

## ROBERT SJOGREN

#### Account Number: XXXX XXXX XXXX 0762

ACCOUNT	SUMMARY	
Credit Limit		\$5,000.00
Credit Availab	le	\$4,935.00
Statement Clo	sing Date	November 30, 2021
Days in Billing	Cycle	30
Previous Bala	nce	\$0.00
<ul> <li>Payments 8</li> </ul>	Credits	\$0.00
+ Purchases a	& Other Charges	\$64.83
+ Cash Advar	ices	\$0.00
+ Finance Cha	arges	\$0.00
= New Balance	e	\$64.83
Questions?	Call Card Services 1-888-284-370	3
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

#### **PAYMENT INFORMATION**

New Balance Minimum Payment Due Payment Due Date \$64.83 **\$64.83** December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	ISACTI	ONS		
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/18	11/18	2443105A2RQEB2RSE	PARACHUTE AUTO 0027305 PARACHUTE CO	64.83
			MCC: 5533 MERCHANT ZIP: 81635	

#### 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	30	\$0.00

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225 N 5th Street Suite 1000 Grand Junction CO 81501

#### Payment Information

Account Number:	XXXX XXXX XXXX 0762
Payment Due Date	December 26, 2021
New Balance	\$64.83
Minimum Payment Due	\$64.83
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

ROBERT SJOGREN 839 WHITERIVER AVE RIFLE CO 81650-3515

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	30	\$0.00

(v) = variable (f) = fixed

**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 5<sup>th</sup> 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

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.



## KELLY DETLEFSEN

## Account Number: XXXX XXXX XXXX 6190

ACCOUNT	SUMMARY	
Credit Limit		\$5,000.00
Credit Availab	le	\$5,000.00
Statement Clo	sing Date	November 30, 2021
Days in Billing	Cycle	30
Previous Bala	nce	\$134.17
<ul> <li>Payments &amp;</li> </ul>	Credits	\$134.17
+ Purchases &	& Other Charges	\$0.00
+ Cash Advar	ices	\$0.00
+ Finance Cha	arges	\$0.00
= New Balanc	e	\$0.00
Questions?	Call Card Services 1-888-284-370	3
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$0.00 \$0.00 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	SACTI	ONS		
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	134.17-

## IMPORTANT ACCOUNT INFORMATION

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## **INTEREST CHARGE CALCULATION**

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

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225 N 5th Street Grand Junction CO 81501

#### **Payment Information**

Account Number:	XXXX XXXX XXXX 6190
Payment Due Date	December 26, 2021
New Balance	\$0.00
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

KELLY DETLEFSEN 839 WHITERIVER AVE RIFLE CO 81650-3515

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

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

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- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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How to Avoid	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
Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the
Computation	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
Method	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	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial
Processing	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.



## ANCIE ELDER

#### Account Number: XXXX XXXX XXXX 1912

ACCOUNT	SUMMARY	
Credit Limit		\$5,000.00
Credit Availab	le	\$4,944.00
Statement Clo	sing Date	November 30, 2021
Days in Billing	Cycle	30
Previous Bala	nce	\$962.19
<ul> <li>Payments &amp;</li> </ul>	Credits	\$962.19
+ Purchases &	& Other Charges	\$0.00
+ Cash Advar	ices	\$0.00
+ Finance Cha	arges	\$0.00
= New Balance	e	\$0.00
Questions?	Call Card Services 1-888-284-370	3
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$0.00 \$0.00 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS					
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	962.19-	

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## **INTEREST CHARGE CALCULATION**

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

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## **Payment Information**

Account Number:	XXXX XXXX XXXX 1912
Payment Due Date	December 26, 2021
New Balance	\$0.00
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

LANCIE ELDER 839 WHITERIVER AVE RIFLE CO 81650-3515

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

How to Avoid	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
Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the
Computation	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
Method	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	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial
Processing	institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which
	you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



## SIMONE RICHARDSON

#### Account Number: XXXX XXXX XXXX 0001

ACCOUNT	ACCOUNT SUMMARY						
Credit Limit		\$5,000.00					
Credit Available		\$4,864.00					
Statement Closi	ing Date	November 30, 2021					
Days in Billing C	Cycle	30					
Previous Baland	ce	\$74.38					
<ul> <li>Payments &amp; 0</li> </ul>	Credits	\$152.22					
+ Purchases &	Other Charges	\$213.03					
+ Cash Advanc	es	\$0.00					
+ Finance Char	ges	\$0.00					
= New Balance		\$135.19					
Questions?	Call Card Services 1-888-284-3703	3					
Or Write:							
	Grand Junction, CO 81501						
Or e-mail:							

## **PAYMENT INFORMATION**

New Balance Minimum Payment Due Payment Due Date \$135.19 **\$135.19** December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS			
Post Date	Reference Number	Transaction Description	Amount
11/05	24445009M8PW3T95B	CITY-MARKET #0441 NEW CASTLE CO	6.60
		MCC: 5411 MERCHANT ZIP: 81647	
11/16	2444500A1BLN4KKST	WM SUPERCENTER #5232 RIFLE CO	138.98
		MCC: 5411 MERCHANT ZIP: 81650	
11/16	2469216A12XREP404	STARBUCKS STORE 08685 RIFLE CO	20.00
		MCC: 5814 MERCHANT ZIP: 81650	
11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	74.38-
11/17	2422638A29ALGP95Q	WAL-MART #1095 GLENWOOD SPRI CO	47.45
		MCC: 5310 MERCHANT ZIP: 81601	
11/18	7444500A3BLP5T6JP	WAL-MART #1095 GLENWOOD SPRI CO CREDIT	40.70-
		MCC: 5310 MERCHANT ZIP:	
11/18	7444500A3BLP5T6M0	WAL-MART #1095 GLENWOOD SPRI CO CREDIT	35.00-
		Transactions continued on next page	
	Post Date 11/05 11/16 11/16 11/16 11/17 11/18	Post Date         Reference Number           11/05         24445009M8PW3T95B           11/16         2444500A1BLN4KKST           11/16         2469216A12XREP404           11/16         F401600A0000PI320           11/17         2422638A29ALGP95Q           11/18         7444500A3BLP5T6JP	Post DateReference NumberTransaction Description11/0524445009M8PW3T95BCITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 8164711/162444500A1BLN4KKSTWM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 8165011/162469216A12XREP404STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 8165011/16F401600A0000PI320PAYMENT - BRANCH THANK YGRAND JUNCTIOCO11/172422638A29ALGP95QWAL-MART #1095 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 8160111/187444500A3BLP5T6JPWAL-MART #1095 GLENWOOD SPRI CO CREDIT MCC: 5310 MERCHANT ZIP:11/187444500A3BLP5T6M0WAL-MART #1095 GLENWOOD SPRI CO CREDIT



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Alpine Bank 225 N 5th S Suite 1000

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225 N 5th Street Suite 1000 Grand Junction CO 81501 Payment Information

Account Number:	XXXX XXXX XXXX 0001
Payment Due Date	December 26, 2021
New Balance	\$135.19
Minimum Payment Due	\$135.19
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

SIMONE RICHARDSON 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
			MCC: 5310 MERCHANT ZIP:			
11/18	11/18	7444500A3BLP5T6PL	WAL-MART #1095 GLENWOOD SPRI CO CREDIT	2.14-		
			MCC: 5310 MERCHANT ZIP:			

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

#### **IMPORTANT MESSAGES**

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

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

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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.

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

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

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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.



## JACOB PINGEL

#### ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$2,798.00 Statement Closing Date November 30, 2021 Days in Billing Cycle 30 **Previous Balance** \$2,325.05 - Payments & Credits \$2,325.05 + Purchases & Other Charges \$1,933.18 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,933.18 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

## Account Number: XXXX XXXX XXXX 8326

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$1,933.18 \$1,933.18 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/02	11/02	24692169J2X91MMVN	SQ *HUNTER'S HONEY FARM Martinsville IN	31.93
			MCC: 5499 MERCHANT ZIP: 46151	
11/03	11/03	24692169K2XMM87TF	SWEETWATER SOUND 800-222-4700 IN	1,753.86
			MCC: 5733 MERCHANT ZIP: 46818	
11/05	11/05	24492169M000BVAZH	A+E NETWOR* HISTORY_VA HTTPSWWW.AENE NY	49.99
			MCC: 7829 MERCHANT ZIP: 10017	
11/06	11/06	24399009N8JPPXQL9	BEST BUY 00002543 MESA AZ	32.48
			MCC: 5732 MERCHANT ZIP: 85206	
11/11	11/11	74897299V46VNKD3P	PAYPAL *WINFOTECH 4029357733 CD	4.99
			MCC: 7372 MERCHANT ZIP:	
11/15	11/15	2401134A00003PA36	PADLET* PADLET SOFTWAR HTTPSPADLET.C CA	10.00
			MCC: 8299 MERCHANT ZIP: 94103	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,325.05-
11/18	11/18	2480197A28B7Y90A9	BOOKRAGS.COM 206-519-7910 WA	24.99
			Transactions continued on next page	

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225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 8326
Payment Due Date	December 26, 2021
New Balance	\$1,933.18
Minimum Payment Due	\$1,933.18
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

JACOB PINGEL 839 WHITERIVER AVE RIFLE CO 81650-3515

# TRANSACTIONS (continued) Tran Post Date Reference Number Transaction Description Amount 11/19 11/19 2490641A33XQ5G84J MCC: 8299 MERCHANT ZIP: 98104 24.94 MCC: 5968 MERCHANT ZIP: 20036 24.94 24.94

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## INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

