12/15	12/15	7420847AX0002HKPL	CAPTIVATE.FM BARNSELEY GB MCC: 5734 MERCHANT ZIP:	19.00
12/17	12/17	2401134AZ001368NX	DOODLY - DOODLY STAND DOODLY.COM ID MCC: 5734 MERCHANT ZIP: 83616	39.00
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,209.29-
12/21	12/21	2449215B3LREVAF3H	UPLIFT DESK 800-349-3839 TX MCC: 5021 MERCHANT ZIP: 78757	196.37
12/28	12/28	2420429BA09SNBV9J	LinkedIn 6480598716 855-6535653 CA MCC: 5968 MERCHANT ZIP: 94043	246.84
12/29	12/29	2490641BB40104RZ7	SMK*SURVEYMONKEY.COM 971-2311154 CA MCC: 5968 MERCHANT ZIP: 94301	276.00
12/29	12/29	2494300BBLQPAZ5H9	ADOBE STOCK 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	32.43

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

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- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
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O1BC6415 - 4 - 08/20/2021

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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

RICHARD III HILLS

Account Number: XXXX XXXX XXXX 2966

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,722.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$832.67
- Payments & Credits	\$832.67
+ Purchases & Other Charges	\$277.99
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$277.99

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$277.99
Minimum Payment Due	\$277.99
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	2469216AK2Y0TB8PN	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
12/15	12/15	2437735AY00002ZSF	CAPITOL DELI RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	260.00
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	832.67-

IMPORTANT ACCOUNT INFORMATION

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

RICHARD III HILLS
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 2966
Payment Due Date	January 26, 2022
New Balance	\$277.99
Minimum Payment Due	\$277.99
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing* (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* (or electronically) at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



PENNY KUPER

Account Number: XXXX XXXX XXXX 7525

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$8,851.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$1,148.92
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,148.92

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$1,148.92
Minimum Payment Due	\$1,148.92
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/01	2469216AF2XEQRXRF	AMER. HEALTH ACAD. CPR 888-277-7865 TX MCC: 7299 MERCHANT ZIP: 75006	613.56
12/06	12/06	2469216AL2X94S6S4	LOWES #01905* GLENWOOD SPRI CO MCC: 5200 MERCHANT ZIP: 81601	490.36
12/08	12/08	2449215ANRS260T9B	PAYPAL *COLORADOSTA 402-935-7733 CO MCC: 8299 MERCHANT ZIP: 80110	45.00

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**Alpine Bank**

225 N 5th Street
Suite 1000
Grand Junction CO 81501

PENNY KUPER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 7525
Payment Due Date	January 26, 2022
New Balance	\$1,148.92
Minimum Payment Due	\$1,148.92
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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IMPORTANT MESSAGES

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PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

HEATHER GRUMLEY

Account Number: XXXX XXXX XXXX 1976

ACCOUNT SUMMARY

Credit Limit \$15,000.00
Credit Available \$12,651.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$2,539.00
- Payments & Credits \$2,539.00
+ Purchases & Other Charges \$2,348.71
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$2,348.71

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$2,348.71
Minimum Payment Due \$2,348.71
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/01	2400097AGGKG8S7JQ	THE BROADMOOR FOOD&BEV 719-5775843 CO MCC: 5812 MERCHANT ZIP: 80906	144.41
12/02	12/02	2400097AHGPGQVD1Q	THE BROADMOOR FOOD&BEV 719-5775843 CO MCC: 5812 MERCHANT ZIP: 80906	474.91
12/03	12/03	2400097AKGVGKRJ65	THE BROADMOOR FOOD&BEV 719-5775843 CO MCC: 5812 MERCHANT ZIP: 80906	1,729.39
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,539.00-

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

HEATHER GRUMLEY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 1976
Payment Due Date January 26, 2022
New Balance \$2,348.71
Minimum Payment Due \$2,348.71
Past Due Amount \$0.00

Amount Enclosed:

\$

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

SARAH BELL

Account Number: XXXX XXXX XXXX 4818

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,987.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$360.96
- Payments & Credits \$360.96
+ Purchases & Other Charges \$1,012.60
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,012.60

