



ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,792.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$208.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$208.00

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

PAYMENT INFORMATION

New Balance	\$208.00
Minimum Payment Due	\$208.00
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/24	02/24	2476517E70FVZX0N0	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	208.00

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	28	\$0.00

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

ROBERT SJOGREN
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0762
Payment Due Date **March 26, 2022**
New Balance **\$208.00**
 Minimum Payment Due \$208.00
 Past Due Amount \$0.00

Amount Enclosed:

\$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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- **Dollar amount:** The dollar amount of the suspected error.
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While we investigate whether or not there has been an error, the following are true:

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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

O1BC6415 - 4 - 08/20/2021

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



KELLY DETLEFSEN

Account Number: XXXX XXXX XXXX 6190

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,735.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$24.75
- Payments & Credits	\$24.75
+ Purchases & Other Charges	\$1,264.02
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,264.02

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

PAYMENT INFORMATION

New Balance	\$1,264.02
Minimum Payment Due	\$1,264.02
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2475542DG3TBWPLTN	DRAMANOTEBOOK COM 503-8880635 OR MCC: 8299 MERCHANT ZIP: 97267	24.95
02/01	02/01	2469216DG2Y0HT6R5	SQ *MISTY'S COFFEE SHOP Silt CO MCC: 5814 MERCHANT ZIP: 81652	30.00
02/02	02/02	2449215DHRTXT7F8B	US MATH RECOVERY C 612-990-0253 MN MCC: 8398 MERCHANT ZIP: 55121	24.75
02/03	02/03	2443105DK61B06EKP	EAI EDUCATION 800-770-8010 NJ MCC: 5943 MERCHANT ZIP: 07436	227.70
02/14	02/14	F401600DX000PI045	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	24.75-
02/24	02/24	2412157E8001LMTBB	WOODBURN PRESS 999-9999999 OH MCC: 2741 MERCHANT ZIP: 45419	534.10
02/24	02/24	2444500E8EJ1EL8A9	DOMINO'S 6348 719-339-5911 CO	342.02

Transactions continued on next page

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

KELLY DETLEFSEN
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 6190
Payment Due Date	March 26, 2022
New Balance	\$1,264.02
Minimum Payment Due	\$1,264.02
Past Due Amount	\$0.00

Amount Enclosed:

\$	
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TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5814 MERCHANT ZIP: 81650	
02/24	02/24	2449215E7RTZWZQWX	US MATH RECOVERY C 612-990-0253 MN	80.50
			MCC: 8398 MERCHANT ZIP: 55121	

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O1BC6415 - 4 - 08/20/2021

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LANCIE ELDER

Account Number: XXXX XXXX XXXX 1912

ACCOUNT SUMMARY

Credit Limit \$5,000.00
 Credit Available \$4,608.00
 Statement Closing Date February 28, 2022
 Days in Billing Cycle 28
 Previous Balance \$150.00
 - Payments & Credits \$150.00
 + Purchases & Other Charges \$391.53
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$391.53

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

PAYMENT INFORMATION

New Balance \$391.53
Minimum Payment Due \$391.53
Payment Due Date March 26, 2022

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TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/02	02/02	2444500DJEHXWN7DV	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	88.21
02/09	02/09	2422638DTAFBEQA2B	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	52.82
02/10	02/10	2411641DS2MD5F2WR	EL PATRON TAQUERIA RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	105.00
02/14	02/14	F401600DX000PI045	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	150.00-
02/17	02/17	2425138E10FVB3HEM	BRICKHOUSE PIZZERIA 2 RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	145.50

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

LANCIE ELDER
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 1912
Payment Due Date March 26, 2022
New Balance \$391.53
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 Past Due Amount \$0.00

Amount Enclosed:

\$

INTEREST CHARGE CALCULATION

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SIMONE RICHARDSON

Account Number: XXXX XXXX XXXX 0001

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,575.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$58.84
- Payments & Credits	\$58.84
+ Purchases & Other Charges	\$424.59
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$424.59

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 Grand Junction, CO 81501
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PAYMENT INFORMATION

New Balance	\$424.59
Minimum Payment Due	\$424.59
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	2401339DL00FXR7TA	MINGS CAFE 2 GLENWOOD SPRI CO MCC: 5812 MERCHANT ZIP:	30.00
02/05	02/05	2444500DMBLNQ0E2E	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	58.79
02/08	02/08	2444500DP8PSQLKQA	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	52.94
02/14	02/14	F401600DX000PI045	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	58.84-
02/16	02/16	2469216DZ2XANSHT6	SQ *MISTY'S COFFEE SHOP Silt CO MCC: 5814 MERCHANT ZIP: 81652	30.00
02/27	02/27	2444500EBBLN0FRF5	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	252.86