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



## **BRIAN SPRENGER**

ACCOUNT SUMMARY				
Credit Limit		\$5,000.00		
Credit Availab	le	\$2,054.00		
Statement Clo	osing Date	November 30, 2021		
Days in Billing	l Cycle	30		
Previous Bala	nce	\$2,405.63		
- Payments &	k Credits	\$2,405.63		
+ Purchases	& Other Charges	\$2,666.95		
+ Cash Advar	nces	\$0.00		
+ Finance Ch	arges	\$0.00		
= New Balance	ce de la constante de la consta	\$2,666.95		
Questions? Call Card Services 1-888-284-3703		3		
Or Write: 225 N 5th Street, Suite 1000 Grand Junction, CO 81501				
Or e-mail: creditcards@alpinebank.com				

#### Account Number: XXXX XXXX XXXX 2354

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$2,666.95 \$2,666.95 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/02	11/02	24492169J00112VHT	CRICUT WWW.CRICUT.CO UT	10.61
			MCC: 5970 MERCHANT ZIP: 84095	
11/03	11/03	24692169K2Y18TKLF	Amazon.com*TL6XH32H3 Amzn.com/bill WA	50.00
			MCC: 5942 MERCHANT ZIP: 98109	
11/06	11/06	24755429P3VZ2K8Z1	DOUBLETREE HOTELS 303-3372800 CO	130.68
			MCC: 3692 MERCHANT ZIP: 80014	
			LODGING CHECK-IN DATE: 11/05/21	
11/10	11/10	24445009V00TS80QG	DOLLARTREE RIFLE CO	22.00
			MCC: 5331 MERCHANT ZIP: 81650	
11/10	11/10	24692169S2XF9HL4X	Amazon Music*ZS9NO1GO3 888-802-3080 WA	16.21
			MCC: 5818 MERCHANT ZIP: 98109	
11/11	11/11	24207859W0XATWZB5	WINGNUTZ BAR AND GRILL RIFLE CO	40.00
			MCC: 5812 MERCHANT ZIP: 81650	
11/12	11/12	24767259W00013MRH	THAI CHILI BISTRO RIFLE CO	63.75
			Transactions continued on next page	

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225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 2354
Payment Due Date	December 26, 2021
New Balance	\$2,666.95
Minimum Payment Due	\$2,666.95
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

BRIAN SPRENGER 839 WHITERIVER AVE RIFLE CO 81650-3515

# TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5812 MERCHANT ZIP: 81650	
11/15	11/15	2413746A0019ZJ9SK	USPS PO 0777220543 RIFLE CO	8.70
			MCC: 9402 MERCHANT ZIP: 81650	
11/15	11/15	24431069Z2DA8RE8X	TARGET.COM * 800-591-3869 MN	25.00
			MCC: 5310 MERCHANT ZIP: 55445	
11/16	11/16	2471705A13W24Z414	COLORADO FINGERPRINTING 833-2242227 CO	54.50
			MCC: 7393 MERCHANT ZIP: 80202	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,405.63-
11/17	11/17	2413746A201B5D7XL	USPS PO 0777220543 RIFLE CO	5.10
			MCC: 9402 MERCHANT ZIP: 81650	
11/18	11/18	2433549A2S66EG8Q0	REALLY GREAT READING COMP866-4017323 MD	380.00
			MCC: 2741 MERCHANT ZIP: 20817	
11/18	11/18	2449215A2S0YZR2SJ	PAYPAL *MONKIMUNINC 402-935-7733 CA	1,755.00
			MCC: 8249 MERCHANT ZIP: 95131	
11/20	11/20	2421073A460HJEDED	LEARNING WITHOUT TEARS 301-263-2700 MD	36.45
			MCC: 8299 MERCHANT ZIP: 20818	
11/29	11/29	2430792ADS66LVXY9	JEAN'S PRINTING INC 970-6253550 CO	68.95
			MCC: 2741 MERCHANT ZIP: 81650	

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## INTEREST CHARGE CALCULATION

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Purchases	16.99% (v)	\$0.00	30	\$0.00
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



## KATHRYN SENOR

#### Account Number: XXXX XXXX XXXX 0416

ACCOUNT SUMMARY					
Credit Limit		\$5,000.00			
Credit Available	)	\$4,764.00			
Statement Clos	ing Date	November 30, 2021			
Days in Billing (	Cycle	30			
Previous Balan	ce	\$1,134.86			
- Payments &	Credits	\$1,134.86			
+ Purchases &	Other Charges	\$235.58			
+ Cash Advand	ces	\$0.00			
+ Finance Cha	rges	\$0.00			
= New Balance	•	\$235.58			
Questions?	Call Card Services 1-888-284-370	)3			
Or Write:	225 N 5th Street, Suite 1000				
	Grand Junction, CO 81501				
Or e-mail:	creditcards@alpinebank.com				

#### **PAYMENT INFORMATION**

New Balance Minimum Payment Due Payment Due Date \$235.58 **\$235.58** December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
11/03	11/03	24226389MAT8RL1JD	SAMSCLUB.COM 888-746-7726 AR	235.58	
			MCC: 5300 MERCHANT ZIP: 72712		
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 1,134.86-		

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Purchases	16.99% (v)	\$0.00	30	\$0.00

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002 7 31 211130 0

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VVG

225 N 5th Street Suite 1000 Grand Junction CO 81501

#### **Payment Information**

Account Number:	XXXX XXXX XXXX 0416
Payment Due Date	December 26, 2021
New Balance	\$235.58
Minimum Payment Due	\$235.58
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

KATHRYN SENOR 839 WHITERIVER AVE RIFLE CO 81650-3515

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	30	\$0.00	

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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:

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



### JENNIFER NIPPER

## Account Number: XXXX XXXX XXXX 9052

ACCOUNT	SUMMARY	
Credit Limit		\$10,000.00
Credit Available	•	\$9,532.00
Statement Clos	ing Date	November 30, 2021
Days in Billing (	Cycle	30
Previous Balan	ce	\$2,501.25
<ul> <li>Payments &amp; 0</li> </ul>	Credits	\$2,501.25
+ Purchases &	+ Purchases & Other Charges	
+ Cash Advanc	es	\$0.00
+ Finance Char	ges	\$0.00
= New Balance		\$467.05
Questions?	Call Card Services 1-888-284-370	3
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

## **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$467.05 \$467.05 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/01	11/01	24226389JBLH69RDP	WAL-MART #5232 RIFLE CO	27.09
			MCC: 5411 MERCHANT ZIP: 81650	
11/02	11/02	24492159KRS0YBL3Q	PAYPAL *MARSHALLMEM 402-935-7733 MA	95.00
			MCC: 5815 MERCHANT ZIP: 02445	
11/03	11/03	24492159KJHSAABN6	SP * TFD SUPPLIES HTTPSTFDSUPPL IL	87.50
			MCC: 5732 MERCHANT ZIP: 62208	
11/11	11/11	24427339VM83NZ3MW	MCDONALD'S F7316 RIFLE CO	4.69
			MCC: 5814 MERCHANT ZIP: 81650	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,501.25-
11/18	11/18	2444500A3EJ362S3G	DOMINO'S 6348 719-339-5911 CO	58.24
			MCC: 5814 MERCHANT ZIP: 81650	
11/20	11/20	2422638A5AFX368FF	SAMSCLUB #6360 GRAND JUNCTIO CO	194.53
			MCC: 5300 MERCHANT ZIP: 81505	

#### 6415 VVG 002 7 31 211130 0 PAGE 1 of 3 1 0 4016 6000 6035

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225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 9052
Payment Due Date	December 26, 2021
New Balance	\$467.05
Minimum Payment Due	\$467.05
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

JENNIFER NIPPER 839 WHITERIVER AVE RIFLE CO 81650-3515

### IMPORTANT ACCOUNT INFORMATION

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## INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**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 5<sup>th</sup> Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

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

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



## JULIE KNOWLES

#### Account Number: XXXX XXXX XXXX 1794

ACCOUNT	SUMMARY	
Credit Limit		\$10,000.00
Credit Availab	le	\$7,490.00
Statement Clo	sing Date	November 30, 2021
Days in Billing	Cycle	30
Previous Bala	nce	\$200.00
<ul> <li>Payments 8</li> </ul>	Credits	\$200.00
+ Purchases	& Other Charges	\$2,509.44
+ Cash Advar	nces	\$0.00
+ Finance Ch	arges	\$0.00
= New Balance	e	\$2,509.44
Questions?	Call Card Services 1-888-284-37	03
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$2,509.44 \$2,509.44 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/02	11/02	24275399JS66KNHB4	THE DEVEREUX FOUNDATION 800-3451292 PA	258.00
			MCC: 8398 MERCHANT ZIP: 19406	
11/06	11/06	24755429P3VZ2K9AL	DOUBLETREE HOTELS 303-3372800 CO	121.00
			MCC: 3692 MERCHANT ZIP: 80014	
			LODGING CHECK-IN DATE: 11/05/21	
11/06	11/06	24755429P3VZ2K9BM	DOUBLETREE HOTELS 303-3372800 CO	121.00
			MCC: 3692 MERCHANT ZIP: 80014	
			LODGING CHECK-IN DATE: 11/05/21	
11/06	11/06	24755429P3VZ2K9HV	DOUBLETREE HOTELS 303-3372800 CO	121.00
			MCC: 3692 MERCHANT ZIP: 80014	
			LODGING CHECK-IN DATE: 11/05/21	
11/06	11/06	24755429P3VZ2K9LN	DOUBLETREE HOTELS 303-3372800 CO	121.00
			MCC: 3692 MERCHANT ZIP: 80014	
			LODGING CHECK-IN DATE: 11/05/21	
			Transactions continued on next page	



Grand Junction CO 81501

**Payment Information** 

Account Number:	XXXX XXXX XXXX 1794	
Payment Due Date	December 26, 2021	
New Balance	\$2,509.44	
Minimum Payment Due	\$2,509.44	
Past Due Amount	\$0.00	
Amount Enclosed:	\$	