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$1,012.60
Minimum Payment Due \$1,012.60
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	2422638AHBLGYGJEZ	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	160.98
12/02	12/02	2444500AG8PVPDDHR	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	159.88
12/09	12/09	2425138AR0FVQ6BOX	BRICKHOUSE PIZZERIA SILT CO MCC: 5812 MERCHANT ZIP: 81652	184.00
12/09	12/09	2416407AP2LR7GZYJ	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP:	77.85
12/16	12/16	2422638AZBLGZF1DK	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	420.00
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	360.96-
12/21	12/21	2469216B32X99QSYD	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	9.89

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Alpine Bank
225 N 5th Street
Suite 1000
Grand Junction CO 81501

SARAH BELL
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 4818
Payment Due Date January 26, 2022
New Balance \$1,012.60
Minimum Payment Due \$1,012.60
Past Due Amount \$0.00

Amount Enclosed:

\$

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O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

JEFF BRADLEY

Account Number: XXXX XXXX XXXX 3504

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,234.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,014.41
- Payments & Credits	\$1,014.41
+ Purchases & Other Charges	\$1,765.84
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,765.84

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$1,765.84
Minimum Payment Due	\$1,765.84
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2444500AFBLNE1XGX	SAMS CLUB #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	304.86
12/07	12/07	2401134AM000X33MM	LS DRIFTERS COFFEE & F 303-8452210 CO MCC: 5999 MERCHANT ZIP:	250.00
12/07	12/07	2449215AMRVRSYB43	SQ *MISTY'S COFFEE SILT CO MCC: 5814 MERCHANT ZIP: 81652	250.00
12/07	12/07	2469216AM2Y0Q9535	SQ *NEW CASTLE COFFEE COM New Castle CO MCC: 5814 MERCHANT ZIP: 81647	250.00
12/08	12/08	2444500AN2XA EK62M	WALMART.COM AA 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	49.98
12/10	12/10	2444500ATBLNVPXAR	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	113.57
12/11	12/11	2422638ASAG0B48MT	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	31.52

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JEFF BRADLEY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 3504
Payment Due Date	January 26, 2022
New Balance	\$1,765.84
Minimum Payment Due	\$1,765.84
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,014.41-
12/15	12/15	2469216AX2X4B1E7Z	IN *JUSTRITE SPIRIT SUPPL770-2296152 GA	386.71
			MCC: 5399 MERCHANT ZIP: 30224	
12/19	12/19	2405523B12DZB4N7B	WALMART.COM AA 800-966-6546 AR	129.20
			MCC: 5310 MERCHANT ZIP: 72716	

IMPORTANT ACCOUNT INFORMATION

Your local Alpine Bank representatives are here to help you with all of your credit card needs. Stop by any Alpine Bank or call 888-284-3703 during business hours for questions, credit card support or to make a payment. During non-business hours, your call to 888-284-3703 will be automatically transferred to our 3rd party credit card vendor for convenient 24/7 assistance. The benefits you want. The service you value.

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

LOST OR STOLEN CARDS: To report a lost or stolen card 24 hours a day, 7 days a week, call toll free 1-888-284-3703 within the United States

PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.

LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.

ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing* (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* (or electronically) at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

JANA PRICE

Account Number: XXXX XXXX XXXX 0399

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,610.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$333.91-
- Payments & Credits \$0.00
+ Purchases & Other Charges \$1,723.20
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,389.29

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$1,389.29
Minimum Payment Due \$1,389.29
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2449216AE001Q5GAB	WWW.DONORSCHOOSE.ORG WWW.DONORSCHO NY MCC: 8398 MERCHANT ZIP: 10018	151.14
12/01	12/01	2449215AFMNMD07GY	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	394.03
12/02	12/02	2405523AH2M0YEW8M	STONE LEAF POTTERY 303-463-8081 CO MCC: 5719 MERCHANT ZIP: 80003	15.95
12/02	12/02	2455930AGS66LX87E	COTESOL 303-9351821 CO MCC: 8398 MERCHANT ZIP: 80219	25.00
12/02	12/02	2469216AG2XNR3MS8	SQ *THE ROLLING FORK LLC NEW CASTLE CO MCC: 5814 MERCHANT ZIP: 81647	984.00
12/07	12/07	2413746AN01DM5N6P	USPS PO 0765160577 NEW CASTLE CO MCC: 9402 MERCHANT ZIP: 81647	81.20
12/08	12/08	2401134AP00018N0Y	STORYBOARD THAT WWW.STORYBOAR MA MCC: 5734 MERCHANT ZIP: 02494	71.88