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

SIMONE RICHARDSON
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0001
Payment Due Date	March 26, 2022
New Balance	\$424.59
Minimum Payment Due	\$424.59
Past Due Amount	\$0.00

Amount Enclosed:

\$

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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

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

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

You must contact us within 60 days after the error appeared on your statement. 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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O1BC6415 - 4 - 08/20/2021

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



JACOB PINGEL

Account Number: XXXX XXXX XXXX 8326

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,660.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$508.28
- Payments & Credits	\$508.28
+ Purchases & Other Charges	\$339.40
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$339.40

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

PAYMENT INFORMATION

New Balance	\$339.40
Minimum Payment Due	\$339.40
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2432743DFPXXE2MMJ	MICRO PLASTICS - RIFLE RIFLE CO MCC: 5099 MERCHANT ZIP:	16.10
02/01	02/01	2469216DH2XHKBMX5	KUM&GO 4923 RIFLE RIFLE CO MCC: 5541 MERCHANT ZIP: 81650	9.81
02/01	02/01	2469216DH2XHKB9A	KUM&GO 0948 FRISCO FRISCO CO MCC: 5542 MERCHANT ZIP: 80443	31.78
02/02	02/02	2426979DJ00VGTJHD	WESTIN WESTMINSTER WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	14.00
02/02	02/02	2426979DJ00VGTJKP	WESTIN WESTMINSTER WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	41.00
02/02	02/02	2494166DJ2LR0BKM4	ROMANOS 1314 WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80021	52.00
02/04	02/04	2480197DLBLVFAF6N	SNOOZE AN AM EATERY WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	13.01

Transactions continued on next page



JACOB PINGEL
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 8326
Payment Due Date	March 26, 2022
New Balance	\$339.40
Minimum Payment Due	\$339.40
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/08	02/08	2401134DP001GMV6V	QUIZIZZ INC HTTPSQUIZIZZ. CA MCC: 5734 MERCHANT ZIP: 90405	96.00
02/08	02/08	2469216DP2XDTVKSB	Prime Video*T86AV3TC3 888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	19.99
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	508.28-
02/11	02/11	7489729DS5ZLQRDLM	PAYPAL *WINFOTECH 4029357733 CD MCC: 7372 MERCHANT ZIP:	4.99
02/14	02/14	2422638DYBLH4RZH0	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	29.16
02/15	02/15	2401134DZ000433DK	PADLET* PADLET SOFTWARE HTTPSPADLET.C CA MCC: 8299 MERCHANT ZIP: 94103	10.00
02/21	02/21	2449215E4LR25Y3HG	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	1.56

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O1BC6415 - 4 - 08/20/2021

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



BRIAN SPRENGER

Account Number: XXXX XXXX XXXX 2354

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,935.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$2,420.03
- Payments & Credits	\$2,420.03
+ Purchases & Other Charges	\$1,032.55
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,032.55

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

PAYMENT INFORMATION

New Balance	\$1,032.55
Minimum Payment Due	\$1,032.55
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2413746DG014212DH	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	32.58
02/02	02/02	2449215DHJHS38QFS	CRICUT WWW.CRICUT.CO UT MCC: 5970 MERCHANT ZIP: 84095	10.61
02/02	02/02	2449398DHLQRX1MFE	LAKESHORE LEARNING MATER 310-537-8600 CA MCC: 8299 MERCHANT ZIP: 90895	504.85
02/03	02/03	2433549DKS66LGLVM	CONSCIOUS TEACHING 415-4569190 CA MCC: 5399 MERCHANT ZIP: 94930	85.00
02/10	02/10	2444500DS00T0M8K4	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	15.00
02/10	02/10	2469216DT2XPXNHW6	Amazon Music*BL9CM0YD3 888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	16.21
02/14	02/14	F401600DX000PI045	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,420.03-
02/22	02/22	2442733E5M83EP2XB	MCDONALD'S F7316 RIFLE CO	55.35