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

JULIE KNOWLES 839 WHITERIVER AVE RIFLE CO 81650-3515

# **TRANSACTIONS** (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
1/06	11/06	24755429P3VZ2K9M6	DOUBLETREE HOTELS 303-3372800 CO	121.00
			MCC: 3692 MERCHANT ZIP: 80014	
			LODGING CHECK-IN DATE: 11/05/21	
1/06	11/06	24755429P3VZ2K90B	DOUBLETREE HOTELS 303-3372800 CO	135.74
			MCC: 3692 MERCHANT ZIP: 80014	
			LODGING CHECK-IN DATE: 11/05/21	
1/06	11/06	24755429P3VZ2K903	DOUBLETREE HOTELS 303-3372800 CO	121.00
			MCC: 3692 MERCHANT ZIP: 80014	
			LODGING CHECK-IN DATE: 11/05/21	
1/06	11/06	24755429P3VZ2K969	DOUBLETREE HOTELS 303-3372800 CO	121.00
			MCC: 3692 MERCHANT ZIP: 80014	
			LODGING CHECK-IN DATE: 11/05/21	
1/14	11/14	24323009Z11S8XXPR	MICROTEL DIA DENVER CO	252.00
			MCC: 3613 MERCHANT ZIP: 80249	
			LODGING CHECK-IN DATE: 11/11/21	
/14	11/14	24323009Z11S8XYSS	MICROTEL DIA DENVER CO	252.00
			MCC: 3613 MERCHANT ZIP: 80249	
			LODGING CHECK-IN DATE: 11/11/21	
1/14	11/14	24323009Z11S8XZQ3	MICROTEL DIA DENVER CO	252.00
			MCC: 3613 MERCHANT ZIP: 80249	
			LODGING CHECK-IN DATE: 11/11/21	
1/14	11/14	24323009Z11S8XZ1G	MICROTEL DIA DENVER CO	252.00
			MCC: 3613 MERCHANT ZIP: 80249	
			LODGING CHECK-IN DATE: 11/11/21	
1/14	11/14	24323009Z11S8XZ7E	MICROTEL DIA DENVER CO	252.00
			MCC: 3613 MERCHANT ZIP: 80249	
			LODGING CHECK-IN DATE: 11/11/21	
1/23	11/23	F401600A8000PI328	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	200.00-
1/29	11/29	2413746AE019PH25X	USPS PO 0777220543 RIFLE CO	8.70
			MCC: 9402 MERCHANT ZIP: 81650	

### IMPORTANT ACCOUNT INFORMATION

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## INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

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

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



## LARRY BRADY

ACCOUNT	SUMMARY		
Credit Limit		\$5,000.00	
Credit Availab	le	\$3,641.00	
Statement Clo	sing Date	November 30, 2021	
Days in Billing	Cycle	30	
Previous Bala	nce	\$2,008.87	
<ul> <li>Payments &amp;</li> </ul>	Credits	\$2,008.87	
+ Purchases &	+ Purchases & Other Charges		
+ Cash Advar	ices	\$0.00	
+ Finance Cha	arges	\$0.00	
= New Balanc	e	\$1,358.95	
Questions?	Call Card Services 1-888-284-37	03	
Or Write:			
	Grand Junction, CO 81501		
Or e-mail:			

## Account Number: XXXX XXXX XXXX 9475

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$1,358.95 \$1,358.95 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Reference Number	Transaction Description	
	וומווסמכווטוו שבסכווףווטוו	Amount
24011349L000T44YQ	GRAPHICEDG* RIFLE MIDD support@order IA	176.47
	MCC: 5691 MERCHANT ZIP: 51401	
24492159RS1DNT8AH	JIFFYSHIRTS.COM US L.P. 302-307-4081 DE	1,012.50
	MCC: 5999 MERCHANT ZIP: 19801	
24445009YEJ6A75ES	DOMINO'S 6348 719-339-5911 CO	42.00
	MCC: 5814 MERCHANT ZIP: 81650	
24445009YEJ6A75LG	DOMINO'S 6348 719-339-5911 CO	55.49
	MCC: 5814 MERCHANT ZIP: 81650	
24445009YEJ6A75NH	DOMINO'S 6348 719-339-5911 CO	72.49
	MCC: 5814 MERCHANT ZIP: 81650	
F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,008.87-
	24445009YEJ6A75ES 24445009YEJ6A75LG 24445009YEJ6A75NH	24492159RS1DNT8AH       JIFFYSHIRTS.COM US L.P. 302-307-4081 DE         MCC: 5999       MERCHANT ZIP: 19801         24445009YEJ6A75ES       DOMINO'S 6348       719-339-5911 CO         MCC: 5814       MERCHANT ZIP: 81650         24445009YEJ6A75LG       DOMINO'S 6348       719-339-5911 CO         MCC: 5814       MERCHANT ZIP: 81650         24445009YEJ6A75NH       DOMINO'S 6348       719-339-5911 CO         MCC: 5814       MERCHANT ZIP: 81650         24445009YEJ6A75NH       DOMINO'S 6348       719-339-5911 CO         MCC: 5814       MERCHANT ZIP: 81650

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Grand Junction CO 81501

**Payment Information** 

Account Number:	XXXX XXXX XXXX 9475
Payment Due Date	December 26, 2021
New Balance	\$1,358.95
Minimum Payment Due	\$1,358.95
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

LARRY BRADY 839 WHITERIVER AVE RIFLE CO 81650-3515

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(v) = variable (f) = fixed

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



## CHRISTOPHER BOMBA

#### Account Number: XXXX XXXX XXXX 9087

ACCOUNT	SUMMARY	
Credit Limit	\$5,000.00	
Credit Available	•	\$1,442.00
Statement Clos	ing Date	November 30, 2021
Days in Billing (	Cycle	30
Previous Balan	ce	\$760.33
- Payments &	Credits	\$760.33
+ Purchases &	Other Charges	\$3,557.05
+ Cash Advanc	es	\$0.00
+ Finance Char	ges	\$0.00
= New Balance	1	\$3,557.05
Questions?	Call Card Services 1-888-284-3703	1
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$3,557.05 \$3,557.05 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/02	11/02	24251389K0FVAH162	BRICKHOUSE PIZZERIA 2 RIFLE CO	203.00
			MCC: 5812 MERCHANT ZIP: 81650	
11/02	11/02	24011349J0011JVMK	SP * CREATIVETEACHER HTTPSCREATIVE MO	299.99
			MCC: 8299 MERCHANT ZIP: 65608	
11/02	11/02	24492169J000NYNGB	TRACKWRESTLING HTTPSWWW.FLOS TX	31.00
			MCC: 5815 MERCHANT ZIP: 78702	
11/05	11/05	24275399MS66FQ7XX	WINGCHESTERS RIFLE 970-6256111 CO	58.96
			MCC: 5812 MERCHANT ZIP: 81650	
11/05	11/05	24692169N2X9GPM14	STARBUCKS STORE 08685 RIFLE CO	64.13
			MCC: 5814 MERCHANT ZIP: 81650	
11/11	11/11	24275399VS66G0G6Y	WINGCHESTERS RIFLE 970-6256111 CO	118.91
			MCC: 5812 MERCHANT ZIP: 81650	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	760.33-
11/18	11/18	2469216A22XBWTL4E	AMZN Mktp US*E867F8SH3 Amzn.com/bill WA	333.47
			Transactions continued on next page	

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225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 9087
Payment Due Date	December 26, 2021
New Balance	\$3,557.05
Minimum Payment Due	\$3,557.05
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

CHRISTOPHER BOMBA 839 WHITERIVER AVE RIFLE CO 81650-3515

## **TRANSACTIONS** (continued)

	In Altorio Itolio (continucu)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
			MCC: 5942 MERCHANT ZIP: 98109		
11/24	11/24	2444500A90118AWQA	DOLLARTREE RIFLE CO	21.63	
			MCC: 5331 MERCHANT ZIP: 81650		
11/25	11/25	2444500A98PRGL4EP	CITY MARKET #0443 RIFLE CO	75.96	
			MCC: 5411 MERCHANT ZIP: 81650		
11/29	11/29	2449398AD615XKPZL	COLORADO THESPIANS 720-972-4501 CO	2,350.00	
			MCC: 5999 MERCHANT ZIP: 80202		

## IMPORTANT ACCOUNT INFORMATION

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## INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

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## **REX JOHN ARLEDGE**

Or e-mail:

#### ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$7,153.00 Statement Closing Date November 30, 2021 Days in Billing Cycle 30 **Previous Balance** \$1,658.92 - Payments & Credits \$1,658.92 + Purchases & Other Charges \$2.838.35 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$2,838.35 Questions? Call Card Services 1-888-284-3703 Or Write: 225 N 5th Street, Suite 1000

Grand Junction, CO 81501

creditcards@alpinebank.com

#### Account Number: XXXX XXXX XXXX 5402

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$2,838.35 \$2,838.35 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/02	11/02	24275399KS66J1HKP	SUNRISE SUSHI CUISINE   303-4980934 CO	25.39
			MCC: 5812 MERCHANT ZIP: 80601	
11/02	11/02	24427339JM83NDVPV	MCDONALD'S F7316 RIFLE CO	6.48
			MCC: 5814 MERCHANT ZIP: 81650	
11/03	11/03	24427339KM83P13A0	MCDONALD'S F5369 BRIGHTON CO	4.34
			MCC: 5814 MERCHANT ZIP: 80601	
11/03	11/03	24431069LRQEGPPAG	PANDA EXPRESS #2086 BRIGHTON CO	10.42
			MCC: 5814 MERCHANT ZIP:	
11/03	11/03	24445009LBLNEQEBB	WM SUPERCENTER #1659 BRIGHTON CO	2.30
			MCC: 5411 MERCHANT ZIP: 80601	
11/03	11/03	24692169L2XBX68HH	CIRCLE K # 41120 BRIGHTON CO	50.00
			MCC: 5541 MERCHANT ZIP: 80601	
11/04	11/04	24755429M4EJJGWHS	HAMPTON INNS 303-6548055 CO	242.00
			MCC: 3665 MERCHANT ZIP: 80601	
			Transactions continued on next page	



