



ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$1,395.00
- Payments & Credits	\$1,395.00
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$0.00

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	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,395.00-

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 CALCULATIONYour **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

6415 VVG 002 7 31 220131 0 PAGE 1 of 2 10 4016 6000 6035



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	February 26, 2022
New Balance	\$0.00
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

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

ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$1,395.00
- Payments & Credits	\$1,395.00
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$0.00

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	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,395.00-

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

6415 VVG 002 7 31 220131 0 PAGE 1 of 2 1 0 4016 6000 6035



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 **February 26, 2022**
New Balance **\$0.00**
Minimum Payment Due \$0.00
Past Due Amount \$0.00
Amount Enclosed: \$

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.



LANCIE ELDER

Account Number: XXXX XXXX XXXX 1912

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,850.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$455.16
- Payments & Credits	\$455.16
+ Purchases & Other Charges	\$150.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$150.00

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	\$150.00
Minimum Payment Due	\$150.00
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	455.16-
01/17	01/17	2401134D200016A3B	BEHAVIOR SOLUTI TEACHABLE.COM NY MCC: 8299 MERCHANT ZIP: 10016	75.00
01/17	01/17	2401134D200018Q3K	BEHAVIOR SOLUTI TEACHABLE.COM NY MCC: 8299 MERCHANT ZIP: 10016	75.00

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.

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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	February 26, 2022
New Balance	\$150.00
Minimum Payment Due	\$150.00
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
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

SIMONE RICHARDSON

Account Number: XXXX XXXX XXXX 0001

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,941.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$842.54
- Payments & Credits	\$842.54
+ Purchases & Other Charges	\$58.84
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$58.84

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	\$58.84
Minimum Payment Due	\$58.84
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/06	01/06	F401600CP000PI007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	842.54-
01/10	01/10	2422638QVBLGXW35S	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	58.84

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

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 **February 26, 2022**
New Balance **\$58.84**
Minimum Payment Due \$58.84
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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

SIMONE RICHARDSON

Account Number: XXXX XXXX XXXX 0001

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,941.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$842.54
- Payments & Credits	\$842.54
+ Purchases & Other Charges	\$58.84
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$58.84

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	\$58.84
Minimum Payment Due	\$58.84
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/06	01/06	F401600CP000PI007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	842.54-
01/10	01/10	2422638QVBLGXW35S	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	58.84

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

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 **February 26, 2022**
New Balance **\$58.84**
Minimum Payment Due \$58.84
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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

JACOB PINGEL

Account Number: XXXX XXXX XXXX 8326

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,475.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$722.68
- Payments & Credits \$820.37
+ Purchases & Other Charges \$605.97
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$508.28

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 \$508.28
Minimum Payment Due \$508.28
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/04	01/04	7443106QL2D9RSAJN	AMAZON.COM AMZN.COM/BILL AMZN.COM CREDIT MCC: 5942 MERCHANT ZIP: 98109	97.69-
01/04	01/04	2449215QLRTGFZ6HD	PAYPAL *COLORADODUG 402-935-7733 CA MCC: 8641 MERCHANT ZIP: 95131	90.00
01/04	01/04	2475542QM3T3YJ5ZP	COLORADO MUSIC EDUCATORS 303-3494057 CO MCC: 8299 MERCHANT ZIP: 80211	390.00
01/06	01/06	2469216QN2XEXZ3RV	Prime Video*MU6EA5CU3 888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	5.99
01/06	01/06	F401600CP000PI007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	722.68-
01/10	01/10	2449215QSJHKM6RZ9	GUM.CO/CC* J BRUCE JON HTTPSGUMROAD. CA MCC: 5192 MERCHANT ZIP: 94103	5.00
01/11	01/11	7489729QV5W0VZD75	PAYPAL *WINFOTECH 4029357733 CD MCC: 7372 MERCHANT ZIP:	4.99
01/12	01/12	2469216QW2XXFE63J	Prime Video*0G8XB7DA3 888-802-3080 WA	19.99

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$508.28
Minimum Payment Due \$508.28
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5818 MERCHANT ZIP: 98109	
01/14	01/14	2418955D0S66GZZ6Y	JALISCO GRILL 970-5100470 CO	80.00
			MCC: 5813 MERCHANT ZIP: 81650	
01/15	01/15	2401134D00003S3G0	PADLET* PADLET SOFTWARE HTTPSPADLET.C CA	10.00
			MCC: 8299 MERCHANT ZIP: 94103	

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

BRIAN SPRENGER

Account Number: XXXX XXXX XXXX 2354

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$2,547.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$1,602.42
- Payments & Credits \$1,607.31
+ Purchases & Other Charges \$2,424.92
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$2,420.03

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 \$2,420.03
Minimum Payment Due \$2,420.03
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/02	01/02	2449215QJJHHPHEQ	CRICUT WWW.CRICUT.CO UT MCC: 5970 MERCHANT ZIP: 84095	10.61
01/06	01/06	F401600CP000PI007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,602.42-
01/10	01/10	2469216QS2XE3RWRE	Amazon Music*T03L282G3 888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	16.21
01/13	01/13	2478930QYMS9TQ820	OTC BRANDS INC 800-2280475 NE MCC: 5964 MERCHANT ZIP: 68137	86.51
01/14	01/14	2444500QY8PW0KRLA	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	43.89
01/17	01/17	2444500D2HEW51HV6	Dollar Tree, Inc. Chesapeake VA MCC: 5399 MERCHANT ZIP: 23320	32.45
01/19	01/19	2444500D400P7NRKR	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	23.00
01/21	01/21	7444500D55SEBE2Z3	DOLLAR TREE ECOMM CHESAPEAKE VA CREDIT	4.89-

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$2,420.03
Minimum Payment Due \$2,420.03
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5399 MERCHANT ZIP: 23320	
01/24	01/24	2469216D82XZWHNRV	LEARNING A-Z, LLC 866-889-3729 TX	2,074.00
			MCC: 8299 MERCHANT ZIP: 75287	
01/27	01/27	2426979DQJEJ84M55M	BRENDEN RIFLE 7 RIFLE CO	138.25
			MCC: 7832 MERCHANT ZIP:	

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

KATHRYN SENOR

Account Number: XXXX XXXX XXXX 0416

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,533.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$867.51
- Payments & Credits \$926.31
+ Purchases & Other Charges \$525.15
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$466.35

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 \$466.35
Minimum Payment Due \$466.35
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/03	01/03	2444500QL00R6HE85	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	34.61
01/05	01/05	2469216QM2XL4YXKB	SQ *INKSWELL SCREEN PRINT Glenwood Spri CO MCC: 8999 MERCHANT ZIP: 81601	60.20
01/07	01/07	2444500QP8PS2TPBD	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	100.00
01/07	01/07	2469216QP2XXMHD22	AMZN Mktp US*046D19YV3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	46.74
01/11	01/11	2444500QW00P1WBW0	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	41.17
01/14	01/14	2444500QY8PW0KR7N	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	72.43
01/19	01/19	2449398D4BLAE8AJ	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	170.00

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

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 February 26, 2022
New Balance \$466.35
Minimum Payment Due \$466.35
Past Due Amount \$0.00
Amount Enclosed: \$

TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description		Amount
01/19	01/19	7449398D4BLLAE84H	LILLYS KITCHEN RIFLE CO	CREDIT	12.06-
			MCC: 5812 MERCHANT ZIP: 81650		
01/19	01/19	7469216D32XN9P7GV	AMZN Mktp US Amzn.com/bill WA	CREDIT	46.74-
			MCC: 5942 MERCHANT ZIP: 98109		
01/26	01/26	F401600DB000PI027	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO		867.51-

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

JENNIFER NIPPER

Account Number: XXXX XXXX XXXX 9052

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$5,474.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$762.27
- Payments & Credits \$0.00
+ Purchases & Other Charges \$3,730.71
+ Cash Advances \$0.00
+ Finance Charges \$32.29
= New Balance \$4,525.27