Transactions continued on next page



BRIAN SPRENGER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 2354
Payment Due Date	March 26, 2022
New Balance	\$1,032.55
Minimum Payment Due	\$1,032.55
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5814 MERCHANT ZIP: 81650	
02/22	02/22	2444500E58PSD6X8E	CITY MARKET #0443 RIFLE CO	80.95
			MCC: 5411 MERCHANT ZIP: 81650	
02/23	02/23	2413746E7012YAW6E	USPS PO 0777220543 RIFLE CO	232.00
			MCC: 9402 MERCHANT ZIP: 81650	

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O1BC6415 - 4 - 08/20/2021

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



KATHRYN SENOR

Account Number: XXXX XXXX XXXX 0416

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,882.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$466.35
- Payments & Credits	\$978.42
+ Purchases & Other Charges	\$1,629.87
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,117.80

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

PAYMENT INFORMATION

New Balance	\$1,117.80
Minimum Payment Due	\$1,117.80
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2422638DGAF9ZZ71	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	68.96
02/01	02/01	7475542DK4YKYYK1S	WESTIN (WESTIN HOTELS) 303-4105 CREDIT MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 01/31/22	512.07-
02/02	02/02	2469216DJ2XBK01MP	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	325.00
02/08	02/08	2444500DRBLMVDVFWG	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	47.62
02/09	02/09	2444500DTEHY4KS1W	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	242.29
02/14	02/14	2444500DYBLN57FG7	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	51.67
02/14	02/14	F401600DX000PI045	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	466.35-

Transactions continued on next page



KATHRYN SENOR
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0416
Payment Due Date	March 26, 2022
New Balance	\$1,117.80
Minimum Payment Due	\$1,117.80
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/16	02/16	2449216DZ000JBFEV	THE SAFE SAND COMPANY WWW.SAFESAND. CA MCC: 5399 MERCHANT ZIP: 94131	59.70
02/17	02/17	2469216E02XZT0KPH	WALMART.COM AA 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	44.67
02/18	02/18	2469216E12XSRYTRQ	WALMART.COM AA 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	208.66
02/22	02/22	2442733E6LM8TXSLE	SONIC DRIVE IN #4970 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	67.84
02/23	02/23	2437735E700002M61	CAPITOL DELI RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	513.46

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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

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PO Box 2705
Grand Junction, CO 81502-2705

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- **Account information:** Your name and account number.
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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.)
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O1BC6415 - 4 - 08/20/2021

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



JENNIFER NIPPER

Account Number: XXXX XXXX XXXX 9052

ACCOUNT SUMMARY

Credit Limit \$10,000.00
 Credit Available \$9,289.00
 Statement Closing Date February 28, 2022
 Days in Billing Cycle 28
 Previous Balance \$4,525.27
 - Payments & Credits \$4,525.27
 + Purchases & Other Charges \$593.27
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$593.27

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

PAYMENT INFORMATION

New Balance \$593.27
Minimum Payment Due \$593.27
Payment Due Date March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/07	02/07	2444500DP00NTAEAK	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	7.50
02/09	02/09	2475542DT4YNRH8EQ	WESTIN (WESTIN HOTELS) 303-4105000 CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/09/22	512.07
02/10	02/10	7442343DT5ZK9L43N	PAYPAL *MATHWO4KIDS 4029357733 SG MCC: 2741 MERCHANT ZIP:	24.95
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	762.27-
02/11	02/11	2444500DV00TBV155	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	13.75
02/16	02/16	F401600DZ000PY047	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,763.00-
02/05	02/05		LATE FEE	35.00

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

JENNIFER NIPPER
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 9052
Payment Due Date March 26, 2022
New Balance \$593.27
 Minimum Payment Due \$593.27
 Past Due Amount \$0.00

Amount Enclosed:

\$

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O1BC6415 - 4 - 08/20/2021

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



REX JOHN ARLEDGE

Account Number: XXXX XXXX XXXX 5402

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$4,728.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$4,059.98
- Payments & Credits	\$4,463.82
+ Purchases & Other Charges	\$5,569.07
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$5,165.23

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

PAYMENT INFORMATION

New Balance	\$5,165.23
Minimum Payment Due	\$5,165.23
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2475542DG4YKYYJXB	WESTIN (WESTIN HOTELS) 303-4105000 CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/01/22	602.97
02/01	02/01	2475542DG4YKYYKD4	WESTIN (WESTIN HOTELS) 303-4105000 CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/01/22	602.97
02/01	02/01	2475542DG4YKYYK43	WESTIN (WESTIN HOTELS) 303-4105000 CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/01/22	602.97
02/03	02/03	2431605DKFYK838R1	SHELL OIL 57444246201 EDWARDS CO MCC: 5542 MERCHANT ZIP: 81632	43.89
02/04	02/04	2443105DLRQEJ92G9	MURPHY EXPRESS 8723 LAFAYETTE CO MCC: 5542 MERCHANT ZIP: 80026	51.69
02/05	02/05	2442733DLM83FELGD	MCDONALD'S F23780 IDAHO SPRINGS CO	4.34