225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 5402
Payment Due Date	December 26, 2021
New Balance	\$2,838.35
Minimum Payment Due	\$2,838.35
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

**REX JOHN ARLEDGE** 839 WHITERIVER AVE RIFLE CO 81650-3515

## **TRANSACTIONS** (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			LODGING CHECK-IN DATE: 11/02/21	
11/04	11/04	24755429M4EJJGWLM	HAMPTON INNS 303-6548055 CO	242.00
			MCC: 3665 MERCHANT ZIP: 80601	
			LODGING CHECK-IN DATE: 11/02/21	
11/05	11/05	24692169N2X8KFTY8	KUM&GO 4923 RIFLE RIFLE CO	44.86
			MCC: 5542 MERCHANT ZIP: 81650	
11/05	11/05	24692169N2X8KSKDV	KUM&GO 0948 FRISCO FRISCO CO	54.18
			MCC: 5541 MERCHANT ZIP: 80443	
11/05	11/05	24692169N2X9L0XBW	STARBUCKS STORE 09554 THORNTON CO	9.66
			MCC: 5814 MERCHANT ZIP: 80241	
11/06	11/06	24000979PDK0V6RLX	BEAVER RUN RESORT BRECKENRIDGE CO	174.55
			MCC: 7011 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 11/04/21	
11/06	11/06	24229079R0V0LKFBA	DOUBLETREE THORNTON THORNTON CO	133.00
			MCC: 3692 MERCHANT ZIP: 80233	
			LODGING CHECK-IN DATE: 11/04/21	
11/06	11/06	24492169P00028G6G	DRAMA TEACHER ACADEMY HTTPSWWW.THEA NY	37.00
			MCC: 2741 MERCHANT ZIP: 10003	
11/10	11/10 24247609V2X8YVZ01 TRADEWINDS ISLAND RESORT ST PETE BEACH FL		TRADEWINDS ISLAND RESORT ST PETE BEACH FL	759.36
			MCC: 7011 MERCHANT ZIP: 33706	
			LODGING CHECK-IN DATE: 12/08/21	
11/11	11/11	24692169W2XLTEM8T	DICKEYS CO-589 OLO 970-306-9713 CO	715.00
			MCC: 5812 MERCHANT ZIP: 81650	
11/13	11/13	24692169X2Y0FZ3WD	APPLE.COM/BILL 866-712-7753 CA	0.99
			MCC: 5818 MERCHANT ZIP: 95014	
11/15	11/15	2475542A03W1YD58E	COLORADO MUSIC EDUCATORS 303-3494057 CO	100.00
			MCC: 8299 MERCHANT ZIP: 80211	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,658.92-
11/17	11/17	2405522A12DKR6MEK	SMARTSIGN 718-797-1900 NY	129.33
			MCC: 5399 MERCHANT ZIP: 11201	
11/17	11/17	2469216A22XBVWX5T	MICHAELS STORES 2749 GRND JUNCTION CO	97.49
			MCC: 5970 MERCHANT ZIP: 81505	

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## INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



## **RYAN HUDSON**

ACCOUNT	SUMMARY		
Credit Limit		\$15,000.00	
Credit Availab	le	\$11,515.00	
Statement Clo	sing Date	November 30, 2021	
Days in Billing	Cycle	30	
Previous Bala	nce	\$14,065.66	
<ul> <li>Payments &amp;</li> </ul>	<ul> <li>Payments &amp; Credits</li> </ul>		
+ Purchases &	+ Purchases & Other Charges		
+ Cash Advar	+ Cash Advances		
+ Finance Cha	arges	\$0.00	
= New Balance	e	\$3,161.48	
Questions?	Call Card Services 1-888-284-37	03	
Or Write:	225 N 5th Street, Suite 1000		
	Grand Junction, CO 81501		
Or e-mail:	creditcards@alpinebank.com		

#### Account Number: XXXX XXXX XXXX 9987

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$3,161.48 \$3,161.48 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/29	11/01	24275399GS66HVYY8	WORLD OF WONDERS GARAGE INDIANAPOLIS IN	20.00
			MCC: 7523 MERCHANT ZIP:	
10/29	11/01	24275399GS66HW02L	WORLD OF WONDERS GARAGE INDIANAPOLIS IN	15.00
			MCC: 7523 MERCHANT ZIP:	
10/29	11/01	24275399GS66HW02Q	WORLD OF WONDERS GARAGE INDIANAPOLIS IN	3.00
			MCC: 7523 MERCHANT ZIP:	
10/30	11/01	24013399G02ZZLKHW	LUCAS OIL STADIUM CONC 00 INDIANAPOLIS IN	5.40
			MCC: 5814 MERCHANT ZIP:	
10/30	11/01	24275399GS66G3QXQ	WORLD OF WONDERS GARAGE INDIANAPOLIS IN	9.00
			MCC: 7523 MERCHANT ZIP:	
10/30	11/01	24275399GS66LBZDF	WORLD OF WONDERS GARAGE INDIANAPOLIS IN	20.00
			MCC: 7523 MERCHANT ZIP:	
10/30	11/01	24692169G2XJHWXW1	POTBELLY #395 INDIAMAPOLIS IN	115.55
			MCC: 5812 MERCHANT ZIP: 46204	
			Transactions continued on next page	

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Grand Junction CO 81501

**Payment Information** 

Account Number:	XXXX XXXX XXXX 9987		
Payment Due Date	December 26, 2021		
New Balance	\$3,161.48		
Minimum Payment Due	\$3,161.48		
Past Due Amount	\$0.00		
Amount Enclosed:	\$		

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

RYAN HUDSON 839 WHITERIVER AVE RIFLE CO 81650-3515

# TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/31 11/01		24342859G0FWX6SST	GATHER AROUND BBQ MARTINSVILLE IN	332.38
			MCC: 5812 MERCHANT ZIP:	
10/31	11/01	24137469H017JWAVR	GET GO #3663 PLAINFIELD IN	28.08
			MCC: 5542 MERCHANT ZIP: 46168	
10/31	11/01	24207859H4VWXYD48	SUB ZERO NITROGEN ICE CRE INDIANAPOLIS IN	124.58
			MCC: 5812 MERCHANT ZIP: 46204	
10/31	11/01	24427339GLYR7DM53	MCDONALD'S F5656 INDIANAPOLIS IN	106.92
			MCC: 5814 MERCHANT ZIP: 46241	
10/31	11/01	24431069H2LSSYS3L	CHIPOTLE 1039 ARVADA CO	60.30
			MCC: 5814 MERCHANT ZIP: 80002	
0/31	11/01	24692169H2X8H8Y5N	IND FOUNTAIN SQ INDIANAPOLIS IN	9.68
			MCC: 5399 MERCHANT ZIP: 46241	
0/31	11/01	24733099HBLXG5MPV	JERSEY MIKES 22044 ARVADA CO	102.62
			MCC: 5812 MERCHANT ZIP: 80002	
10/31	11/01	24941359HR1K99XLD	BUDGET RENT A CAR INDIANAPOLIS IN	1,686.28
			MCC: 3366 MERCHANT ZIP: 46241	
			AUTO RENTAL DATE: 10/31/21	
1/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	14,065.66-
11/27	11/27	2443099AB2DYWKTT9	ETOLL BGT U354759300 800-482-0159 IN	10.37
			MCC: 7399 MERCHANT ZIP: 85201	
11/28	11/28	2469216AD2XESFNHF	MICHAELS STORES 2749 GRND JUNCTION CO	75.12
			MCC: 5970 MERCHANT ZIP: 81505	
11/28	11/28	2469216AD2XTP4GA2	THE HOME DEPOT 1513 GRAND JUNCTIO CO	437.20
			MCC: 5200 MERCHANT ZIP: 81505	

## IMPORTANT ACCOUNT INFORMATION

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## INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed
**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 5<sup>th</sup> 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

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.



## **KAREN SATTER**

#### ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$9,108.00 Statement Closing Date November 30, 2021 Days in Billing Cycle 30 **Previous Balance** \$3,002.80 - Payments & Credits \$3,002.80 + Purchases & Other Charges \$891.67 \$0.00 + Cash Advances + Finance Charges \$0.00 = New Balance \$891.67 Questions? Call Card Services 1-888-284-3703 Or Write: 225 N 5th Street, Suite 1000 Grand Junction, CO 81501 Or e-mail: creditcards@alpinebank.com

## Account Number: XXXX XXXX XXXX 5332

## **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$891.67 \$891.67 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/01	11/01	24492159HMN713FNA	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	51.91
			MCC: 8299 MERCHANT ZIP: 10003	
11/03	11/03	24492159KRS1R3H2F	ERENTER USA 877-332-0078 WA	21.95
			MCC: 7393 MERCHANT ZIP: 98226	
11/04	11/04	24692169L2XH4HPA4	DBC*BLICK ART MATERIAL 800-447-1892 IL	21.58
			MCC: 5965 MERCHANT ZIP: 61401	
11/06	11/06	24000979PDK0V6RKV	BEAVER RUN RESORT BRECKENRIDGE CO	306.49
			MCC: 7011 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 11/03/21	
11/08	11/08	24240989TEJA79REY	RECREATION.GOV 877-444-6777 NM	208.00
			MCC: 9399 MERCHANT ZIP: 87109	
11/10	11/10	24323009SJGA8Z7GL	PHYSICAL EDUCATION EQUIP 419-726-8122 OH	45.96
			MCC: 5941 MERCHANT ZIP: 43612	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,002.80-
			Transactions continued on next page	

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225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 5332
Payment Due Date	December 26, 2021
New Balance	\$891.67
Minimum Payment Due	\$891.67
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

KAREN SATTER 839 WHITERIVER AVE RIFLE CO 81650-3515

## **TRANSACTIONS** (continued)

Tran Date	Post Date	Reference Number	Transaction Description	on	Amount
11/29	11/29	2443106AD2DBWML0D	TARGET.COM *	800-591-3869 MN	151.47
			MCC: 5310 MERCI	HANT ZIP: 55445	
11/30	11/30	2443106AE2DAB1SLK	TARGET.COM *	800-591-3869 MN	84.31
			MCC: 5310 MERCHANT ZIP: 55445		

## IMPORTANT ACCOUNT INFORMATION

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## INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

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

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#### BILLING RIGHTS SUMMARY

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

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.