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 \$4,525.27
Minimum Payment Due \$4,525.27
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/03	01/03	2422638QLBLH3EJQM	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	57.23
01/04	01/04	2475542QM3T3YJ5Z5	COLORADO MUSIC EDUCATORS 303-3494057 CO MCC: 8299 MERCHANT ZIP: 80211	225.00
01/06	01/06	2449215QNJHJL3ZRZ	QUIZLET.COM HTTPSQUIZLET. CA MCC: 8299 MERCHANT ZIP: 94107	17.99
01/06	01/06	2475542QP3T4H73H3	COLORADO MUSIC EDUCATORS 303-3494057 CO MCC: 8299 MERCHANT ZIP: 80211	390.00
01/09	01/09	2422638QSBLGYHKZ7	SAMSClub #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	404.34
01/10	01/10	2476517QS0FVWZZN0	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	8.47
01/11	01/11	2444500QV8PS1DJYB	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	50.00

Transactions continued on next page

6415 VVG 002 7 31 220131 0 D PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$4,525.27
Minimum Payment Due \$4,525.27
Past Due Amount \$762.27

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/13	01/13	2444500QY00RSAYLD	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	13.00
01/25	01/25	2445388DA000BERFP	WORKSHEETS LAND 845-8077422 NY MCC: 8299 MERCHANT ZIP: 10926	29.95
01/25	01/25	2449216D90008TH8Z	BRAINPOP LLC BRAINPOP.COM NY MCC: 5818 MERCHANT ZIP: 10010	2,155.50
01/29	01/29	2494166DE5ZVAKBH4	BEST WESTERN EXECUTIVE COLORADO SPRI CO MCC: 3502 MERCHANT ZIP: 80905 LODGING CHECK-IN DATE: 01/29/22	379.23
01/31	01/31	*FINANCE CHARGE*	PURCHASES \$32.29 CASH ADVANCE \$0.00	32.29

IMPORTANT ACCOUNT INFORMATION

Your account is now 30 days past due. If you have made your payment, thank you, if not, please remit your payment as soon as possible.

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)	\$2,239.25	31	\$32.29
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

<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>
---	--

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

JULIE KNOWLES

Account Number: XXXX XXXX XXXX 1794

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$6,265.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$3,591.90
- Payments & Credits	\$3,591.90
+ Purchases & Other Charges	\$3,734.37
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,734.37

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	\$3,734.37
Minimum Payment Due	\$3,734.37
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/04	01/04	2482168QMS66HY75Y	DESTINATION IMAGINATION 856-8811603 NJ MCC: 8299 MERCHANT ZIP: 08002	465.00
01/11	01/11	2449398QVLQRY5FQT	LAKESHORE LEARNING MATER 310-537-8600 CA MCC: 8299 MERCHANT ZIP: 90895	2,697.89
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,591.90-
01/19	01/19	2449216D30009D516	RIVERSIDE INSIGHTS WWW.RIVERSIDE IL MCC: 8299 MERCHANT ZIP: 60143	146.00
01/19	01/19	2482168D4S66K9WVT	DESTINATION IMAGINATION 856-8811603 NJ MCC: 8299 MERCHANT ZIP: 08002	155.00
01/25	01/25	2449215D9ML5866H6	FLOWER SHOP NETWORK 877-376-7363 AR MCC: 5193 MERCHANT ZIP: 72450	167.82
01/29	01/29	2437735DE00002XDT	CAPITOL DELI RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	102.66

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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	February 26, 2022
New Balance	\$3,734.37
Minimum Payment Due	\$3,734.37
Past Due Amount	\$0.00
Amount Enclosed:	\$

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 .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th 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.	ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
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.	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.



LISA PIERCE

Account Number: XXXX XXXX XXXX 0465

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,518.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$133.89
- Payments & Credits	\$133.89
+ Purchases & Other Charges	\$481.34
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$481.34

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	\$481.34
Minimum Payment Due	\$481.34
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/05	01/05	2490641QM40GA5SKJ	SMK*SURVEYMONKEY.COM 971-2311154 CA MCC: 5968 MERCHANT ZIP: 94301	384.00
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	133.89-
01/19	01/19	2449398D4BMQB3DGG	PLAZA BELLA FLORAL LLC 9706659626 CO MCC: 5992 MERCHANT ZIP: 81650	97.34

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.

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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	February 26, 2022
New Balance	\$481.34
Minimum Payment Due	\$481.34
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

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

LARRY BRADY

Account Number: XXXX XXXX XXXX 9475

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,435.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$87.44
- Payments & Credits	\$1,035.00
+ Purchases & Other Charges	\$1,512.47
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$564.91

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	\$564.91
Minimum Payment Due	\$564.91
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/06	01/06	2449215QNJHJJ2LQD	SUPLAY.COM HTTPSSUPLAYUS WA MCC: 5655 MERCHANT ZIP: 98541	63.00
01/11	01/11	2444500QWBLMJ8496	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	2.96
01/11	01/11	7449215QVS0YL2ZGS	JIFFYSHIRTS.COM US L.P. 30230740 CREDIT MCC: 5999 MERCHANT ZIP: 19801	1,035.00-
01/12	01/12	2420429QW00BK3KM3	Wilson Sporting Goods Co.801-3347590 IL MCC: 5941 MERCHANT ZIP: 60601	726.78
01/19	01/19	2422638D4BLH3LE8W	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	20.23
01/21	01/21	2420429D5009VDN5R	Wilson Sporting Goods Co.801-3347590 IL MCC: 5941 MERCHANT ZIP: 60601	699.50

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

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	February 26, 2022
New Balance	\$564.91
Minimum Payment Due	\$564.91
Past Due Amount	\$0.00
Amount Enclosed:	\$

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

CHRISTOPHER BOMBA

Account Number: XXXX XXXX XXXX 9087

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,725.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$407.96
- Payments & Credits	\$407.96
+ Purchases & Other Charges	\$274.63
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$274.63

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	\$274.63
Minimum Payment Due	\$274.63
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/07	01/07	F401600CP000PY007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	407.96-
01/21	01/21	2422638D6AG6JBQQ4	SAMSClub #6360 GRAND JUNCTIO CO	238.45
			MCC: 5300 MERCHANT ZIP: 81505	
01/27	01/27	2469216DQ2XRHHM0V	STARBUCKS STORE 08685 RIFLE CO	36.18
			MCC: 5814 MERCHANT ZIP: 81650	

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.

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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	February 26, 2022
New Balance	\$274.63
Minimum Payment Due	\$274.63
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
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 .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th 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.	ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
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.	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

REX JOHN ARLEDGE

Account Number: XXXX XXXX XXXX 5402

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$5,338.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$4,141.47
- Payments & Credits	\$4,141.47
+ Purchases & Other Charges	\$4,059.98
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$4,059.98

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	\$4,059.98
Minimum Payment Due	\$4,059.98
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/04	01/04	2475542QM4BR00ED3	DOUBLETREE HOTEL GRAND JU970-2418888 CO MCC: 3692 MERCHANT ZIP: 81506 LODGING CHECK-IN DATE: 01/04/22	802.00
01/06	01/06	2449216QP0002L1LW	DRAMA TEACHER ACADEMY HTTPSWWW.THEA NY MCC: 2741 MERCHANT ZIP: 10003	37.00
01/07	01/07	F401600CP000PY007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,141.47-
01/13	01/13	2443099QXR3S52X0E	APPLE.COM/BILL 408-974-1010 CA MCC: 5735 MERCHANT ZIP: 95014	0.99
01/15	01/15	2475542D0M80F7YHG	HOMEWOOD SUITES ROCK SPRI307-3820764 WY MCC: 3751 MERCHANT ZIP: 82901 LODGING CHECK-IN DATE: 01/15/22	1,016.00
01/20	01/20	2469216D72XAE614B	MARRIOTT DENVER TECH C DENVER CO MCC: 3509 MERCHANT ZIP: 80237 LODGING CHECK-IN DATE: 01/20/22	254.00