Transactions continued on next page

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

REX JOHN ARLEDGE
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 5402
Payment Due Date	March 26, 2022
New Balance	\$5,165.23
Minimum Payment Due	\$5,165.23
Past Due Amount	\$0.00

Amount Enclosed:

\$	
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TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	2469216DM2XJKW1NZ	MCC: 5814 MERCHANT ZIP: 80452 KUM&GO 4923 RIFLE RIFLE CO	53.08
02/05	02/05	2469216DM2XJKY2BY	MCC: 5542 MERCHANT ZIP: 81650 KUM&GO 0978 EAGLE EAGLE CO	5.64
02/06	02/06	2449216DN00028V3H	MCC: 5541 MERCHANT ZIP: 81631 DRAMA TEACHER ACADEMY HTTPSWWW.THEA NY	37.00
02/10	02/10	F401600DT000PI041	MCC: 2741 MERCHANT ZIP: 10003 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,059.98-
02/11	02/11	2443106DVMV4F6DXS	COMFORT INN GUNNISON 9706423010 CO	774.00
02/13	02/13	2469216DW2X5Q7L3J	MCC: 3562 MERCHANT ZIP: 81230 LODGING CHECK-IN DATE: 02/10/22 APPLE.COM/BILL 866-712-7753 CA	0.99
02/14	02/14	7460905DY0000LDND	MCC: 5818 MERCHANT ZIP: 95014 CALIBUR FENCING BUDAPEST HU	424.00
02/15	02/15	2449398DZBLLD9S10	MCC: 5815 MERCHANT ZIP: LILLYS KITCHEN RIFLE CO	84.00
02/15	02/15	2469216DY2XS56SDF	MCC: 5812 MERCHANT ZIP: 81650 IN *SNOB PRODUCTIONS INC 970-2431312 CO	254.75
02/18	02/18	2449215E1RTP9DWHS	MCC: 7922 MERCHANT ZIP: 81505 PAYPAL *DUONGTHIKIM 402-935-7733 CA	45.98
02/20	02/20	2475542E44Q6209ME	MCC: 5691 MERCHANT ZIP: 95131 DOUBLETREE HOTELS 303-3997500 CO	732.84
02/21	02/21	7475542E8M8BPJ4BT	MCC: 3692 MERCHANT ZIP: 80207 LODGING CHECK-IN DATE: 02/16/22 DOUBLETREE HOTELS 303-3997 CREDIT	328.84-
02/22	02/22	2449216E5000J9AXD	MCC: 3692 MERCHANT ZIP: 80207 LODGING CHECK-IN DATE: 02/16/22 SOCCER COMMAND WWW.SOCCERSOU PA	1,097.96
02/25	02/25	2449215E8MHDN0JAZ	MCC: 5691 MERCHANT ZIP: 19382 SQ *BRAMBLE AND VIN GLENWOOD SPRI CO	75.00
02/25	02/25	2449215E8MHDN26VX	MCC: 7299 MERCHANT ZIP: 81601 SQ *BRAMBLE AND VIN GLENWOOD SPRI CO	75.00
02/25	02/25	7449215E8MHDN580N	MCC: 7299 MERCHANT ZIP: 81601 SQ *BRAMBLE AND VIN GLENWOOD SPRI CREDIT	75.00-

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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 Available	\$9,420.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$3,734.37
- Payments & Credits	\$3,734.37
+ Purchases & Other Charges	\$580.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$580.00

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 Grand Junction, CO 81501
 Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$580.00
Minimum Payment Due	\$580.00
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/07	02/07	2449216DN000HXH55	DI COLORADO WWW.DICOLORAD CO MCC: 8398 MERCHANT ZIP: 80222	70.00
02/07	02/07	2449216DN000HZMKH	DI COLORADO WWW.DICOLORAD CO MCC: 8398 MERCHANT ZIP: 80222	70.00
02/11	02/11	2449216DS000NK7RX	DI COLORADO WWW.DICOLORAD CO MCC: 8398 MERCHANT ZIP: 80222	70.00
02/11	02/11	2449216DS000NLT3F	DI COLORADO WWW.DICOLORAD CO MCC: 8398 MERCHANT ZIP: 80222	70.00
02/11	02/11	2449216DS000NNHFK	DI COLORADO WWW.DICOLORAD CO MCC: 8398 MERCHANT ZIP: 80222	40.00
02/11	02/11	2449216DS000NR8ZN	DI COLORADO WWW.DICOLORAD CO MCC: 8398 MERCHANT ZIP: 80222	70.00
02/14	02/14	F401600DX000PI045	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,734.37-
02/23	02/23	2449216E70000Y3JQ	DI COLORADO WWW.DICOLORAD CO	95.00