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

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

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

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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 SUMMARY Credit Limit \$10,000.00 Credit Available \$9,792.00 Statement Closing Date November 30, 2021 Days in Billing Cycle 30 **Previous Balance** \$1,647.92 - Payments & Credits \$1,715.88 \$275.06 + Purchases & Other Charges + Cash Advances \$0.00 + Finance Charges \$0.00 \$207.10 = New Balance 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

#### Account Number: XXXX XXXX XXXX 5661

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$207.10 \$207.10 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/02	11/02	24137469K018WN9VZ	USPS PO 0777220543 RIFLE CO	27.10
			MCC: 9402 MERCHANT ZIP: 81650	
11/03	11/03	24943009KLQJ9H061	ADOBE ACROPRO SUBS 800-443-8158 CA	67.96
			MCC: 5734 MERCHANT ZIP: 95110	
11/10	11/10	24251389V0FVBG8YW	BRICKHOUSE PIZZERIA 2 RIFLE CO	180.00
			MCC: 5812 MERCHANT ZIP: 81650	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,647.92-
11/18	11/18	F401600A3000PI323	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	67.96-

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1 0 4016 6000 6035



VVG

225 N 5th Street Grand Junction CO 81501

## **Payment Information**

Account Number:	XXXX XXXX XXXX 5661
Payment Due Date	December 26, 2021
New Balance	\$207.10
Minimum Payment Due	\$207.10
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

JEFF BLANFORD 839 WHITERIVER AVE RIFLE CO 81650-3515

# 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	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

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- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
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Alpine Bank PO Box 2705 Grand Junction, CO 81502-2705

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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.



## JOHN OLDHAM

#### ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$6,246.00 Statement Closing Date November 30, 2021 Days in Billing Cycle 30 **Previous Balance** \$2,496.72 - Payments & Credits \$2,496.72 + Purchases & Other Charges \$3.753.59 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$3,753.59 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

## Account Number: XXXX XXXX XXXX 7039

## **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$3,753.59 \$3,753.59 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/01	11/01	24113439JHEZ19EAW	The Webstaurant Store Inc717-392-7472 PA	1,479.00
			MCC: 5099 MERCHANT ZIP: 17602	
11/04	11/04	24275399LS66HN9GH	DECKER EQUIPMENT 800-7624899 MI	202.44
			MCC: 5099 MERCHANT ZIP: 48768	
11/05	11/05	24055239M2DKN4Z92	MCCOY SALES LLC 720-572-1517 CO	1,708.52
			MCC: 1711 MERCHANT ZIP: 80027	
11/11	11/11	24231689W0TBQXF8F	CAB STORE GRAND JUNCTION GRAND JUNCTIO CO	20.97
			MCC: 5941 MERCHANT ZIP: 81505	
11/11	11/11	24270749VS66LFHAQ	SELECTBLINDS LLC 480-7196978 AZ	88.27
			MCC: 5714 MERCHANT ZIP: 85283	
11/11	11/11	24431069VR6WWRT64	JCPENNEY 0559 GRAND JUNCTIO CO	23.99
			MCC: 5311 MERCHANT ZIP: 81505	
11/12	11/12	24445009W8PW34DJT	CITY MARKET #0443 RIFLE CO	40.98
			MCC: 5411 MERCHANT ZIP: 81650	
			Transactions continued on next page	

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225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 7039
Payment Due Date	December 26, 2021
New Balance	\$3,753.59
Minimum Payment Due	\$3,753.59
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

JOHN OLDHAM 839 WHITERIVER AVE RIFLE CO 81650-3515

## TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,496.72-	
11/22	11/22	2469216A62XB33NT6	IN *SNOWPLOWS PLUS/TRICK 763-2962012 MN 189.42		
			MCC: 5533 MERCHANT ZIP: 55390		

## 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	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**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 5<sup>th</sup> 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

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.



## YOLANDA DAVIS

ACCOUNT SUMMARY				
Credit Limit		\$10,000.00		
Credit Availab	le	\$9,384.00		
Statement Clo	sing Date	November 30, 2021		
Days in Billing	Cycle	30		
Previous Bala	nce	\$3,741.18		
<ul> <li>Payments 8</li> </ul>	Credits	\$3,741.18		
+ Purchases a	& Other Charges	\$615.41		
+ Cash Advar	nces	\$0.00		
+ Finance Cha	arges	\$0.00		
= New Balance	e	\$615.41		
Questions?	Call Card Services 1-888-284-37	03		
Or Write:				
	Grand Junction, CO 81501			
Or e-mail:	creditcards@alpinebank.com			

#### Account Number: XXXX XXXX XXXX 0258

## **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$615.41 \$615.41 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/01	11/01	24692169H2XL0NM58	SQ *GUITAR CELLAR New Castle CO	148.99
			MCC: 5999 MERCHANT ZIP: 81647	
11/03	11/03	24492159KRS22L8ES	ERENTER USA 877-332-0078 WA	21.95
			MCC: 7393 MERCHANT ZIP: 98226	
11/04	11/04	24692169L2XK3J7BJ	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	
11/10	11/10	24492169V00023HWW	DEPOSITS WWW.AFLOWERFO CO	62.50
			MCC: 5992 MERCHANT ZIP: 81647	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,741.18-
11/17	11/17	2449215A1JHZFTLHJ	EDUCONSULTANTSLLC HTTPSWWW.BETH CO	18.98
			MCC: 8299 MERCHANT ZIP: 80415	
11/17	11/17	2449215A1RTTZ223G	PAYPAL *COLORADOCON COLOR402-935-7733 CO	50.00
			MCC: 8220 MERCHANT ZIP: 80126	
11/17	11/17	2449215A1RTTZ8E32	PAYPAL *COLORADOCON COLOR402-935-7733 CO	195.00
			Transactions continued on next page	

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225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 0258
Payment Due Date	December 26, 2021
New Balance	\$615.41
Minimum Payment Due	\$615.41
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

YOLANDA DAVIS 839 WHITERIVER AVE RIFLE CO 81650-3515

# TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount	
11/18	11/18	2449215A2RVMNFL7G	MCC: 8220 MERCHANT ZIP: 80126 SQ *MISTY'S COFFEE SILT CO MCC: 5814 MERCHANT ZIP: 81652	100.00	
			MGC. 3014 MERCHANTZIF. 01032		

## IMPORTANT ACCOUNT INFORMATION

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## INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

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

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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.

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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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.



## ROGER GOSE

ACCOUNT SUMMARY			
Credit Limit	\$10,000.00		
Credit Availab	le	\$9,757.00	
Statement Clo	sing Date	November 30, 2021	
Days in Billing	Cycle	30	
Previous Bala	nce	\$702.18	
<ul> <li>Payments &amp;</li> </ul>	Credits	\$702.18	
+ Purchases &	& Other Charges	\$201.67	
+ Cash Advar	nces	\$0.00	
+ Finance Cha	arges	\$0.00	
= New Balance	e	\$201.67	
Questions?	Call Card Services 1-888-284-37	03	
Or Write:			
	Grand Junction, CO 81501		
Or e-mail:	creditcards@alpinebank.com		

#### Account Number: XXXX XXXX XXXX 4665

## **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$201.67 \$201.67 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS			
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/03	11/03	24445009K8PV77LBT	CITY MARKET #0443 RIFLE CO	29.35
			MCC: 5411 MERCHANT ZIP: 81650	
11/04	11/04	24204299L0781L3KE	Subway 17685 Rifle CO	22.88
			MCC: 5814 MERCHANT ZIP: 81650	
11/12	11/12	24692169W2Y125PWQ	APPLE.COM/BILL 866-712-7753 CA	9.99
			MCC: 5735 MERCHANT ZIP: 95014	
11/16	11/16	2443106A02E1D626X	OTTERBOX/LIFEPROOF 970-493-8446 CO	123.88
			MCC: 4812 MERCHANT ZIP: 80521	
11/22	11/22	2401134A60015K293	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	15.57
			MCC: 4814 MERCHANT ZIP: 95113	
11/23	11/23	F401600A8000PI328	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	702.18-

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Grand Junction CO 81501

**Payment Information** 

Account Number:	XXXX XXXX XXXX 4665
Payment Due Date	December 26, 2021
New Balance	\$201.67
Minimum Payment Due	\$201.67
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

ROGER GOSE 839 WHITERIVER AVE RIFLE CO 81650-3515

## IMPORTANT ACCOUNT INFORMATION

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## INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

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

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

#### BILLING RIGHTS SUMMARY

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- 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.

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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
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- We can apply any unpaid amount against your credit limit.

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

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

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

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

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.