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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	February 26, 2022
New Balance	\$4,059.98
Minimum Payment Due	\$4,059.98
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/22	01/22	2475542D74M7A75TT	EMBASSY SUITES 720-5870922 CO MCC: 3695 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 01/20/22	358.00
01/22	01/22	2475542D74M7A754L	EMBASSY SUITES 720-5870922 CO MCC: 3695 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 01/20/22	358.00
01/22	01/22	2475542D74M7A76WT	EMBASSY SUITES 720-5870922 CO MCC: 3695 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 01/20/22	358.00
01/22	01/22	2475542D74M7A76XB	EMBASSY SUITES 720-5870922 CO MCC: 3695 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 01/20/22	358.00
01/28	01/28	2427539DQS66DE0QN	WINGCHESTERS RIFLE 970-6256111 CO MCC: 5812 MERCHANT ZIP: 81650	50.00
01/30	01/30	2405523DE0SLF4FA4	SANDHILL INN & SUITES MONTE VISTA CO MCC: 7011 MERCHANT ZIP: 81114	76.50
01/30	01/30	2405523DE0SLF4FBE	SANDHILL INN & SUITES MONTE VISTA CO MCC: 7011 MERCHANT ZIP: 81114	76.50
01/30	01/30	2405523DE0SLF4FE1	SANDHILL INN & SUITES MONTE VISTA CO MCC: 7011 MERCHANT ZIP: 81114	76.50
01/30	01/30	2405523DE0SLF4FQR	SANDHILL INN & SUITES MONTE VISTA CO MCC: 7011 MERCHANT ZIP: 81114	76.50
01/30	01/30	2405523DE0SLF4F7V	SANDHILL INN & SUITES MONTE VISTA CO MCC: 7011 MERCHANT ZIP: 81114	76.50
01/30	01/30	2405523DE0SLF4F95	SANDHILL INN & SUITES MONTE VISTA CO MCC: 7011 MERCHANT ZIP: 81114	76.50
01/30	01/30	2469216DE2XJMQHYB	APPLE.COM/BILL 866-712-7753 CA MCC: 5815 MERCHANT ZIP: 95014	8.99

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

RYAN HUDSON

Account Number: XXXX XXXX XXXX 9987

ACCOUNT SUMMARY

Credit Limit \$15,000.00
Credit Available \$9,916.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$3,473.20
- Payments & Credits \$3,473.20
+ Purchases & Other Charges \$4,735.68
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$4,735.68

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 \$4,735.68
Minimum Payment Due \$4,735.68
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/06	01/06	F401600CP000PI007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,473.20-
01/10	01/10	2469216QS2XZ8D5XY	EXPEDIA 72228500253064 EXPEDIA.COM WA MCC: 4722 MERCHANT ZIP: 98119	215.26
01/10	01/10	2469216QS2XZ8QZGZ	EXPEDIA 72228496206867 EXPEDIA.COM WA MCC: 4722 MERCHANT ZIP: 98119	861.04
01/14	01/14	2471705QZJL5YNNKT	NATIONAL WESTERN STOCK SH DENVER CO MCC: 7999 MERCHANT ZIP: 80216	644.00
01/15	01/15	2469216D02XS59WDX	KUM&GO 0978 EAGLE EAGLE CO MCC: 5542 MERCHANT ZIP: 81631	40.39
01/15	01/15	2494166D0RQEBBGM2	SINCLAIR I-70 GOLDEN CO MCC: 5541 MERCHANT ZIP: 80401	40.00
01/17	01/17	2469216D22X6QZ3W2	LOWES #01554* GRAND JUNCTIO CO MCC: 5200 MERCHANT ZIP: 81505	630.96
01/17	01/17	2494301D209FKWRZP	THE HOME DEPOT #1513 GRAND JCT CO	1,124.97

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$4,735.68
Minimum Payment Due \$4,735.68
Past Due Amount \$0.00
Amount Enclosed: \$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/19	01/19	2474455D46ZGHZQ35	MCC: 5200 MERCHANT ZIP: 81505 Bio Corporation 320-7639094 MN	211.81
01/21	01/21	2469216D62XF4LN31	MCC: 5199 MERCHANT ZIP: 56308 THE HOME DEPOT 1513 GRAND JUNCTIO CO	281.25
01/27	01/27	2444500DB8PSAXDBZ	MCC: 5200 MERCHANT ZIP: 81505 CITY MARKET #0443 RIFLE CO	17.37
01/27	01/27	2444500DQEJ17TVLS	MCC: 5411 MERCHANT ZIP: 81650 FIVE GUYS CO 1588 QSR LAKEWOOD CO	39.32
01/27	01/27	2469216DD2X8V63MK	MCC: 5814 MERCHANT ZIP: 80401 LA QUINTA INN FT COLLI FORT COLLINS CO	160.00
01/27	01/27	2469216DD2X8V63TR	MCC: 3516 MERCHANT ZIP: 80524 LODGING CHECK-IN DATE: 01/27/22 LA QUINTA INN FT COLLI FORT COLLINS CO	160.00
01/29	01/29	2431605DEFZ71Z336	MCC: 3516 MERCHANT ZIP: 80524 LODGING CHECK-IN DATE: 01/27/22 SHELL OIL 57444246201 EDWARDS CO	20.00
01/29	01/29	2443106DEBM60XP5N	MCC: 5542 MERCHANT ZIP: 81632 CHIPOTLE 0006 WHEAT RIDGE CO	24.41
01/30	01/30	2469216DE2XLAF5Z7	MCC: 5814 MERCHANT ZIP: 80033 LOWES #01554* GRAND JUNCTIO CO	264.90
			MCC: 5200 MERCHANT ZIP: 81505	

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

MICHAEL MIKALAKIS

Account Number: XXXX XXXX XXXX 1752

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,734.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$992.85
- Payments & Credits	\$992.85
+ Purchases & Other Charges	\$265.16
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$265.16

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	\$265.16
Minimum Payment Due	\$265.16
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/06	01/06	2490641QN40HAWH6Q	Lesson Planet 888-9099035 CA MCC: 5968 MERCHANT ZIP: 93101	108.00
01/10	01/10	2444500QVBLMNBT5M	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	100.44
01/17	01/17	2422638D2BLH2PDWF	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	45.76
01/18	01/18	F401600D3000PI019	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	992.85-
01/21	01/21	2469216D62X80BPWW	LOWES #01905* GLENWOOD SPRI CO MCC: 5200 MERCHANT ZIP: 81601	10.96

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.

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

MICHAEL MIKALAKIS
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 1752
Payment Due Date	February 26, 2022
New Balance	\$265.16
Minimum Payment Due	\$265.16
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
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 .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th 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.	ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
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.	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

KAREN SATTER

Account Number: XXXX XXXX XXXX 5332

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$8,032.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$1,576.67
- Payments & Credits	\$1,576.67
+ Purchases & Other Charges	\$1,967.11
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,967.11

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	\$1,967.11
Minimum Payment Due	\$1,967.11
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/06	01/06	2444500QP2X85YDPQ	MW *GARFIELD SD NO 2 970-665-7627 CO MCC: 8211 MERCHANT ZIP: 81650	205.70
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,576.67-
01/14	01/14	2422638D0ATE0H79S	SAMSClub.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	166.41
01/18	01/18	2480197D21SRDQAVZ	GWJ CO 626-336-1134 CA MCC: 5085 MERCHANT ZIP: 91745	1,595.00

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.

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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	February 26, 2022
New Balance	\$1,967.11
Minimum Payment Due	\$1,967.11
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

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.



JEFF BLANFORD

Account Number: XXXX XXXX XXXX 5661

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,874.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$2,400.46
- Payments & Credits	\$2,400.46
+ Purchases & Other Charges	\$125.35
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$125.35

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	\$125.35
Minimum Payment Due	\$125.35
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/03	01/03	2494300QKLQPP2SSG	ADOBE ACROPRO SUBS 800-443-8158 CA MCC: 5734 MERCHANT ZIP: 95110	70.85
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,400.46-
01/24	01/24	2471705D93T9ST78B	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	54.50

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.