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JANA PRICE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0399
Payment Due Date January 26, 2022
New Balance \$1,389.29
Minimum Payment Due \$1,389.29
Past Due Amount \$0.00

Amount Enclosed:

\$

IMPORTANT ACCOUNT INFORMATION

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

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Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



BENJAMIN KIRK

Account Number: XXXX XXXX XXXX 2180

ACCOUNT SUMMARY

Credit Limit \$15,000.00
Credit Available \$6,339.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$1,424.92
- Payments & Credits \$1,437.21
+ Purchases & Other Charges \$8,672.81
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$8,660.52

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$8,660.52
Minimum Payment Due \$8,660.52
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2401134AE0013FERW	USA TRACK & FIELD HTTPSWWW.USAT IN MCC: 8699 MERCHANT ZIP: 46204	23.18
11/30	12/01	2401134AE00130XSH	USA TRACK & FIELD HTTPSWWW.USAT IN MCC: 8699 MERCHANT ZIP: 46204	44.40
12/02	12/02	2401134AG000TXH22	USA TRACK & FIELD HTTPSWWW.USAT IN MCC: 8699 MERCHANT ZIP: 46204	52.30
12/06	12/06	2494300AMWESNWMRV	AMERICAN AIR0011520077293 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMSL	AMERICAN AIR0011520077299 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMSQ	AMERICAN AIR0011520077298 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMSW	AMERICAN AIR0011520077300 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00

Transactions continued on next page

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Alpine Bank
225 N 5th Street
Suite 1000
Grand Junction CO 81501

BENJAMIN KIRK
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 2180
Payment Due Date January 26, 2022
New Balance \$8,660.52
Minimum Payment Due \$8,660.52
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/06	12/06	2494300AMWESNWMS4	AMERICAN AIR0011520077297 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMTA	AMERICAN AIR0011520077295 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMJT	AMERICAN AIR0011520077296 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMT2	AMERICAN AIR0011520077294 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMVN	AMERICAN AIR0011520077308 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMVY	AMERICAN AIR0011520077309 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMV4	AMERICAN AIR0011520077301 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMWD	AMERICAN AIR0011520077311 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMWZ	AMERICAN AIR0011520077312 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMW5	AMERICAN AIR0011520077310 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMXF	AMERICAN AIR0011520077314 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMXP	AMERICAN AIR0011520077315 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMXZ	AMERICAN AIR0011520077316 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMX7	AMERICAN AIR0011520077313 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMYH	AMERICAN AIR0011520077317 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMYT	AMERICAN AIR0011520077318 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMZG	AMERICAN AIR0011520077321 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMZ1	AMERICAN AIR0011520077319 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/06	12/06	2494300AMWESNWMZ8	AMERICAN AIR0011520077320 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261	50.00
12/07	12/07	2449216AM000YR0WX	SP * NOBULL WWW.NOBULLPRO MA MCC: 5691 MERCHANT ZIP: 02043	400.00
12/10	12/10	2426979AT013W23AP	JIMMY JOHNS - 2126 719-226-7827 CO MCC: 5814 MERCHANT ZIP: 80910	341.35
12/10	12/10	2471705ASMB33FN4Q	DRURY INN AND SUITES COLO573-3348281 CO MCC: 3693 MERCHANT ZIP: 80921 LODGING CHECK-IN DATE: 12/08/21	2,239.86
12/10	12/10	2475542AT51HA4H2E	CLARION HOTELS GRAND JCT CO MCC: 3687 MERCHANT ZIP: 81506 LODGING CHECK-IN DATE: 12/09/21	499.00
12/14	12/14	2444500AW8PVNJV62	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	54.83