Transactions continued on next page



JULIE KNOWLES
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 1794
Payment Due Date	March 26, 2022
New Balance	\$580.00
Minimum Payment Due	\$580.00
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/23	02/23	2449216E70000ZXXY	MCC: 8398 MERCHANT ZIP: 80222 DI COLORADO WWW.DICOLORAD CO MCC: 8398 MERCHANT ZIP: 80222	95.00

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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PO Box 2705
Grand Junction, CO 81502-2705

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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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- 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:

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PO Box 2705
Grand Junction, CO 81502-2705

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O1BC6415 - 4 - 08/20/2021

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



LISA PIERCE

Account Number: XXXX XXXX XXXX 0465

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,486.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$481.34
- Payments & Credits	\$481.34
+ Purchases & Other Charges	\$513.21
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$513.21

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

PAYMENT INFORMATION

New Balance	\$513.21
Minimum Payment Due	\$513.21
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/08	02/08	2469216DP2XQM69S3	AMZN Mktp US*3Q26N9CA3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	97.29
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	481.34-
02/11	02/11	2443106DS2DKQ607Z	AMAZON.COM*1R8ZZ5YJ3 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	142.72
02/22	02/22	2469216E52XXW3Z0M	SQ *MISTY'S COFFEE SHOP Silt CO MCC: 5814 MERCHANT ZIP: 81652	63.50
02/23	02/23	2413746E62XQ1N9VY	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	209.70

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

LISA PIERCE
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0465
Payment Due Date	March 26, 2022
New Balance	\$513.21
Minimum Payment Due	\$513.21
Past Due Amount	\$0.00

Amount Enclosed:

\$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
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O1BC6415 - 4 - 08/20/2021

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



LARRY BRADY

Account Number: XXXX XXXX XXXX 9475

ACCOUNT SUMMARY

Credit Limit \$5,000.00
 Credit Available \$4,515.00
 Statement Closing Date February 28, 2022
 Days in Billing Cycle 28
 Previous Balance \$564.91
 - Payments & Credits \$564.91
 + Purchases & Other Charges \$484.57
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$484.57

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

PAYMENT INFORMATION

New Balance \$484.57
Minimum Payment Due \$484.57
Payment Due Date March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2420785DG50EYNV3N	GARCO FAIRGROUNDS 970-6252514 CO MCC: 9399 MERCHANT ZIP:	75.00
02/03	02/03	2413746DJ2XGTXA4Y	TST* MOE'S ORIGINAL BBQ - EAGLE CO MCC: 5812 MERCHANT ZIP: 81631	50.02
02/04	02/04	2480197DLBLVFAF5L	SNOOZE AN AM EATERY WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	79.18
02/08	02/08	2444500DRBLMVDFTX	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	14.46
02/08	02/08	2494300DRRQEB37N9	DD/BR #358838 RIFLE CO MCC: 5814 MERCHANT ZIP:	78.93
02/09	02/09	2444500DTEHY4KTZK	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	77.99
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	87.44-
02/14	02/14	2443654DY0B0HZBF3	TRIGON SPORTS INTL 901-3241133 TN	45.00

Transactions continued on next page

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

LARRY BRADY
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 9475
Payment Due Date March 26, 2022
New Balance \$484.57
 Minimum Payment Due \$484.57
 Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5941 MERCHANT ZIP: 38112	
02/16	02/16	2444500E0EJ0RXFT0	DOMINO'S 6348 719-339-5911 CO	63.99
			MCC: 5814 MERCHANT ZIP: 81650	
02/16	02/16	F401600DZ000PY047	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	477.47-

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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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O1BC6415 - 4 - 08/20/2021

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



CHRISTOPHER BOMBA

Account Number: XXXX XXXX XXXX 9087

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$2,151.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$274.63
- Payments & Credits	\$274.63
+ Purchases & Other Charges	\$2,848.70
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,848.70