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035

**Alpine Bank**225 N 5th Street
Suite 1000
Grand Junction CO 81501JEFF BLANFORD
839 WHITERIVER AVE
RIFLE CO 81650-3515Make Check
Payable to:ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705**Payment Information**

Account Number:	XXXX XXXX XXXX 5661
Payment Due Date	February 26, 2022
New Balance	\$125.35
Minimum Payment Due	\$125.35
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
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

JOHN OLDHAM

Account Number: XXXX XXXX XXXX 7039

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$1,705.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$1,845.91
- Payments & Credits \$2,893.93
+ Purchases & Other Charges \$9,279.66
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$8,231.64

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 \$8,231.64
Minimum Payment Due \$8,231.64
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/03	01/03	2422638QLBLGZWAH4	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	171.48
01/12	01/12	2405523QW2DK4BJB3	MCCOY SALES LLC 720-572-1517 CO MCC: 1711 MERCHANT ZIP: 80027	1,309.23
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,845.91-
01/14	01/14	2469216QY2XK8Y5VJ	SUPPLYHOUSE.COM 888-757-4774 NY MCC: 5074 MERCHANT ZIP: 11747	695.96
01/14	01/14	2475076D0S66LK590	CENTRAL PARTS WAREHOUSE 815-4691300 IL MCC: 5046 MERCHANT ZIP: 60487	1,048.02
01/17	01/17	2449215D1RS3HQ1GY	STORKS PLOWS 610-488-1450 PA MCC: 5533 MERCHANT ZIP: 19506	1,052.49
01/20	01/20	2444346D441DJSQRV	Dropbox*681JWZMBBRQJ db.tt/cchelp DE MCC: 4816 MERCHANT ZIP: 19808	450.00
01/20	01/20	2475542D53T8SK6S4	LOW TEMP INDUSTRIES INC 770-4788803 GA	256.98

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$8,231.64
Minimum Payment Due \$8,231.64
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/21	01/21	2469216D52XT9S2PY	MCC: 5046 MERCHANT ZIP: 30236 SUPPLYHOUSE.COM 888-757-4774 NY	358.42
01/21	01/21	2469216D52XT9S4W0	MCC: 5074 MERCHANT ZIP: 11747 SUPPLYHOUSE.COM 888-757-4774 NY	179.21
01/25	01/25	2449215D9RTJ3JZK3	MCC: 5074 MERCHANT ZIP: 11747 STORKS PLOWS 610-488-1450 PA	1,364.05
01/25	01/25	2469216D92XPLJB2E	MCC: 5533 MERCHANT ZIP: 19506 LOWES #01905* 970-384-3940 CO	1,185.48
01/25	01/25	7475076DBS66MJGKN	MCC: 5200 MERCHANT ZIP: 81601 CENTRAL PARTS WAREHOUSE 815-4691 CREDIT	1,048.02-
01/27	01/27	2425138DQ0FVAJMYW	MCC: 5046 MERCHANT ZIP: BRICKHOUSE PIZZERIA 2 RIFLE CO	419.50
01/27	01/27	2420785DB125RTYTR	MCC: 5812 MERCHANT ZIP: 81650 RIFLE LOCK AND SAFE LLC RIFLE CO	72.00
01/29	01/29	2469216DD2XSG55YT	MCC: 7399 MERCHANT ZIP: 81650 SUPPLYHOUSE.COM 888-757-4774 NY	179.21
01/29	01/29	2469216DD2XSG57JL	MCC: 5074 MERCHANT ZIP: 11747 SUPPLYHOUSE.COM 888-757-4774 NY	537.63
			MCC: 5074 MERCHANT ZIP: 11747	

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

YOLANDA DAVIS

Account Number: XXXX XXXX XXXX 0258

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$6,368.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$769.82
- Payments & Credits \$810.37
+ Purchases & Other Charges \$3,144.83
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$3,104.28

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 \$3,104.28
Minimum Payment Due \$3,104.28
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/04	01/04	2469216QL2XLFXHK2	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
01/13	01/13	2422899QY0VZ430W6	LAWSON ADVENTURE PARK & R855-372-7238 CO MCC: 7011 MERCHANT ZIP: 80436 LODGING CHECK-IN DATE: 01/13/22	445.76
01/13	01/13	2449215QXMLWJG9AJ	SOUNDTRAP 203-318-9708 NY MCC: 5045 MERCHANT ZIP: 10011	296.90
01/14	01/14	7422899D00W083X5E	LAWSON ADVENTURE PARK & R LAWSON CREDIT MCC: 7011 MERCHANT ZIP: LODGING CHECK-IN DATE: 01/14/22	23.76-
01/14	01/14	2478930QYMX09M3HG	ROGUE 614-3586190 OH MCC: 5941 MERCHANT ZIP: 43201	699.51
01/17	01/17	2444500D200MSB6ZJ	THE JON GORDON COS INC 904-931-0070 FL MCC: 7399 MERCHANT ZIP: 32082	147.00

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$3,104.28
Minimum Payment Due \$3,104.28
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description		Amount
01/18	01/18	2444500D28PTX9DY2	B&H PHOTO MOTO	800-606-6969 NY	246.95
			MCC: 5044 MERCHANT ZIP: 10001		
01/18	01/18	F401600D3000PI019	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO		769.82-
01/20	01/20	2400958D5HEX013VM	Scholastic, Inc.	573-632-1834 MO	146.15
			MCC: 8299 MERCHANT ZIP: 65101		
01/25	01/25	2469216D92XQQWJH5	DBC*BLICK ART MATERIAL	800-447-1892 IL	156.55
			MCC: 5965 MERCHANT ZIP: 61401		
01/26	01/26	2469216DA2XJTDZ0V	IN *ROCKY MOUNTAIN CLAY	855-4625296 CO	405.00
			MCC: 5971 MERCHANT ZIP: 80223		
01/26	01/26	2469216DA2XJT52LK	VISTAPR*VistaPrint.com	866-8936743 MA	221.58
			MCC: 2741 MERCHANT ZIP: 02451		
01/26	01/26	2469216DA2X6K7TX8	STAMPS.COM *USPOSTAGE	855-608-2677 CA	250.00
			MCC: 7399 MERCHANT ZIP: 90245		
01/28	01/28	2449215DQRTNNFLW5	CURRICULUM ASSOC	800-225-0248 MA	111.44
			MCC: 5942 MERCHANT ZIP: 01862		
01/28	01/28	7469216DQ2X8B1MFN	VISTAPR*VistaPrint.com	866-8936 CREDIT	16.79-
			MCC: 2741 MERCHANT ZIP: 02451		

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

RYAN WHITTINGTON

Account Number: XXXX XXXX XXXX 3806

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,426.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$573.84
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$573.84

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	\$573.84
Minimum Payment Due	\$573.84
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/10	01/10	2494300QV05LYNZ3R	BALLYS HOTEL ADVANCE DEP 8662094732 NV MCC: 3728 MERCHANT ZIP: 89109 LODGING CHECK-IN DATE: 01/09/22	36.28
01/10	01/10	2494300QV05LYNZ52	BALLYS HOTEL ADVANCE DEP 8662094732 NV MCC: 3728 MERCHANT ZIP: 89109 LODGING CHECK-IN DATE: 01/09/22	36.28
01/10	01/10	2494300QV05LYNZ75	BALLYS HOTEL ADVANCE DEP 8662094732 NV MCC: 3728 MERCHANT ZIP: 89109 LODGING CHECK-IN DATE: 01/09/22	36.28
01/20	01/20	2425138D40VZA4B3Y	AK SIGNS PORTSMOUTH OH MCC: 5941 MERCHANT ZIP: 45662	465.00

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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	February 26, 2022
New Balance	\$573.84
Minimum Payment Due	\$573.84
Past Due Amount	\$0.00
Amount Enclosed:	\$

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 .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th 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.	ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
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.	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