## THERESA HAMILTON

ACCOUNT	SUMMARY	
Credit Limit		\$10,000.00
Credit Available	9	\$8,607.00
Statement Clos	ing Date	November 30, 2021
Days in Billing	Cycle	30
Previous Balan	се	\$2,205.78
- Payments &	<ul> <li>Payments &amp; Credits</li> </ul>	
+ Purchases &	Other Charges	\$1,209.29
+ Cash Advand	ces	\$0.00
+ Finance Cha	rges	\$0.00
= New Balance	)	\$1,209.29
Questions?	Call Card Services 1-888-284-370	3
Or Write:	225 N 5th Street, Suite 1000 Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

#### Account Number: XXXX XXXX XXXX 0978

## **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$1,209.29 \$1,209.29 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/31	11/01	24011349G00111TE1	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	145.46
			MCC: 4814 MERCHANT ZIP: 95113	
10/31	11/01	24204299G005R3L1X	FACEBK VL8UU8TBY2 650-5434800 CA	55.93
			MCC: 7311 MERCHANT ZIP: 94025	
10/31	11/01	24943009GLQJ1VVPB	ADOBE PRODUCTS 408-536-6000 CA	9.99
			MCC: 5734 MERCHANT ZIP: 95110	
11/03	11/03	24492159KLY6E9DEJ	REV.COM 888-369-0701 CA	11.20
			MCC: 7339 MERCHANT ZIP: 94108	
11/03	11/03	24755429LJNX9XZH4	DIGITAL JUICE 407-5315540 FL	9.95
			MCC: 7333 MERCHANT ZIP: 34472	
11/07	11/07	24011349R0003N1LE	JARVIS - CONVERSION.AI JARVIS.AI TX	29.00
			MCC: 7399 MERCHANT ZIP: 78701	
11/07	11/07	24793389P00RBF7P7	STK*Shutterstock 866-6633954 NY	30.13
			MCC: 7333 MERCHANT ZIP: 10118	
			Transactions continued on next page	

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225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 0978
Payment Due Date	December 26, 2021
New Balance	\$1,209.29
Minimum Payment Due	\$1,209.29
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

THERESA HAMILTON 839 WHITERIVER AVE RIFLE CO 81650-3515

# TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/08	11/08	24492159RRS9VVA34	SUCCESSORIES 8005352773 FL	597.18
			MCC: 5947 MERCHANT ZIP: 33487	
11/09	11/09	74609059T0005H0P0	TIMEULAR INNSBRUCK AT	9.00
			MCC: 5818 MERCHANT ZIP:	
11/15	11/15	74208479Z00021SNT	CAPTIVATE.FM BARNSLEY GB	19.00
			MCC: 5734 MERCHANT ZIP:	
11/17	11/17	2401134A10017MA7D	DOODLY - DOODLY STAND DOODLY.COM ID	39.00
			MCC: 5734 MERCHANT ZIP: 83616	
11/17	11/17	2449215A1LS6W7KJ7	REV.COM 888-369-0701 CA	9.60
			MCC: 7339 MERCHANT ZIP: 94108	
11/19	11/19	2449215A3MNARBPFN	REV.COM 888-369-0701 CA	1.50
			MCC: 7339 MERCHANT ZIP: 94108	
11/22	11/22	2449215A6RS1F38DR	SUCCESSORIE 800-535-2773 FL	161.19
			MCC: 5947 MERCHANT ZIP: 33487	
11/23	11/23	F401600A8000PI328	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,205.78-
11/29	11/29	2490641AD3Y142VLD	B&H PHOTO 800-606-6969 800-2215743 NY	50.00
			MCC: 5044 MERCHANT ZIP: 10001	
11/29	11/29	2494300ADLQLMJEL8	ADOBE STOCK 408-536-6000 CA	31.16
			MCC: 5734 MERCHANT ZIP: 95110	

# IMPORTANT ACCOUNT INFORMATION

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#### INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**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 5<sup>th</sup> Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

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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.

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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.



## **RICHARD III HILLS**

#### Account Number: XXXX XXXX XXXX 2966

ACCOUNT	SUMMARY	
Credit Limit		\$5,000.00
Credit Availab	le	\$4,167.00
Statement Clo	osing Date	November 30, 2021
Days in Billing	) Cycle	30
Previous Bala	ince	\$604.78
<ul> <li>Payments &amp;</li> </ul>	& Credits	\$604.78
+ Purchases	+ Purchases & Other Charges	
+ Cash Adva	nces	\$0.00
+ Finance Ch	arges	\$0.00
= New Baland	ce	\$832.67
Questions?	Call Card Services 1-888-284-370	03
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

## **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$832.67 \$832.67 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/05	11/05	24692169M2XQ7GMQN	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	
11/05	11/05	24717059N3VYRHLKW	SWEET COLORADOUGH 720-3299842 CO	262.50
			MCC: 5814 MERCHANT ZIP: 81601	
11/06	11/06	24692169N2Y0DJG86	SSL ECOMM 888-388-3224 WI	162.78
			MCC: 5969 MERCHANT ZIP: 54942	
11/10	11/10	24493989VBLLBQRNH	LILLYS KITCHEN RIFLE CO	276.51
			MCC: 5812 MERCHANT ZIP: 81650	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	604.78-
11/18	11/18	2449398A3BLL8H71Q	LILLYS KITCHEN RIFLE CO	112.89
			MCC: 5812 MERCHANT ZIP: 81650	

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Grand Junction CO 81501

**Payment Information** 

Account Number:	XXXX XXXX XXXX 2966		
Payment Due Date	e December 26, 2021		
New Balance	\$832.67		
Minimum Payment Due	\$832.67		
Past Due Amount	\$0.00		
Amount Enclosed:	\$		

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

**RICHARD III HILLS** 839 WHITERIVER AVE RIFLE CO 81650-3515

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



## HEATHER GRUMLEY

ACCOUNT	SUMMARY		
Credit Limit	Credit Limit		
Credit Availabl	e	\$12,461.00	
Statement Clo	sing Date	November 30, 2021	
Days in Billing	Cycle	30	
Previous Balar	nce	\$1,968.69	
<ul> <li>Payments &amp;</li> </ul>	Credits	\$1,968.69	
+ Purchases &	& Other Charges	\$2,539.00	
+ Cash Advan	ces	\$0.00	
+ Finance Cha	arges	\$0.00	
= New Balanc	e	\$2,539.00	
Questions?	Questions? Call Card Services 1-888-284-3703		
Or Write: 225 N 5th Street, Suite 1000 Grand Junction, CO 81501			
Or e-mail:			

## Account Number: XXXX XXXX XXXX 1976

## **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$2,539.00 \$2,539.00 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
11/02	11/02	24941669J2Q05VZQ7	THE BROADMOOR RESRVATI COLORADO SPRI CO	1,320.00	
			MCC: 3727 MERCHANT ZIP: 80906		
			LODGING CHECK-IN DATE: 11/01/21		
11/03	11/03	24559309KS66F0429	COLORADO ASSOC SCHOOL EXE303-7628762 CO	370.00	
			MCC: 8220 MERCHANT ZIP:		
11/03	11/03	24559309KS66F043B	COLORADO ASSOC SCHOOL EXE303-7628762 CO	370.00	
			MCC: 8220 MERCHANT ZIP:		
11/03	11/03	24559309KS66F0433	COLORADO ASSOC SCHOOL EXE303-7628762 CO	370.00	
			MCC: 8220 MERCHANT ZIP:		
11/12	11/12	24493989X11GYKLXW	HAMPTON INN. RIFLE CO	109.00	
			MCC: 3665 MERCHANT ZIP: 81650		
			LODGING CHECK-IN DATE: 11/11/21		
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,968.69-	

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Grand Junction CO 81501

	Payment	Information
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Account Number:	XXXX XXXX XXXX 1976
Payment Due Date	December 26, 2021
New Balance	\$2,539.00
Minimum Payment Due	\$2,539.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

HEATHER GRUMLEY 839 WHITERIVER AVE RIFLE CO 81650-3515

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## SARAH BELL

# Account Number: XXXX XXXX XXXX 4818

ACCOUNT	SUMMARY	
Credit Limit	\$5,000.00	
Credit Available		\$4,639.00
Statement Closi	ing Date	November 30, 2021
Days in Billing (	Cycle	30
Previous Baland	ce	\$913.76
- Payments & 0	Credits	\$913.76
+ Purchases &	\$360.96	
+ Cash Advanc	\$0.00	
+ Finance Char	ges	\$0.00
= New Balance		\$360.96
Questions?	Call Card Services 1-888-284-3703	}
Or Write:		
	Grand Junction, CO 81501	
Or e-mail:		

## **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$360.96 \$360.96 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description		
11/04	11/04	24445009MBLNHYGK1	WM SUPERCENTER #5232 RIFLE CO	94.96	
			MCC: 5411 MERCHANT ZIP: 81650		
11/10	11/10	24251379S0EXKM9XJ	MINERS CLAIM RESTAURANT SILT CO	84.00	
			MCC: 5812 MERCHANT ZIP: 81652		
11/18	11/18	2449215A2RTV3TE3Z	PROFESSIONAL EMS ED 970-254-8135 CO	182.00	
			MCC: 8249 MERCHANT ZIP: 81504		
11/23	11/23	F401600A8000PI328	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	913.76-	

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225 N 5th Street Grand Junction CO 81501

#### **Payment Information**

Account Number:	XXXX XXXX XXXX 4818
Payment Due Date	December 26, 2021
New Balance	\$360.96
Minimum Payment Due	\$360.96
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

SARAH BELL 839 WHITERIVER AVE RIFLE CO 81650-3515

## INTEREST CHARGE CALCULATION

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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- 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

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	•	\$3,681.00
Statement Closi	ing Date	November 30, 2021
Days in Billing C	Cycle	30
Previous Baland	ce	\$369.90
<ul> <li>Payments &amp; 0</li> </ul>	Credits	\$385.92
+ Purchases &	Other Charges	\$1,030.43
+ Cash Advanc	es	\$0.00
+ Finance Char	ges	\$0.00
= New Balance		\$1,014.41
Questions?	Call Card Services 1-888-284-3703	3
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$1,014.41 \$1,014.41 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/01	11/01	24226389JBLH40B09	WAL-MART #5232 RIFLE CO	19.97
			MCC: 5411 MERCHANT ZIP: 81650	
11/05	11/05	24943009NRQEB3K15	DD/BR #358838 RIFLE CO	61.96
			MCC: 5814 MERCHANT ZIP:	
11/06	11/06	24445009PBLPFH6X5	SAMS CLUB #6634 LONE TREE CO	178.37
			MCC: 5300 MERCHANT ZIP: 80124	
11/12	11/12	24445009XBLNKWAWH	SAMS CLUB #6360 GRAND JUNCTIO CO	71.14
			MCC: 5300 MERCHANT ZIP: 81505	
11/15	11/15	2424098A0EJAF0HMK	RECREATION.GOV 877-444-6777 NM	416.00
			MCC: 9399 MERCHANT ZIP: 87109	
11/15	11/15	2445501A043A5EZTS	WAL-MART #1095 GLENWOOD SPRI CO	73.83
			MCC: 5310 MERCHANT ZIP: 81601	
11/16	11/16	2444500A1BLN4KK8R	WM SUPERCENTER #5232 RIFLE CO	145.22
			MCC: 5411 MERCHANT ZIP: 81650	
			Transactions continued on next page	