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

PAYMENT INFORMATION

New Balance	\$2,848.70
Minimum Payment Due	\$2,848.70
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/02	02/02	2475542DJM85ZBLGB	DOUBLETREE HOTEL DEN COHO303-3213333 CO MCC: 7399 MERCHANT ZIP: 80207	2,526.00
02/03	02/03	2401134DJ001EDWAY	NFHSNTWRK* 094BB4D534U HTTPSNFHSNETW GA MCC: 8641 MERCHANT ZIP: 30341	69.99
02/04	02/04	2469216DL2XSYBLRQ	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	14.06
02/08	02/08	2469216DP2XEMWVWB	IN *WANAMAKER CORPORATION719-6592074 CO MCC: 5045 MERCHANT ZIP: 80920	90.00
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	274.63-
02/25	02/25	2422638E9BLH1NABW	SAMSCLUB #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	148.65

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

CHRISTOPHER BOMBA
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 9087
Payment Due Date	March 26, 2022
New Balance	\$2,848.70
Minimum Payment Due	\$2,848.70
Past Due Amount	\$0.00

Amount Enclosed:

\$

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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

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

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.



RYAN HUDSON

Account Number: XXXX XXXX XXXX 9987

ACCOUNT SUMMARY

Credit Limit	\$15,000.00
Credit Available	\$11,142.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$4,735.68
- Payments & Credits	\$4,735.68
+ Purchases & Other Charges	\$1,131.01
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,131.01

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

PAYMENT INFORMATION

New Balance	\$1,131.01
Minimum Payment Due	\$1,131.01
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2424760DF8PX9R7NH	COUNTRY MEATS LLC 352-237-5232 FL MCC: 7299 MERCHANT ZIP: 34474	118.00
02/03	02/03	2407280DJ8AWFJZPJ	CLOTHING SHOP ONLINE 562-356-4520 IL MCC: 5137 MERCHANT ZIP: 60440	230.61
02/07	02/07	2494301DP09FK2Y95	THE HOME DEPOT #1513 GRAND JCT CO MCC: 5200 MERCHANT ZIP: 81505	41.88
02/10	02/10	2422638DSAFBKSJY4	WAL-MART #5099 GRAND JUNCTIO CO MCC: 5411 MERCHANT ZIP: 81505	12.76
02/10	02/10	2444500DSBLN1JAAY	SAMS CLUB #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	176.62
02/12	02/12	2469216DW2X69X7JW	THE HOME DEPOT 1513 GRAND JUNCTIO CO MCC: 5200 MERCHANT ZIP: 81505	249.28
02/14	02/14	F401600DX000PI045	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,735.68-
02/22	02/22	2444500E58PSD6XFY	CITY MARKET #0443 RIFLE CO	13.97

Transactions continued on next page



RYAN HUDSON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 9987
Payment Due Date	March 26, 2022
New Balance	\$1,131.01
Minimum Payment Due	\$1,131.01
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5411 MERCHANT ZIP: 81650	
02/23	02/23	2444500E68PSQQY42	CITY MARKET #0443 RIFLE CO	38.89
			MCC: 5411 MERCHANT ZIP: 81650	
02/23	02/23	2469216E72XGVV64Q	THE HOME DEPOT 1513 GRAND JUNCTIO CO	249.00
			MCC: 5200 MERCHANT ZIP: 81505	

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O1BC6415 - 4 - 08/20/2021

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



KAREN SATTER

Account Number: XXXX XXXX XXXX 5332

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$8,147.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$1,967.11
- Payments & Credits	\$1,967.11
+ Purchases & Other Charges	\$1,703.86
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,703.86

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

PAYMENT INFORMATION

New Balance	\$1,703.86
Minimum Payment Due	\$1,703.86
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/03	02/03	2413746DJ2XGTXAAL	TST* MOE'S ORIGINAL BBQ - EAGLE CO MCC: 5812 MERCHANT ZIP: 81631	24.00
02/03	02/03	2426979DL00W7VL86	WESTIN WESTMINSTER WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	8.02
02/04	02/04	2426979DL00W7VLDW	WESTIN WESTMINSTER WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	21.39
02/05	02/05	2475542DL4YMB4XVR	WESTIN (WESTIN HOTELS) WESTMINSTER CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/02/22	447.76
02/05	02/05	2475542DL4YMB4YRX	WESTIN (WESTIN HOTELS) WESTMINSTER CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/02/22	447.76
02/09	02/09	2401339DR00VGN05A	TAPATIOS NEW CASTLE CO MCC: 5812 MERCHANT ZIP:	100.00