ROGER GOSE

Account Number: XXXX XXXX XXXX 2982

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$10,072.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$1,824.47
- Payments & Credits	\$2,118.09
+ Purchases & Other Charges	\$9.99
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$283.63-

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	\$283.63-
Minimum Payment Due	\$0.00
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/01	01/01	F401600D2000SA5XD	AN ADJUSTMENT TO YOUR ACCOUNT	30.03-
01/01	01/01	F401600D2000SA5XD	AN ADJUSTMENT TO YOUR ACCOUNT	46.00-
01/01	01/01	F401600D2000SA5XD	AN ADJUSTMENT TO YOUR ACCOUNT	87.64-
01/01	01/01	F401600D2000SA5XD	AN ADJUSTMENT TO YOUR ACCOUNT	129.95-
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,824.47-
01/29	01/29	2469216DD2XF79BSR	APPLE.COM/BILL 866-712-7753 CA	9.99
MCC: 5818 MERCHANT ZIP: 95014				

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.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

6415 VVG 002 7 31 220131 0 N PAGE 1 of 3 1 0 4016 6000 6035



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 2982
Payment Due Date	February 26, 2022
New Balance	\$283.63-
Minimum Payment Due	\$0.00
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

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

THERESA HAMILTON

Account Number: XXXX XXXX XXXX 0978

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$7,938.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$1,156.97
- Payments & Credits	\$1,156.97
+ Purchases & Other Charges	\$1,906.59
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,906.59

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	\$1,906.59
Minimum Payment Due	\$1,906.59
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/31	01/01	2401134BD000Z11GZ	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	145.46
12/31	01/01	2494300BDLQPG6WBN	ADOBE PRODUCTS 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	9.99
01/03	01/03	2475542QLJL2NMBVS	DIGITAL JUICE 407-5315540 FL MCC: 7333 MERCHANT ZIP: 34472	9.95
01/05	01/05	2449215QMML2HV5G3	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	19.20
01/06	01/06	2449216QN000STM8M	LENSRENTALS.COM HTTPSWWW.LENS TN MCC: 5946 MERCHANT ZIP: 38018	434.24
01/07	01/07	2401134QR0004HZIP6	JARVIS - CONVERSION.AI JARVIS.AI TX MCC: 7399 MERCHANT ZIP: 78701	29.00
01/07	01/07	2479338QP01E3K7R7	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	30.13
Transactions continued on next page				

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 **February 26, 2022**
New Balance **\$1,906.59**
Minimum Payment Due \$1,906.59
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/09	01/09	7460905QT0004L457	TIMEULAR INNSBRUCK AT MCC: 5818 MERCHANT ZIP:	9.00
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,156.97-
01/15	01/15	7420847QZ0002D8K0	CAPTIVATE.FM BARNSELEY GB MCC: 5734 MERCHANT ZIP:	19.00
01/17	01/17	2401134D1001QJAH	DOODLY - DOODLY STAND DOODLY.COM ID MCC: 5734 MERCHANT ZIP: 83616	39.00
01/17	01/17	2449216D20003PR11	LENSRENTALS.COM HTTPSWWW.LENS TN MCC: 5946 MERCHANT ZIP: 38018	267.54
01/19	01/19	2413746D40145VGEQ	SWIFT COMMUNICATIONS 304-233-0100 CO MCC: 2741 MERCHANT ZIP: 81637	831.00
01/21	01/21	2449215D5MNG62APD	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	16.25
01/26	01/26	2449215DAMN3K0ZNR	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	14.40
01/29	01/29	2494300DDLQE5P512	ADOBE STOCK 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	32.43

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 .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th 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.	ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
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.	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

ALYSSA THURMON

Account Number: XXXX XXXX XXXX 0447

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,313.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$1,474.74
- Payments & Credits	\$1,474.74
+ Purchases & Other Charges	\$686.36
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$686.36

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	\$686.36
Minimum Payment Due	\$686.36
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/18	01/18	F401600D3000PI019	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,474.74-
01/21	01/21	2475542D6M82GNA0Y	RPS MONTROSE MONTROSE CO	32.00
			MCC: 7523 MERCHANT ZIP: 81401	
01/21	01/21	2494300D6WESNN6XJ	AMERICAN AIR0010286774543 FORT WORTH TX	30.00
			MCC: 3001 MERCHANT ZIP: 81402	
01/21	01/21	2494300D6WESNN6YB	AMERICAN AIR0010286774764 FORT WORTH TX	30.00
			MCC: 3001 MERCHANT ZIP: 81402	
01/21	01/21	2494300D6WESNN6Y4	AMERICAN AIR0010286774721 FORT WORTH TX	30.00
			MCC: 3001 MERCHANT ZIP: 81402	
01/22	01/22	2443106D75SXEP8Q1	NCA CAMPS & EVENTS PLANO TX	122.00
			MCC: 7399 MERCHANT ZIP: 75074	
01/22	01/22	2449215D6LWGHE32R	UBER TRIP HELP.UBER.COM CA	49.25
			MCC: 4121 MERCHANT ZIP: 94105	
01/22	01/22	2449215D6LWGMFSKP	UBER TRIP HELP.UBER.COM CA	59.11

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

ALYSSA THURMON
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 0447
Payment Due Date	February 26, 2022
New Balance	\$686.36
Minimum Payment Due	\$686.36
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 4121 MERCHANT ZIP: 94105	
01/22	01/22	2449215D6MLPDKLGP	UBER TRIP HELP.UBER.COM CA	50.38
			MCC: 4121 MERCHANT ZIP: 94105	
01/22	01/22	2449215D6MLPFSJX	UBER TRIP HELP.UBER.COM CA	7.53
			MCC: 4121 MERCHANT ZIP: 94105	
01/22	01/22	2449215D6MKN344JD	UBER TRIP HELP.UBER.COM CA	9.85
			MCC: 4121 MERCHANT ZIP: 94105	
01/22	01/22	2449215D6MNLGQ0F9	UBER TRIP HELP.UBER.COM CA	13.25
			MCC: 4121 MERCHANT ZIP: 94105	
01/22	01/22	2449216D60009BNRE	UBER* TRIP WWW.UBER.COM CA	18.99
			MCC: 4121 MERCHANT ZIP: 94103	
01/23	01/23	2449215D7LSR08YH8	UBER TRIP HELP.UBER.COM CA	10.86
			MCC: 4121 MERCHANT ZIP: 94105	
01/23	01/23	2449215D7LSTBKA4G	UBER TRIP HELP.UBER.COM CA	7.47
			MCC: 4121 MERCHANT ZIP: 94105	
01/23	01/23	2449215D7MNMZDS4G	UBER TRIP HELP.UBER.COM CA	3.00
			MCC: 4121 MERCHANT ZIP: 94105	
01/24	01/24	2449215D8LR3D79MD	UBER TRIP HELP.UBER.COM CA	56.94
			MCC: 4121 MERCHANT ZIP: 94105	
01/24	01/24	2449215D8LVSJYKMH	UBER TRIP HELP.UBER.COM CA	47.57
			MCC: 4121 MERCHANT ZIP: 94105	
01/24	01/24	2449215D8LVSK06KN	UBER TRIP HELP.UBER.COM CA	9.51
			MCC: 4121 MERCHANT ZIP: 94105	
01/24	01/24	2449215D8LXN4MQ8V	UBER TRIP HELP.UBER.COM CA	3.00
			MCC: 4121 MERCHANT ZIP: 94105	
01/24	01/24	2449215D8LXN5X0W1	UBER TRIP HELP.UBER.COM CA	47.74
			MCC: 4121 MERCHANT ZIP: 94105	
01/25	01/25	2449215D9MMYJQNSL	UBER TRIP HELP.UBER.COM CA	47.91
			MCC: 4121 MERCHANT ZIP: 94105	

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

RICHARD III HILLS

Account Number: XXXX XXXX XXXX 2966

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,381.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$277.99
- Payments & Credits \$277.99
+ Purchases & Other Charges \$618.85
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$618.85

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 \$618.85
Minimum Payment Due \$618.85
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/05	01/05	2469216QM2XEEXKVS	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
01/06	01/06	2469216QN2X91ZFB7	LJL*LIBRARY JOURNALS 800-595-1066 OH MCC: 5968 MERCHANT ZIP: 43064	95.99
01/12	01/12	2476517QW0FVWSXP6	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	104.00
01/13	01/13	2427539QXS66MJ76N	WINGCHESTERS RIFLE 970-6256111 CO MCC: 5812 MERCHANT ZIP: 81650	200.00
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	277.99-
01/14	01/14	2437735QZ000033ZV	CAPITOL DELI RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	101.37
01/14	01/14	2444500QY8PW0KRS0	CITY MARKET #0443 RIFLE CO	73.44

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$618.85
Minimum Payment Due \$618.85
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/27	01/27	2425138DQ0FVAJN17	MCC: 5411 MERCHANT ZIP: 81650 BRICKHOUSE PIZZERIA 2 970-625-1222 CO MCC: 5812 MERCHANT ZIP: 81650	26.06

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.