Transactions continued on next page

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/14	12/14	F401600AX000PY349	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,424.92-
12/15	12/15	2444500AX8PWHYX25	CITY-MARKET #0441 NEW CASTLE CO	260.90
			MCC: 5411 MERCHANT ZIP: 81647	
12/17	12/17	2469216B12XZ47TMD	RAMADA INN GRAND JUNCTIO CO	84.60
			MCC: 7011 MERCHANT ZIP: 81506	
			LODGING CHECK-IN DATE: 12/17/21	
12/17	12/17	2469216B12XZ47TMM	RAMADA INN GRAND JUNCTIO CO	84.60
			MCC: 7011 MERCHANT ZIP: 81506	
			LODGING CHECK-IN DATE: 12/17/21	
12/17	12/17	2469216B12XZ47TNX	RAMADA INN GRAND JUNCTIO CO	84.60
			MCC: 7011 MERCHANT ZIP: 81506	
			LODGING CHECK-IN DATE: 12/17/21	
12/17	12/17	2469216B12XZ47TRE	RAMADA INN GRAND JUNCTIO CO	96.89
			MCC: 7011 MERCHANT ZIP: 81506	
			LODGING CHECK-IN DATE: 12/17/21	
12/17	12/17	2469216B12XZ47TRN	RAMADA INN GRAND JUNCTIO CO	84.60
			MCC: 7011 MERCHANT ZIP: 81506	
			LODGING CHECK-IN DATE: 12/17/21	
12/18	12/18	7469216B22XSV5R5J	RAMADA INN GRAND JUNCTIO CO CREDIT	12.29-
			MCC: 7011 MERCHANT ZIP: 81506	
			LODGING CHECK-IN DATE: 12/17/21	
12/22	12/22	2494300B5WESNSJGK	AMERICAN AIR0011520856310 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJGV	AMERICAN AIR0011520856311 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJHM	AMERICAN AIR0011520856313 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJHX	AMERICAN AIR0011520856314 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJH3	AMERICAN AIR0011520856312 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJJD	AMERICAN AIR0011520856316 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJJM	AMERICAN AIR0011520856317 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJJ5	AMERICAN AIR0011520856315 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJKE	AMERICAN AIR0011520856330 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJKN	AMERICAN AIR0011520856331 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJKY	AMERICAN AIR0011520856332 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJK6	AMERICAN AIR0011520856318 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJLR	AMERICAN AIR0011520856334 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJL6	AMERICAN AIR0011520856333 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJMG	AMERICAN AIR0011520856337 FORT WORTH TX	137.90

Transactions continued on next page

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJMR	AMERICAN AIR0011520856338 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJM0	AMERICAN AIR0011520856335 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJM8	AMERICAN AIR0011520856336 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJNH	AMERICAN AIR0011520856348 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJNT	AMERICAN AIR0011520856349 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJN9	AMERICAN AIR0011520856347 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJPK	AMERICAN AIR0011520856351 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	
12/22	12/22	2494300B5WESNSJP1	AMERICAN AIR0011520856350 FORT WORTH TX	137.90
			MCC: 3001 MERCHANT ZIP: 75261	

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

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<p>PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.</p> <p>MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.</p> <p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p> <p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p> <p>CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.</p> <p>CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.</p>
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BILLING RIGHTS SUMMARY

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Grand Junction, CO 81502-2705

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While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* (or electronically) at:

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O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

SPED 1

Account Number: XXXX XXXX XXXX 5706

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$392.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$690.74
- Payments & Credits \$690.74
+ Purchases & Other Charges \$4,608.00
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$4,608.00

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$4,608.00
Minimum Payment Due \$4,608.00
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2449215AEMLN2D6ER	CRISIS PREVENTION INSTITU800-558-8976 WI MCC: 8249 MERCHANT ZIP: 53224	1,199.00
11/30	12/01	2449215AEMLN2YXX9	CRISIS PREVENTION INSTITU800-558-8976 WI MCC: 8249 MERCHANT ZIP: 53224	1,199.00
12/02	12/02	2449215AGLVRHSGS3	HARMONY LAB & SAFETY 714-892-3600 CA MCC: 5085 MERCHANT ZIP: 92841	25.98
12/02	12/02	2449216AG000SXXQF	WWW.JESSIEGINSBURG.COM HTTPSWWW.JESS CA MCC: 8299 MERCHANT ZIP: 90025	1,345.00
12/02	12/02	2449216AG0011JJ1D	SP * BJOEM SPEECH HTTPSBJOEMSP KS MCC: 8099 MERCHANT ZIP: 66209	66.53
12/02	12/02	2469216AH2XAND82K	EASTERNRIOBLANCO MEEKER CO MCC: 9399 MERCHANT ZIP: 81641	1.00
12/02	12/02	2469216AH2XAND83M	EASTERNRIOBLANCO MEEKER CO MCC: 9399 MERCHANT ZIP: 81641	34.00