Transactions continued on next page

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

KAREN SATTER
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 5332
Payment Due Date	March 26, 2022
New Balance	\$1,703.86
Minimum Payment Due	\$1,703.86
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,967.11-
02/11	02/11	2413746DS8R0WWPL8	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	269.50
02/16	02/16	2480197DZM4DSK5B5	ARBOR DAY FOUNDATION 402-474-5655 NE MCC: 8398 MERCHANT ZIP: 68508	85.43
02/17	02/17	2449398E12MM09727	DENVER POST CMTY FOUND-2 303-954-2673 CO MCC: 8398 MERCHANT ZIP: 80216	30.00
02/18	02/18	2475542E17JKQ54QV	PELLETS INC 360-7333012 WA MCC: 5999 MERCHANT ZIP: 98225	270.00

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O1BC6415 - 4 - 08/20/2021

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JEFF BLANFORD

Account Number: XXXX XXXX XXXX 5661

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,929.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$125.35
- Payments & Credits	\$125.35
+ Purchases & Other Charges	\$70.85
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$70.85

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

PAYMENT INFORMATION

New Balance	\$70.85
Minimum Payment Due	\$70.85
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/03	02/03	2494300DJLQEJ8SB7	ADOBE ACROPRO SUBS 800-443-8158 CA MCC: 5734 MERCHANT ZIP: 95110	70.85
02/09	02/09	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	125.35-

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

JEFF BLANFORD
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5661
Payment Due Date **March 26, 2022**
New Balance **\$70.85**
 Minimum Payment Due \$70.85
 Past Due Amount \$0.00

Amount Enclosed:

\$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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

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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.
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O1BC6415 - 4 - 08/20/2021

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



JOHN OLDHAM

Account Number: XXXX XXXX XXXX 7039

ACCOUNT SUMMARY

Credit Limit \$10,000.00
 Credit Available \$11,747.00
 Statement Closing Date February 28, 2022
 Days in Billing Cycle 28
 Previous Balance \$8,231.64
 - Payments & Credits \$10,390.87
 + Purchases & Other Charges \$411.88
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$1,747.35-

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

PAYMENT INFORMATION

New Balance \$1,747.35-
Minimum Payment Due \$0.00
Payment Due Date March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2474455DHFDK7DG7M	PARTS TOWN 630-8896972 IL MCC: 5085 MERCHANT ZIP: 60101	63.67
02/02	02/02	2469216DH2XSS7VD4	SUPPLYHOUSE.COM 888-757-4774 NY MCC: 5074 MERCHANT ZIP: 11747	179.21
02/05	02/05	7449215DLRS26628G	STORKS PLOWS 61048814 CREDIT MCC: 5533 MERCHANT ZIP: 19506	850.00-
02/10	02/10	7405523DT2D9TGE2Z	MCCOY SALES LLC LOUISVILLE CO CREDIT MCC: 1711 MERCHANT ZIP: 80027	1,309.23-
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	8,231.64-
02/24	02/24	2400097EAV1J93PKM	HYATT REGENCY DENVER TECH DENVER CO MCC: 3640 MERCHANT ZIP: 80237 LODGING CHECK-IN DATE: 02/23/22	169.00

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

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Payment Information

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\$

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

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
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O1BC6415 - 4 - 08/20/2021

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



YOLANDA DAVIS

Account Number: XXXX XXXX XXXX 0258

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,155.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$3,104.28
- Payments & Credits	\$3,104.28
+ Purchases & Other Charges	\$844.83
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$844.83

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

PAYMENT INFORMATION

New Balance	\$844.83
Minimum Payment Due	\$844.83
Payment Due Date	March 26, 2022

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TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/04	02/04	2469216DK2XYW4Q8D	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
02/04	02/04	2469216DK2Y186P3F	TCT*ANDERSON'S 800-328-9650 MN MCC: 5969 MERCHANT ZIP: 55110	527.20
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,104.28-
02/17	02/17	2422899E10VZ5ED6R	LAWSON ADVENTURE PARK & R855-372-7238 CO MCC: 7011 MERCHANT ZIP: 80436 LODGING CHECK-IN DATE: 02/17/22	255.14
02/24	02/24	2425138E80FVBAGWW	BRICKHOUSE PIZZERIA 970-876-2222 CO MCC: 5812 MERCHANT ZIP: 81652	44.50