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Grand Junction CO 81501

**Payment Information** 

Account Number:	XXXX XXXX XXXX 3504
Payment Due Date	December 26, 2021
New Balance	\$1,014.41
Minimum Payment Due	\$1,014.41
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

JEFF BRADLEY 839 WHITERIVER AVE RIFLE CO 81650-3515

# **TRANSACTIONS** (continued)

11771				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	385.92-
11/17	11/17	2444500A18PVG5AA8	CITY MARKET #0443 RIFLE CO	38.94
			MCC: 5411 MERCHANT ZIP: 81650	
11/18	11/18	2444500A28PVPVMHJ	CITY-MARKET #0441 NEW CASTLE CO	25.00
			MCC: 5411 MERCHANT ZIP: 81647	

#### IMPORTANT ACCOUNT INFORMATION

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## INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**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 5<sup>th</sup> Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

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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:

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



## JANA PRICE

## Account Number: XXXX XXXX XXXX 0399

ACCOUNT	SUMMARY	
Credit Limit		\$5,000.00
Credit Available	•	\$5,182.00
Statement Clos	ing Date	November 30, 2021
Days in Billing (	Cycle	30
Previous Balan	ce	\$671.47-
<ul> <li>Payments &amp; 0</li> </ul>	Credits	\$0.00
+ Purchases &	Other Charges	\$337.56
+ Cash Advanc	es	\$0.00
+ Finance Char	ges	\$0.00
= New Balance		\$333.91-
Questions?	Call Card Services 1-888-284-370	3
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$333.91-\$0.00 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS			
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/07	11/07	24226389RBLH3VAT4	SAMSCLUB #6360 GRAND JUNCTIO CO	201.32
			MCC: 5300 MERCHANT ZIP: 81505	
11/09	11/09	24692169T2XMX4G60	SQ *NEW CASTLE COFFEE COM New Castle CO	24.00
			MCC: 5814 MERCHANT ZIP: 81647	
11/11	11/11	24011349V0010BDW1	CALENDLY HTTPSCALENDLY GA	42.29
			MCC: 5734 MERCHANT ZIP: 30002	
11/13	11/13	24943009YRQEB3NRK	DD/BR #358838 RIFLE CO	69.95
			MCC: 5814 MERCHANT ZIP:	

## IMPORTANT ACCOUNT INFORMATION

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225 N 5th Street Grand Junction CO 81501

## **Payment Information**

Account Number:	XXXX XXXX XXXX 0399
Payment Due Date	December 26, 2021
New Balance	\$333.91-
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

JANA PRICE 839 WHITERIVER AVE RIFLE CO 81650-3515

## 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	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**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 5<sup>th</sup> Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

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

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

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

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

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Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the
Computation	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
Method	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	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial
Processing	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.



#### SPED 1

#### ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$1,911.00 Statement Closing Date November 30, 2021 Days in Billing Cycle 30 **Previous Balance** \$4,313.11 - Payments & Credits \$4,412.11 + Purchases & Other Charges \$789.74 \$0.00 + Cash Advances + Finance Charges \$0.00 = New Balance \$690.74 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

## Account Number: XXXX XXXX XXXX 5706

## **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$690.74 \$690.74 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/03	11/03	24445009LHEWTPBY2	USPS STAMPS ENDICIA 888-434-0055 DC	200.00
			MCC: 9402 MERCHANT ZIP: 20260	
11/06	11/06	74692169N2XWL55ZA	LAVI INSTITUTE LLC 949-233- CREDIT	99.00-
			MCC: 5999 MERCHANT ZIP: 92694	
11/08	11/08	24445009R8PSSMJVN	CITY MARKET #0443 RIFLE CO	145.00
			MCC: 5411 MERCHANT ZIP: 81650	
11/09	11/09	24492159TRSB94J4X	PAYPAL *ALLISONFORS 402-935-7733 CA	5.00
			MCC: 8211 MERCHANT ZIP: 95131	
11/10	11/10	24207859V13VDGN6Q	RIFLE FIRESIDE LANES RIFLE CO	131.00
			MCC: 7933 MERCHANT ZIP: 81650	
11/13	11/13	24692169X2XLKD000	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	
11/16	11/16	2449216A00012JTFJ	RUSHORDERT* RUSHORDERT HTTPSWWW.RUSH PA	212.27
			MCC: 5691 MERCHANT ZIP: 19154	
			Transactions continued on next page	

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225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 5706
Payment Due Date	December 26, 2021
New Balance	\$690.74
Minimum Payment Due	\$690.74
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

SPED 1 839 WHITERIVER AVE RIFLE CO 81650-3515

#### **TRANSACTIONS** (continued) Tran Post Reference Number **Transaction Description** Amount Date Date F401600A0000PI320 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 11/16 11/16 4,313.11-11/18 11/18 2444500A3EJ362SBF DOMINO'S 6348 719-339-5911 CO 18.49 MCC: 5814 MERCHANT ZIP: 81650 SLPATH 59.99 11/18 11/18 2449215A2RTV8M41D 858-384-6882 CA MCC: 8211 MERCHANT ZIP: 92007

## IMPORTANT ACCOUNT INFORMATION

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



## MARY MCPHEE

#### Account Number: XXXX XXXX XXXX 5927

ACCOUNT	SUMMARY	
Credit Limit		\$5,000.00
Credit Availabl	e	\$4,914.00
Statement Clo	sing Date	November 30, 2021
Days in Billing	Cycle	30
Previous Balar	nce	\$883.59
<ul> <li>Payments &amp;</li> </ul>	Credits	\$883.59
+ Purchases &	& Other Charges	\$85.35
+ Cash Advan	ces	\$0.00
+ Finance Cha	arges	\$0.00
= New Balanc	e	\$85.35
Questions?	Call Card Services 1-888-284-370	03
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

#### **PAYMENT INFORMATION**

New Balance Minimum Payment Due Payment Due Date \$85.35 **\$85.35** December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
11/02	11/02	24445009J8PV4T830	CITY MARKET #0443 RIFLE CO	85.35	
			MCC: 5411 MERCHANT ZIP: 81650		
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	883.59-	

#### 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	30	\$0.00	

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002 7 31 211130 0

225 N 5th Street

Grand Junction CO 81501

PAGE 1 of 3 1 0 4016 6000 6035

Payment Information

Account Number:	XXXX XXXX XXXX 5927
Payment Due Date	December 26, 2021
New Balance	\$85.35
Minimum Payment Due	\$85.35
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

MARY MCPHEE 839 WHITERIVER AVE RIFLE CO 81650-3515

Alpine Bank Suite 1000

VVG

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	30	\$0.00	

(v) = variable (f) = fixed

**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 5<sup>th</sup> 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

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 Availabl	e	\$4,135.00
Statement Clos	sing Date	November 30, 2021
Days in Billing	Cycle	30
Previous Balar	nce	\$981.22
- Payments &	Credits	\$981.22
+ Purchases &	Other Charges	\$864.09
+ Cash Advan	ces	\$0.00
+ Finance Cha	arges	\$0.00
= New Balance	e	\$864.09
Questions?	Call Card Services 1-888-284-370	3
Or Write:	225 N 5th Street, Suite 1000	
	Grand Junction, CO 81501	
Or e-mail:	creditcards@alpinebank.com	

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$864.09 \$864.09 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount	
11/03	11/03	24492159KLSFEYFPG	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	29.40	
			MCC: 8299 MERCHANT ZIP: 10003		
11/04	11/04	24492159LLSGWHP7R	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	5.00	
			MCC: 8299 MERCHANT ZIP: 10003		
11/04	11/04	24492159LLY9XBDAN	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	3.00	
			MCC: 8299 MERCHANT ZIP: 10003		
11/10	11/10	24445009VHEXH8L8F	USPS STAMPS ENDICIA 888-434-0055 DC	200.00	
			MCC: 9402 MERCHANT ZIP: 20260		
11/15	11/15	2422638A1AT9LR358	SAMSCLUB.COM 888-746-7726 AR	432.90	
			MCC: 5300 MERCHANT ZIP: 72712		
11/16	11/16	2422638A2AT9RF5V0	SAMSCLUB.COM 888-746-7726 AR	17.76	
			MCC: 5300 MERCHANT ZIP: 72712		
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	981.22-	
11/18	11/18	2426979A3EJ8NS0G3	BRENDEN RIFLE 7 RIFLE CO	70.00	
			Transactions continued on next page		

6415 VVG 002 7 31 211130 0 PAGE 1 of 3 1 0 4016 6000 6035

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225 N 5th Street Grand Junction CO 81501 **Payment Information** 

Account Number:	XXXX XXXX XXXX 5536
Payment Due Date	December 26, 2021
New Balance	\$864.09
Minimum Payment Due	\$864.09
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

SHELLEY GARDINEER 839 WHITERIVER AVE RIFLE CO 81650-3515

# **TRANSACTIONS** (continued)

	0/10/11			
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 7832 MERCHANT ZIP:	
11/18	11/18	2426979A3EJ8NS0JN	BRENDEN RIFLE 7 RIFLE CO	70.00
			MCC: 7832 MERCHANT ZIP:	
11/26	11/26	2469216AA2XZNB69Q	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	
11/29	11/29	2494300AERQEB3X8B	DD/BR #358838 RIFLE CO	18.04
			MCC: 5814 MERCHANT ZIP:	