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

PENNY KUPER

Account Number: XXXX XXXX XXXX 7525

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,790.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$1,148.92
- Payments & Credits	\$1,148.92
+ Purchases & Other Charges	\$210.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$210.00

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	\$210.00
Minimum Payment Due	\$210.00
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/10	01/10	2444500QVEJ15Y589	DOLLAR GENERAL #19727 PARACHUTE CO MCC: 5331 MERCHANT ZIP:	210.00
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,148.92-

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

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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	February 26, 2022
New Balance	\$210.00
Minimum Payment Due	\$210.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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 .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th 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.	ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
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.	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

HEATHER GRUMLEY

Account Number: XXXX XXXX XXXX 1976

ACCOUNT SUMMARY

Credit Limit	\$15,000.00
Credit Available	\$14,879.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$2,348.71
- Payments & Credits	\$2,348.71
+ Purchases & Other Charges	\$120.61
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$120.61

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	\$120.61
Minimum Payment Due	\$120.61
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/07	01/07	2449398QR11GYLH6V	HAMPTON INN. RIFLE CO MCC: 3665 MERCHANT ZIP: 81650 LODGING CHECK-IN DATE: 01/06/22	120.61
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,348.71-

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

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 **February 26, 2022**
New Balance **\$120.61**
Minimum Payment Due \$120.61
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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

SARAH BELL

Account Number: XXXX XXXX XXXX 4818

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,207.00
Statement Closing Date	January 31, 2022
Days in Billing Cycle	31
Previous Balance	\$1,012.60
- Payments & Credits	\$1,012.60
+ Purchases & Other Charges	\$792.57
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$792.57

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	\$792.57
Minimum Payment Due	\$792.57
Payment Due Date	February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,012.60-
01/14	01/14	2433239QZ000EGSNQ	SUNRISE RIVER PRESS 651-2771400 MN MCC: 7399 MERCHANT ZIP: 55025	99.00
01/25	01/25	2444500D98PS3JVYP	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	32.43
01/27	01/27	2469216DB2X89E2J6	WPY*University of Colorad855-469-3729 CO MCC: 8398 MERCHANT ZIP: 80203	330.57
01/28	01/28	2469216DQ2XEGZK5T	WPY*University of Colorad855-469-3729 CO MCC: 8398 MERCHANT ZIP: 80203	330.57

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.

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 **February 26, 2022**
New Balance **\$792.57**
Minimum Payment Due \$792.57
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 .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th 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.	ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
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.	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.



JEFF BRADLEY

Account Number: XXXX XXXX XXXX 3504

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,811.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$1,765.84
- Payments & Credits \$1,765.84
+ Purchases & Other Charges \$835.87
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$835.87

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 \$835.87
Minimum Payment Due \$835.87
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/03	01/03	2401134QK000MKHBL	LS DRIFTERS COFFEE & F 303-8452210 CO MCC: 5999 MERCHANT ZIP:	119.19
01/03	01/03	2432743QKLHAFF3HQ	MICRO PLASTICS - RIFLE RIFLE CO MCC: 5099 MERCHANT ZIP:	45.12
01/06	01/06	2422638QPAG4D1Y39	SAMSClub #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	41.94
01/11	01/11	2444500QWBLMJ844H	SAMS CLUB #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	275.22
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,765.84-
01/17	01/17	2422638D2BLH12WY5	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	78.95
01/21	01/21	2444500D6BLMMKVFP	SAMS CLUB #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	275.45

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$835.87
Minimum Payment Due \$835.87
Past Due Amount \$0.00
Amount Enclosed: \$

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 \$2,076.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$1,389.29
- Payments & Credits \$1,389.29
+ Purchases & Other Charges \$2,923.50
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$2,923.50

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 \$2,923.50
Minimum Payment Due \$2,923.50
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/03	01/03	2455930QKS66QGNLZ	COTESOL 303-9351821 CO MCC: 8398 MERCHANT ZIP: 80219	25.00
01/05	01/05	2449215QMML1SDPEZ	THE CERAMIC SHOP 610-931-2725 PA MCC: 5970 MERCHANT ZIP: 19401	1,234.00
01/06	01/06	F401600CP000PI007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,389.29-
01/07	01/07	2469216QP2XD99HFP	LOWES #01905* GLENWOOD SPRI CO MCC: 5200 MERCHANT ZIP: 81601	109.56
01/10	01/10	2449215QSLRLPY94P	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	58.94
01/11	01/11	2490604QW16PRYREK	GREAT WOLF LDG COLRADO COLORADO SPRI CO MCC: 3618 MERCHANT ZIP: 80921 LODGING CHECK-IN DATE: 01/01/22	200.00
01/14	01/14	2469216QY2XGGP03T	SQ *THE ROLLING FORK LLC NEW CASTLE CO	1,200.00

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$2,923.50
Minimum Payment Due \$2,923.50
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/20	01/20	2469216D42X5HLW8D	MCC: 5814 MERCHANT ZIP: 81647	96.00
			PB LEASING 844-256-6444 CT	
			MCC: 7394 MERCHANT ZIP: 06484	

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

SPED 1

Account Number: XXXX XXXX XXXX 5706

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,016.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$4,608.00
- Payments & Credits \$4,608.00
+ Purchases & Other Charges \$1,841.28
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,841.28

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 \$1,841.28
Minimum Payment Due \$1,841.28
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/05	01/05	2478930QNLV9BRSZ9	OTC BRANDS INC 800-2280475 NE MCC: 5964 MERCHANT ZIP: 68137	65.65
01/06	01/06	2476517QN0FW03WJE	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	9.20
01/07	01/07	2476725QP0000Y376	THAI CHILI BISTRO RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	66.16
01/11	01/11	2449215QVLYAV3K7Q	CRISIS PREVENTION INSTITU800-558-8976 WI MCC: 8249 MERCHANT ZIP: 53224	200.00
01/12	01/12	2469216QW2XMSWF8F	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,608.00-
01/19	01/19	2469216D32XB04756	SQ *JUNIPER BLOOMS ART gosq.com CO MCC: 7333 MERCHANT ZIP: 81650	175.00
01/20	01/20	2469216D42XP7RTZ6	EASTERNRIOBLANCO MEEKER CO	252.00

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$1,841.28
Minimum Payment Due \$1,841.28
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/21	01/21	2444500D58PSMP98B	MCC: 9399 MERCHANT ZIP: 81641 CITY MARKET #0443 RIFLE CO	6.24
01/23	01/23	2469216D72XX1X5JK	MCC: 5411 MERCHANT ZIP: 81650 AWL*PEARSON EDUCATION PRSONCS.COM NJ	354.04
01/29	01/29	2433239DE0B014QYA	MCC: 8299 MERCHANT ZIP: 07458 IAHE 561-6224334 FL MCC: 8299 MERCHANT ZIP: 33410	695.00

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

MARY MCPHEE

Account Number: XXXX XXXX XXXX 5927

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,326.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$609.62
- Payments & Credits \$720.12
+ Purchases & Other Charges \$690.50
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$580.00