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

SPED 1
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5706
Payment Due Date January 26, 2022
New Balance \$4,608.00
Minimum Payment Due \$4,608.00
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/08	12/08	2444500AN8PVEEMQF	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	150.00
12/12	12/12	2469216AS2XZG27HJ	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
12/14	12/14	2464373AW0VYPDN3X	WHISTLE PIG COFFEE SHOP & RIFLE CO MCC: 5812 MERCHANT ZIP:	31.25
12/14	12/14	2416407AW2LRFBMLS	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP:	100.00
12/15	12/15	2425138AY0FVDEKEP	BRICKHOUSE PIZZERIA 2 970-625-1222 CO MCC: 5812 MERCHANT ZIP: 81650	19.75
12/16	12/16	2449216AY0013NN9D	LEARN PLAY THRIVE, LLC LEARNPLAYTHRI NC MCC: 8099 MERCHANT ZIP: 28803	389.00
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	690.74-
12/27	12/27	2494300BAS4AFJKQ7	COSTCO WHSE #0637 GYPSUM CO MCC: 5300 MERCHANT ZIP: 81637	29.50

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
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(v) = variable (f) = fixed

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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

MARY MCPHEE

Account Number: XXXX XXXX XXXX 5927

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,280.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$85.35
- Payments & Credits \$85.35
+ Purchases & Other Charges \$609.62
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$609.62

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$609.62
Minimum Payment Due \$609.62
Payment Due Date January 26, 2022

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TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	2444500AHBLNBMLGL	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	63.00
12/07	12/07	2444500AM8PVGZ44	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	57.09
12/07	12/07	2444500AM8PVGZ6P	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	23.32
12/07	12/07	2444500AN00VTJ8LB	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	27.04
12/11	12/11	2422638AS2LR4X5YZ	WAL-MART #1095 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	160.26
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	85.35-
12/15	12/15	2449216AX001A3D39	DEPOSITS WWW.AFLOWERFO CO	70.00

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

MARY MCPHEE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5927
Payment Due Date January 26, 2022
New Balance \$609.62
Minimum Payment Due \$609.62
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/22	12/22	2494166B5RQEB2WVA	MCC: 5992 MERCHANT ZIP: 81647 SHAMROCK FSW573 GRAND JU GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81501	208.91

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- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* (or electronically) at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

SHELLEY GARDINEER

Account Number: XXXX XXXX XXXX 5536

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,796.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$864.09
- Payments & Credits \$864.09
+ Purchases & Other Charges \$1,203.84
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,203.84

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$1,203.84
Minimum Payment Due \$1,203.84
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/01	2449215AFLSM17PLP	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	112.78
12/02	12/02	2444500AG8PVPDEED	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	14.43
12/02	12/02	2444500AHHEZ6869N	USPS STAMPS ENDICIA 888-434-0055 DC MCC: 9402 MERCHANT ZIP: 20260	200.00
12/02	12/02	2444500AM5SQF5EB5	WALMART.COM AA 8009666546 AR MCC: 5310 MERCHANT ZIP: 72716	269.88
12/02	12/02	2444500AM5SQF5E8W	WALMART.COM AA 8009666546 AR MCC: 5310 MERCHANT ZIP: 72716	269.88
12/02	12/02	2494300AHRQEB30AP	DD/BR #358838 RIFLE CO MCC: 5814 MERCHANT ZIP:	54.82
12/07	12/07	2405523AM2DZFA7YE	WALMART.COM AT 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	22.49