# IMPORTANT ACCOUNT INFORMATION

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#### INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

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

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

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#### BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing* (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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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	SUMMARY		
Credit Limit		\$5,000.00	
Credit Availabl	e	\$3,374.00	
Statement Close	sing Date	November 30, 2021	
Days in Billing	Cycle	30	
Previous Balar	nce	\$1,178.12	
<ul> <li>Payments &amp;</li> </ul>	<ul> <li>Payments &amp; Credits</li> </ul>		
+ Purchases &	& Other Charges	\$1,625.43	
+ Cash Advan	ces	\$0.00	
+ Finance Cha	arges	\$0.00	
= New Balanc	e	\$1,625.43	
Questions?	Call Card Services 1-888-284-37	03	
Or Write:	225 N 5th Street, Suite 1000		
	Grand Junction, CO 81501		
Or e-mail:	creditcards@alpinebank.com		

## Account Number: XXXX XXXX XXXX 2925

# **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$1,625.43 \$1,625.43 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/30	11/01	24755429GMANB3BAS	HAMPTON INNS COLORADO SPGS CO	173.00
			MCC: 3665 MERCHANT ZIP: 80906	
			LODGING CHECK-IN DATE: 10/29/21	
10/30	11/01	24755429GMANB3BDM	HAMPTON INNS COLORADO SPGS CO	173.00
			MCC: 3665 MERCHANT ZIP: 80906	
			LODGING CHECK-IN DATE: 10/29/21	
10/30	11/01	24755429GMANB3BDX	HAMPTON INNS COLORADO SPGS CO	173.00
			MCC: 3665 MERCHANT ZIP: 80906	
			LODGING CHECK-IN DATE: 10/29/21	
10/30	11/01	24755429GMANB3B6Z	HAMPTON INNS COLORADO SPGS CO	173.00
			MCC: 3665 MERCHANT ZIP: 80906	
			LODGING CHECK-IN DATE: 10/29/21	
11/05	11/05	24445009M8PW3T905	CITY MARKET #0443 RIFLE CO	125.79
			MCC: 5411 MERCHANT ZIP: 81650	
			Transactions continued on next page	



Grand Junction CO 81501

**Payment Information** 

Account Number:	XXXX XXXX XXXX 2925
Payment Due Date	December 26, 2021
New Balance	\$1,625.43
Minimum Payment Due	\$1,625.43
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

KYLE MICKELSON 839 WHITERIVER AVE RIFLE CO 81650-3515

# **TRANSACTIONS** (continued)

		(		
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/09	11/09	24492159TLXWFB8WX	GKELITE 610-921-1469 PA	129.98
			MCC: 5655 MERCHANT ZIP: 19604	
11/12	11/12	24137469XHF1316D9	FOLLETT SCHOOL SOLUTIONS 888-511-5114 IL	199.99
			MCC: 5942 MERCHANT ZIP: 60050	
11/12	11/12	24445009W8PW34DSR	CITY MARKET #0443 RIFLE CO	59.22
			MCC: 5411 MERCHANT ZIP: 81650	
11/16	11/16	2444500A08PVE7RYK	CITY MARKET #0443 RIFLE CO	62.45
			MCC: 5411 MERCHANT ZIP: 81650	
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,178.12-
11/27	11/27	2494300AQLL24VPGW	HOLIDAY INN LAKEWOOD LAKEWOOD CO	356.00
			MCC: 3501 MERCHANT ZIP: 80227	
			LODGING CHECK-IN DATE: 11/26/21	

# IMPORTANT ACCOUNT INFORMATION

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# INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge	
Purchases	16.99% (v)	\$0.00	30	\$0.00	
Cash Advances	21.00% (f)	\$0.00	30	\$0.00	

(v) = variable (f) = fixed

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

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

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

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- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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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

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.



# KAYLA REECE

ACCOUNT	SUMMARY		
Credit Limit		\$10,000.00	
Credit Availab	le	\$4,925.00	
Statement Clo	sing Date	November 30, 2021	
Days in Billing	Cycle	30	
Previous Bala	nce	\$6,903.43	
<ul> <li>Payments &amp;</li> </ul>	Credits	\$6,903.43	
+ Purchases &	+ Purchases & Other Charges		
+ Cash Advar	ices	\$0.00	
+ Finance Cha	arges	\$0.00	
= New Balance	e	\$4,574.12	
Questions?	Call Card Services 1-888-284-37	03	
Or Write:	225 N 5th Street, Suite 1000		
	Grand Junction, CO 81501		
Or e-mail:	creditcards@alpinebank.com		

#### Account Number: XXXX XXXX XXXX 7138

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$4,574.12 \$4,574.12 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/01	11/01	24692169H2XMZQRHA	INDEED 203-564-2400 CT	435.19
			MCC: 5969 MERCHANT ZIP: 06901	
11/03	11/03	24692169K2X9S0RL0	INDEED 203-564-2400 CT	531.08
			MCC: 5969 MERCHANT ZIP: 06901	
11/04	11/04	24943009LLQJQ246B	ADOBE CREATIVE CLOUD 408-536-6000 CA	19.99
			MCC: 5734 MERCHANT ZIP: 95110	
11/06	11/06	24692169N2XLGVVEW	INDEED 203-564-2400 CT	504.61
			MCC: 5969 MERCHANT ZIP: 06901	
11/10	11/10	24692169S2XN9TJ70	INDEED 203-564-2400 CT	508.59
			MCC: 5969 MERCHANT ZIP: 06901	
11/13	11/13	24692169X2X53D4JE	INDEED 203-564-2400 CT	529.24
			MCC: 5969 MERCHANT ZIP: 06901	
11/16	11/16	2449398A00T41XP8W	SOS REGISTRATION FEE 303-860-6962 CO	10.00
			MCC: 9399 MERCHANT ZIP: 80209	
			Transactions continued on next page	

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Grand Junction CO 81501

**Payment Information** 

Account Number:	XXXX XXXX XXXX 7138
Payment Due Date	December 26, 2021
New Balance	\$4,574.12
Minimum Payment Due	\$4,574.12
Past Due Amount	\$0.00
Amount Enclosed:	\$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

**KAYLA REECE** 839 WHITERIVER AVE RIFLE CO 81650-3515

# **TRANSACTIONS** (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount	
11/16	11/16	2469216A02XE3JHA3	INDEED 203-564-2400 CT	509.99	
			MCC: 5969 MERCHANT ZIP: 06901		
11/16	11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	6,903.43-	
11/19	11/19	2469216A32XSYNFT8	INDEED 203-564-2400 CT	508.66	
			MCC: 5969 MERCHANT ZIP: 06901		
11/24	11/24	2469216A82Y0RA71Q	INDEED 203-564-2400 CT	506.52	
			MCC: 5969 MERCHANT ZIP: 06901		
11/27	11/27	2469216AB2XDT4TW6	INDEED 203-564-2400 CT	510.25	
			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	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**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 5<sup>th</sup> 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

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# RYAN FIDELDY

#### ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$8,335.00 Statement Closing Date November 30, 2021 Days in Billing Cycle 30 **Previous Balance** \$3,333.60 - Payments & Credits \$3,333.60 \$1.664.78 + Purchases & Other Charges + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,664.78 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

# Account Number: XXXX XXXX XXXX 8630

#### **PAYMENT INFORMATION**

New Balance **Minimum Payment Due** Payment Due Date

\$1,664.78 \$1,664.78 December 26, 2021

#### Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

SACTIO	ONS		
Post Date	Reference Number	Transaction Description	Amount
11/01	24431069LM0R1Q09K	HYATT HOUSE DENVER DOWNT 3038933100 CO	138.00
		MCC: 3640 MERCHANT ZIP: 80202	
11/03	24013399L00AZHXQX	TAPATIOS NEW CASTLE CO	412.40
		MCC: 5812 MERCHANT ZIP:	
11/05	24269799N010QDM50	JIMMY JOHNS - 1849 GLENWOOD SPRI CO	704.25
		MCC: 5814 MERCHANT ZIP:	
11/10	24906419S3WSTH3SH	Etsy.com - CustomTouchSt 844-6593879 NY	410.13
		MCC: 5965 MERCHANT ZIP: 11201	
11/16	F401600A0000PI320	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,333.60-
	Post Date 11/01 11/03 11/05 11/10	Date         Reference Number           11/01         24431069LM0R1Q09K           11/03         24013399L00AZHXQX           11/05         24269799N010QDM50           11/10         24906419S3WSTH3SH	Post Date       Reference Number       Transaction Description         11/01       24431069LM0R1Q09K       HYATT HOUSE DENVER DOWNT 3038933100       CO MCC: 3640         11/03       24013399L00AZHXQX       TAPATIOS NEW CASTLE CO MCC: 5812       MERCHANT ZIP: MERCHANT ZIP:         11/05       24269799N010QDM50       JIMMY JOHNS - 1849 GLENWOOD SPRI CO MCC: 5814       MERCHANT ZIP:         11/10       24906419S3WSTH3SH       Etsy.com - CustomTouchSt 844-6593879       NY MCC: 5965

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225 N 5th Street Grand Junction CO 81501

#### **Payment Information**

Account Number:	XXXX XXXX XXXX 8630
Payment Due Date	December 26, 2021
New Balance	\$1,664.78
Minimum Payment Due	\$1,664.78
Past Due Amount	\$0.00
Amount Enclosed:	\$

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

Make Check Payable to:

RYAN FIDELDY 839 WHITERIVER AVE RIFLE CO 81650-3515

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- 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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Alpine Bank PO Box 2705 Grand Junction, CO 81502-2705

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