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 \$580.00
Minimum Payment Due \$580.00
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/01	01/01	2469216QH2XESN507	VUE*PEARSON VUE STORE 800-511-3478 CA MCC: 8299 MERCHANT ZIP: 95667	110.50
01/04	01/04	2444500QMBLMPT1QZ	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	124.12
01/06	01/06	F401600CP000PI007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	609.62-
01/11	01/11	7469216QV2XVKSTGD	VUE*PEARSON VUE STORE 800-511- CREDIT MCC: 8299 MERCHANT ZIP: 95667	110.50-
01/12	01/12	2444500QXBLMNKNSA	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	22.00
01/16	01/16	2444500D08PRX6636	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	26.13
01/16	01/16	2494300D1S4AFK8Z3	COSTCO WHSE #0637 GYPSUM CO MCC: 5300 MERCHANT ZIP: 81637	179.17
01/18	01/18	2422638D3BLH1T3ST	WAL-MART #5232 RIFLE CO	82.56

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$580.00
Minimum Payment Due \$580.00
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5411 MERCHANT ZIP: 81650	
01/30	01/30	2444500DE8PSGKJMM	CITY-MARKET #0405 GLENWOOD SPRI CO	63.27
			MCC: 5411 MERCHANT ZIP: 81601	
01/30	01/30	2444500DFBLMMMYRQ	WAL-MART #1095 GLENWOOD SPRI CO	82.75
			MCC: 5310 MERCHANT ZIP: 81601	

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 .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th 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.	ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
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.	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.



SHELLEY GARDINEER

Account Number: XXXX XXXX XXXX 5536

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,798.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$1,203.84
- Payments & Credits \$1,203.84
+ Purchases & Other Charges \$1,201.15
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,201.15

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 \$1,201.15
Minimum Payment Due \$1,201.15
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/03	01/03	2422638QMATD61Y7E	SAMS CLUB RENEWAL 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	198.95
01/10	01/10	2449215QSMNEVTR1J	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	4.87
01/11	01/11	2422638QXATDPXS8D	SAMSClub.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	304.20
01/12	01/12	2422638QYATDV8KAX	SAMSClub.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	157.92
01/13	01/13	2444500QYHEWJJD4X	USPS STAMPS ENDICIA 888-434-0055 DC MCC: 9402 MERCHANT ZIP: 20260	200.00
01/13	01/13	2449215QXLWN04DEG	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	2.15
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,203.84-
01/14	01/14	2422638D0ATDZJWZ4	SAMSClub.COM 888-746-7726 AR	30.36

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$1,201.15
Minimum Payment Due \$1,201.15
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/14	01/14	2422638D0ATDZK07T	MCC: 5300 MERCHANT ZIP: 72712 SAMSCLUB.COM 888-746-7726 AR	82.84
01/15	01/15	2422638D1ATE306Z3	MCC: 5300 MERCHANT ZIP: 72712 SAMSCLUB.COM 888-746-7726 AR	122.34
01/16	01/16	2449215D0LRAN7DKY	MCC: 5300 MERCHANT ZIP: 72712 TEACHERSPAYTEACHERS.COM 646-588-0910 NY	1.08
01/20	01/20	2442733D4M83G4K2N	MCC: 8299 MERCHANT ZIP: 10003 MCDONALD'S F7316 RIFLE CO	15.88
01/25	01/25	2449215D9LVXX6MJW	MCC: 5814 MERCHANT ZIP: 81650 TEACHERSPAYTEACHERS.COM 646-588-0910 NY	5.95
01/26	01/26	2469216DA2X6K5MA9	MCC: 8299 MERCHANT ZIP: 10003 STAMPS.COM 855-608-2677 CA	17.99
01/27	01/27	2425138DQ0FVAJMYL	MCC: 7399 MERCHANT ZIP: 90245 BRICKHOUSE PIZZERIA 2 970-625-1222 CO	19.75
01/27	01/27	2422638DQBLH1H6W6	MCC: 5812 MERCHANT ZIP: 81650 WAL-MART #5232 RIFLE CO	36.87
			MCC: 5411 MERCHANT ZIP: 81650	

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

KYLE MICKELSON

Account Number: XXXX XXXX XXXX 2925

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$1,697.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$426.49
- Payments & Credits \$881.49
+ Purchases & Other Charges \$3,035.00
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$2,580.00

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 \$2,580.00
Minimum Payment Due \$2,580.00
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/06	01/06	F401600CP000PI007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	426.49-
01/21	01/21	2490641D541FDGLBY	Collegeboard Workshops 877-3491550 NY MCC: 8299 MERCHANT ZIP: 10023	430.00
01/21	01/21	2490641D541FDLZQG	Collegeboard Workshops 877-3491550 NY MCC: 8299 MERCHANT ZIP: 10023	430.00
01/21	01/21	2490641D541FEDKWS	Collegeboard Workshops 877-3491550 NY MCC: 8299 MERCHANT ZIP: 10023	430.00
01/21	01/21	2490641D541FFMS21	Collegeboard Workshops 877-3491550 NY MCC: 8299 MERCHANT ZIP: 10023	430.00
01/21	01/21	2490641D541FGX1Z4	Collegeboard Workshops 877-3491550 NY MCC: 8299 MERCHANT ZIP: 10023	430.00
01/21	01/21	2490641D541FH6JWV	Collegeboard Workshops 877-3491550 NY MCC: 8299 MERCHANT ZIP: 10023	455.00
01/21	01/21	2490641D541FQMTY1	Collegeboard Workshops 877-3491550 NY MCC: 8299 MERCHANT ZIP: 10023	430.00

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$2,580.00
Minimum Payment Due \$2,580.00
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/24	01/24	7490641D841LG4RN3	MCC: 8299 MERCHANT ZIP: 10023	455.00-
			Collegeboard Workshops 877-3491 CREDIT	
			MCC: 8299 MERCHANT ZIP: 10023	

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.



KYLE MICKELSON

Account Number: XXXX XXXX XXXX 2925

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,859.00
Statement Closing Date February 28, 2022
Days in Billing Cycle 28
Previous Balance \$2,580.00
- Payments & Credits \$5,160.00
+ Purchases & Other Charges \$1,631.04
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$948.96-

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 \$948.96-
Minimum Payment Due \$0.00
Payment Due Date March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2449216DG0003JFP5	DECO SLIDES 141-59030171 CO MCC: 5661 MERCHANT ZIP: 80209	723.33
02/01	02/01	2480166DH0FV5SS3M	WHOLESALE SCHOOLWEAR 718-513-0128 NY MCC: 5137 MERCHANT ZIP: 11223	264.00
02/01	02/01	2401134DG0015G8AN	THEATRE HOUSE HTTPSTHEATREH KY MCC: 7922 MERCHANT ZIP: 41011	633.71
02/14	02/14	F401600DX000PI045	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,580.00-
02/18	02/18	7490641E1438WZVQB	Collegeboard Workshops 877-3491 CREDIT MCC: 8299 MERCHANT ZIP: 10023	430.00-
02/18	02/18	7490641E1438X1L5N	Collegeboard Workshops 877-3491 CREDIT MCC: 8299 MERCHANT ZIP: 10023	430.00-
02/18	02/18	7490641E1438X551D	Collegeboard Workshops 877-3491 CREDIT MCC: 8299 MERCHANT ZIP: 10023	430.00-
02/18	02/18	7490641E1438X6ZP8	Collegeboard Workshops 877-3491 CREDIT	430.00-

Transactions continued on next page

6415 VVG 002 7 31 220228 0 N PAGE 1 of 3 1 0 4016 6000 6035



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 March 26, 2022
New Balance \$948.96-
Minimum Payment Due \$0.00
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 8299 MERCHANT ZIP: 10023	
02/18	02/18	7490641E1438X7VDD	Collegeboard Workshops 877-3491 CREDIT	430.00-
			MCC: 8299 MERCHANT ZIP: 10023	
02/18	02/18	7490641E1438X7092	Collegeboard Workshops 877-3491 CREDIT	430.00-
			MCC: 8299 MERCHANT ZIP: 10023	
02/25	02/25	2420429E800713K8B	FACEBK SXKTZ9KT92 650-5434800 CA	10.00
			MCC: 7311 MERCHANT ZIP: 94025	