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

SHELLEY GARDINEER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5536
Payment Due Date January 26, 2022
New Balance \$1,203.84
Minimum Payment Due \$1,203.84
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description		Amount
12/09	12/09	2418955APS66D5WWB	JIMMY'Z HAMBURGERS	970-2438551 CO	30.65
			MCC: 5812	MERCHANT ZIP: 81501	
12/14	12/14	2422638AYATBXFKZR	SAMSClub.COM	888-746-7726 AR	39.92
			MCC: 5300	MERCHANT ZIP: 72712	
12/16	12/16	2426979AZEJ9F0KG2	BRENDEN RIFLE 7 RIFLE	CO	80.00
			MCC: 7832	MERCHANT ZIP:	
12/16	12/16	2449398AZ6033S9R7	RIFLE TEQUILAS INC RIFLE	CO	91.00
			MCC: 5812	MERCHANT ZIP:	
12/17	12/17	F401600AZ000PI351	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO		864.09-
12/26	12/26	2469216B82XXPQEFW	STAMPS.COM	855-608-2677 CA	17.99
			MCC: 7399	MERCHANT ZIP: 90245	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

LOST OR STOLEN CARDS: To report a lost or stolen card 24 hours a day, 7 days a week, call toll free 1-888-284-3703 within the United States

PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.

LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.

ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

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Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing* (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
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O1BC6415 - 4 - 08/20/2021

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

KYLE MICKELSON

Account Number: XXXX XXXX XXXX 2925

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,573.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$1,625.43
- Payments & Credits \$1,683.67
+ Purchases & Other Charges \$484.73
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$426.49

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$426.49
Minimum Payment Due \$426.49
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/08	12/08	2413746APHF0W87BS	FOLLETT SCHOOL SOLUTIONS 888-511-5114 IL MCC: 5942 MERCHANT ZIP: 60050	194.85
12/10	12/10	2422638ARAG04WW8A	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	66.52
12/10	12/10	2444500AR8PWDGR1L	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	97.68
12/11	12/11	2469216AS2X4SG0QQ	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	53.85
12/11	12/11	7469216AS2X4SG2AD	STARBUCKS STORE 08685 RIFLE CO CREDIT MCC: 5814 MERCHANT ZIP: 81650	58.24-
12/13	12/13	2422638AWBLH5QENX	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	71.83
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,625.43-

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KYLE MICKELSON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 2925
Payment Due Date January 26, 2022
New Balance \$426.49
Minimum Payment Due \$426.49
Past Due Amount \$0.00

Amount Enclosed:

\$

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

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PO Box 2705
Grand Junction, CO 81502-2705

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- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

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O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

KAYLA SWINDELL

Account Number: XXXX XXXX XXXX 7138

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$1,645.00
Statement Closing Date December 31, 2021
Days in Billing Cycle 31
Previous Balance \$4,574.12
- Payments & Credits \$4,574.85
+ Purchases & Other Charges \$8,355.15
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$8,354.42

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$8,354.42
Minimum Payment Due \$8,354.42
Payment Due Date January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2469216AE2XZY5E6V	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	500.96
12/01	12/01	2469216AF2XZJ78NM	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	134.87
12/03	12/03	2469216AH2XTHAVS0	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	514.50
12/04	12/04	2494300AJLQM2YWDP	ADOBE CREATIVE CLOUD 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	19.99
12/06	12/06	2469216AL2XDDX5BP	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	503.09
12/08	12/08	2469216AN2XZQ57AQ	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	537.70
12/09	12/09	7469216AP2XVN40LW	INDEED 203-564- CREDIT MCC: 5969 MERCHANT ZIP: 06901	0.73-

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KAYLA SWINDELL
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 7138
Payment Due Date January 26, 2022
New Balance \$8,354.42
Minimum Payment Due \$8,354.42
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/12	12/12	2469216AS2XGVZD15	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	505.87
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,574.12-
12/14	12/14	2469216AW2X8Y1043	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	505.02
12/16	12/16	2469216AY2Y178GME	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	504.78
12/19	12/19	2469216B12XT7S6JM	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	504.07
12/21	12/21	2469216B32XJSE2FH	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	501.87
12/23	12/23	2469216B52XD6DNTR	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	507.71
12/27	12/27	2469216B92Y187NLA	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	513.57
12/28	12/28	2469216BA2XWNDX3E	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	520.18
12/30	12/30	2443654BD0AYZR700	SOCIETYFORHUMANRESOURCE 800-2837476 VA MCC: 8999 MERCHANT ZIP: 22314	1,203.72
12/30	12/30	2469216BQ2XGAYTJ0	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	501.25
12/30	12/30	2471705BD3K5A94J4	UNC ONLINE CAREER 970-3512127 CO MCC: 8220 MERCHANT ZIP: 80639	376.00

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Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
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ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

CREDIT BALANCE: If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing* (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* (or electronically) at:

Alpine Bank
PO Box 2705
Grand Junction, CO 81502-2705

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

RYAN FIDELDY

Account Number: XXXX XXXX XXXX 8630

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$7,603.00
Statement Closing Date	December 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,664.78
- Payments & Credits	\$1,664.78
+ Purchases & Other Charges	\$2,397.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,397.00

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501
Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$2,397.00
Minimum Payment Due	\$2,397.00
Payment Due Date	January 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/01	2444500AGEJ3VZ3AV	DOLLAR GENERAL #19727 PARACHUTE CO MCC: 5331 MERCHANT ZIP: 81635	3.12
12/01	12/01	2449215AFRTMFNLE4	TOOLS TO GROW INC 712-725-7163 NY MCC: 5942 MERCHANT ZIP: 14075	54.99
12/04	12/04	2416407AK2LR7HWYA	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP:	143.49
12/04	12/04	2444500AK2XEQW50M	DOLLAR GENERAL #19727 PARACHUTE CO MCC: 5331 MERCHANT ZIP: 81635	19.74
12/05	12/05	2444500ALEJ2BFPXK	DOLLAR GENERAL #19727 PARACHUTE CO MCC: 5331 MERCHANT ZIP: 81635	17.92
12/06	12/06	2400097ALH4PMJB2P	LAZY BEAR RESTAURANT I 970-9842327 CO MCC: 5812 MERCHANT ZIP: 81647	60.00
12/07	12/07	2425137AM0EXTWPWG	MINERS CLAIM RESTAURANT SILT CO MCC: 5812 MERCHANT ZIP: 81652	40.00

Transactions continued on next page

6415 VVG 002 7 31 211231 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

RYAN FIDELDY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 8630
Payment Due Date	January 26, 2022
New Balance	\$2,397.00
Minimum Payment Due	\$2,397.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/07	12/07	2444500ANEJ1SP9XT	DOLLAR GENERAL #19727 PARACHUTE CO MCC: 5331 MERCHANT ZIP: 81635	7.27
12/08	12/08	2401339AN00S1011J	TAPATIOS NEW CASTLE CO MCC: 5812 MERCHANT ZIP:	20.00
12/13	12/13	F401600AW000PI348	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,664.78-
12/15	12/15	2432300AY8ATMV8ZK	ACCUTRAIN CORPORATION 800-251-6805 VA MCC: 8299 MERCHANT ZIP: 23452	430.00
12/15	12/15	2433549AXS66H19G9	REALLY GREAT READING COMP866-4017323 MD MCC: 2741 MERCHANT ZIP: 20817	380.00
12/16	12/16	2401134AY000ZQ1KB	LS DRIFTERS COFFEE & F WWW.COLORADOD CO MCC: 5999 MERCHANT ZIP: 81647	136.01
12/17	12/17	2401339AZ01PD28FS	TAPATIOS NEW CASTLE CO MCC: 5812 MERCHANT ZIP:	815.40
12/27	12/27	2449215B9LR3FL92G	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	75.00
12/29	12/29	2409318BQ2MH92GJW	MY WHITEBOARDS.COM MIKEK@OPTIMAC MA MCC: 5964 MERCHANT ZIP: 01545	194.06

IMPORTANT ACCOUNT INFORMATION

Your local Alpine Bank representatives are here to help you with all of your credit card needs. Stop by any Alpine Bank or call 888-284-3703 during business hours for questions, credit card support or to make a payment. During non-business hours, your call to 888-284-3703 will be automatically transferred to our 3rd party credit card vendor for convenient 24/7 assistance. The benefits you want. The service you value.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

LOST OR STOLEN CARDS: To report a lost or stolen card 24 hours a day, 7 days a week, call toll free 1-888-284-3703 within the United States

PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.

LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.

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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.