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.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

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	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$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

<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>
---	--

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

KAYLA SWINDELL

Account Number: XXXX XXXX XXXX 7138

ACCOUNT SUMMARY

Credit Limit \$15,000.00
Credit Available \$3,204.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$8,354.42
- Payments & Credits \$8,354.42
+ Purchases & Other Charges \$11,071.31
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$11,071.31

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 \$11,071.31
Minimum Payment Due \$11,071.31
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/01	01/01	2469216QH2XVHJB2Q	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	239.16
01/03	01/03	2443654QL0AZ3K3DW	SOCIETYFORHUMANRESOURCE 800-2837476 VA MCC: 8999 MERCHANT ZIP: 22314	219.00
01/03	01/03	2469216QK2XB6T2DT	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	502.84
01/04	01/04	2494300QLLQPS7M9E	ADOBE CREATIVE CLOUD 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	20.84
01/05	01/05	2455930QMS66KMV6J	COLORADO ASSOC SCHOOL EXE303-7628762 CO MCC: 8220 MERCHANT ZIP:	515.00
01/06	01/06	2469216QN2XMEBHKV	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	503.53
01/06	01/06	F401600CP000PI007	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	8,354.42-
01/08	01/08	2469216QR2X73TDF2	INDEED 203-564-2400 CT	506.10

Transactions continued on next page

6415 VVG 002 7 31 220131 0 PAGE 1 of 3 1 0 4016 6000 6035



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 February 26, 2022
New Balance \$11,071.31
Minimum Payment Due \$11,071.31
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5969 MERCHANT ZIP: 06901	
01/11	01/11	2469216QV2XQXN73S	INDEED 203-564-2400 CT	501.73
			MCC: 5969 MERCHANT ZIP: 06901	
01/14	01/14	2449216QY000VR4FJ	REGIS UNIVERSITY HTTPSREGIS.ED CO	75.00
			MCC: 8220 MERCHANT ZIP: 80221	
01/14	01/14	2469216QY2XND7JY0	INDEED 203-564-2400 CT	513.69
			MCC: 5969 MERCHANT ZIP: 06901	
01/16	01/16	2469216D02X77WEWM	INDEED 203-564-2400 CT	500.70
			MCC: 5969 MERCHANT ZIP: 06901	
01/18	01/18	2443654D30AZLTPAE	SOCIETYFORHUMANRESOURCE 800-2837476 VA	300.00
			MCC: 8999 MERCHANT ZIP: 22314	
01/18	01/18	2469216D22XL6KNNA	INDEED 203-564-2400 CT	501.62
			MCC: 5969 MERCHANT ZIP: 06901	
01/20	01/20	2469216D42X5GF8AX	INDEED 203-564-2400 CT	503.86
			MCC: 5969 MERCHANT ZIP: 06901	
01/21	01/21	2469216D52XWVH5RM	INDEED 203-564-2400 CT	508.56
			MCC: 5969 MERCHANT ZIP: 06901	
01/23	01/23	2469216D72XDQH67G	INDEED 203-564-2400 CT	511.22
			MCC: 5969 MERCHANT ZIP: 06901	
01/24	01/24	2469216D82X58SBD2	INDEED 203-564-2400 CT	516.40
			MCC: 5969 MERCHANT ZIP: 06901	
01/24	01/24	2469216D82X58W158	INDEED 203-564-2400 CT	509.09
			MCC: 5969 MERCHANT ZIP: 06901	
01/25	01/25	2469216D92XW0L2R2	INDEED 203-564-2400 CT	504.07
			MCC: 5969 MERCHANT ZIP: 06901	
01/26	01/26	2469216DA2XL871N4	INDEED 203-564-2400 CT	504.50
			MCC: 5969 MERCHANT ZIP: 06901	
01/27	01/27	2469216DB2XQYRTZL	INDEED 203-564-2400 CT	565.58
			MCC: 5969 MERCHANT ZIP: 06901	
01/27	01/27	2469216DB2XQYS1TJ	INDEED 203-564-2400 CT	515.15
			MCC: 5969 MERCHANT ZIP: 06901	
01/28	01/28	2469216DQ2X6TAG0J	INDEED 203-564-2400 CT	520.27
			MCC: 5969 MERCHANT ZIP: 06901	
01/29	01/29	2469216DD2XXGYGHW	INDEED 203-564-2400 CT	501.75
			MCC: 5969 MERCHANT ZIP: 06901	
01/30	01/30	2469216DE2XLSFAPW	INDEED 203-564-2400 CT	511.65
			MCC: 5969 MERCHANT ZIP: 06901	

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

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

RYAN FIDELDY

Account Number: XXXX XXXX XXXX 8630

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$7,550.00
Statement Closing Date January 31, 2022
Days in Billing Cycle 31
Previous Balance \$2,397.00
- Payments & Credits \$2,397.00
+ Purchases & Other Charges \$2,415.92
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$2,415.92

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 \$2,415.92
Minimum Payment Due \$2,415.92
Payment Due Date February 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/03	01/03	2401134QK000L01FE	WF* WAYFAIR 3691226959 HTTPSWWW.WAYF MA MCC: 5712 MERCHANT ZIP: 02116	303.62
01/04	01/04	2444500QMEJ0L9X50	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	38.87
01/06	01/06	2469216QN2XJ3PSSK	GOOGLE *YouTubePremium g.co/helppay# CA MCC: 5815 MERCHANT ZIP: 94043	115.55
01/06	01/06	2469216QN2X9RFY2B	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	100.00
01/11	01/11	2401134QV0012V7DW	30 SECOND DANCE 30SDP.COM OR MCC: 5999 MERCHANT ZIP: 97210	25.98
01/12	01/12	2469216QW2XXQ5D00	SQ *MUSEUM OF WESTERN COL Grand Junctio CO MCC: 8398 MERCHANT ZIP: 81501	143.50
01/13	01/13	2444500QY00RSAYNN	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	97.17

Transactions continued on next page

6415 VVG 002 7 31 220131 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 February 26, 2022
New Balance \$2,415.92
Minimum Payment Due \$2,415.92
Past Due Amount \$0.00
Amount Enclosed: \$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/13	01/13	2444500QY00RSAYT2	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	12.96
01/13	01/13	F401600CY000PI014	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,397.00-
01/17	01/17	2475542D23T7PXGAG	BUREAU OF EDUCATION AND R800-7362136 WA MCC: 8299 MERCHANT ZIP: 98009	279.00
01/18	01/18	2469216D22X6VM2LW	ONLINE-DENVER MUSEUM 303-370-6000 CO MCC: 8398 MERCHANT ZIP: 80205	120.00
01/19	01/19	2449215D3LY5Q4QQ3	BULK BOOKSTORE 503-867-8738 OR MCC: 5192 MERCHANT ZIP: 97201	157.97
01/25	01/25	2449216DA00039AVD	WRIST-BAND* CUSTOMLANY WRISTBAND.COM TX MCC: 5691 MERCHANT ZIP: 77478	371.95
01/27	01/27	2418955DBS66EVZ2R	SAMMYS RM STEAKHOUSE RIFLE CO MCC: 5813 MERCHANT ZIP:	281.58
01/27	01/27	2469216DB2XT54B5M	SSL ECOMM 888-388-3224 WI MCC: 5969 MERCHANT ZIP: 54942	233.21
01/27	01/27	2469216DB2XT5496G	SSL ECOMM 888-388-3224 WI MCC: 5969 MERCHANT ZIP: 54942	38.20
01/28	01/28	2469216DQ2XJ5EPNB	SSL ECOMM 888-388-3224 WI MCC: 5969 MERCHANT ZIP: 54942	96.36

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.