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RIFLE CO 81650-3515

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GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0258
Payment Due Date	March 26, 2022
New Balance	\$844.83
Minimum Payment Due	\$844.83
Past Due Amount	\$0.00

Amount Enclosed:

\$

INTEREST CHARGE CALCULATION

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ROGER GOSE

Account Number: XXXX XXXX XXXX 2982

ACCOUNT SUMMARY

Credit Limit \$10,000.00
 Credit Available \$9,930.00
 Statement Closing Date February 28, 2022
 Days in Billing Cycle 28
 Previous Balance \$283.63-
 - Payments & Credits \$0.00
 + Purchases & Other Charges \$353.18
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$69.55

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

PAYMENT INFORMATION

New Balance \$69.55
Minimum Payment Due \$69.55
Payment Due Date March 26, 2022

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TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2469216DG2XZZAEPP	AMZN Mktp US*BR7B42NV3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	211.95
02/09	02/09	2490641DR42NWBRTG	FS *TechSmith 877-3278914 CA MCC: 5734 MERCHANT ZIP: 93101	99.99
02/12	02/12	2469216DV2XDBA5X5	APPLE.COM/BILL 866-712-7753 CA MCC: 5818 MERCHANT ZIP: 95014	9.99
02/19	02/19	2469216E22XLPFKMD	APPLE.COM/BILL 866-712-7753 CA MCC: 5818 MERCHANT ZIP: 95014	31.25

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Payment Information

Account Number: XXXX XXXX XXXX 2982
Payment Due Date March 26, 2022
New Balance \$69.55
 Minimum Payment Due \$69.55
 Past Due Amount \$0.00

Amount Enclosed:

\$

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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.

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

O1BC6415 - 4 - 08/20/2021

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



THERESA HAMILTON

Account Number: XXXX XXXX XXXX 0978

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$8,751.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$1,906.59
- Payments & Credits	\$1,906.59
+ Purchases & Other Charges	\$1,093.33
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,093.33

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

PAYMENT INFORMATION

New Balance	\$1,093.33
Minimum Payment Due	\$1,093.33
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2401134DF0016RNES	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	145.46
01/31	02/01	2494300DFLQE92P0X	ADOBE PRODUCTS 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	9.99
02/01	02/01	2449215DGLRXL9NF8	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	22.40
02/03	02/03	2475542DKJLBY3SAV	DIGITAL JUICE 407-5315540 FL MCC: 7333 MERCHANT ZIP: 34472	9.95
02/04	02/04	2449215DKLS22Z1KZ	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	35.00
02/07	02/07	2401134DP0004NZJY	JASPER.AI (EX. JARVIS) JASPER.AI TX MCC: 7399 MERCHANT ZIP: 78701	29.00
02/07	02/07	2479338DNQHS8J0R1	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	30.13

Transactions continued on next page

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

THERESA HAMILTON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0978
Payment Due Date **March 26, 2022**
New Balance **\$1,093.33**
 Minimum Payment Due \$1,093.33
 Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/09	02/09	2449215DRLRNZ6X2G	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	6.40
02/15	02/15	7420847DY00027883	CAPTIVATE.FM BARNESLEY GB MCC: 5734 MERCHANT ZIP:	19.00
02/17	02/17	2401134E00019GL59	DOODLY - DOODLY STAND DOODLY.COM ID MCC: 5734 MERCHANT ZIP: 83616	39.00
02/21	02/21	2449215E5RTWDQTT7	PAYPAL *MARSHALLMEM 402-935-7733 MA MCC: 5815 MERCHANT ZIP: 02445	50.00
02/23	02/23	2449216E6000PF635	SOCIAL MEDIA EXAMINER HTTPSWWW.SOCI CA MCC: 8299 MERCHANT ZIP: 92064	697.00
02/25	02/25	F401600E8000PI056	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,906.59-

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

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IMPORTANT MESSAGES

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

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



ALYSSA THURMON

Account Number: XXXX XXXX XXXX 0447

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$686.36
- Payments & Credits	\$686.36
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$0.00

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

PAYMENT INFORMATION

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	686.36-

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

(v) = variable (f) = fixed



ALYSSA THURMON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0447
Payment Due Date **March 26, 2022**
New Balance **\$0.00**
 Minimum Payment Due \$0.00
 Past Due Amount \$0.00

Amount Enclosed:

\$

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O1BC6415 - 4 - 08/20/2021

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PENNY KUPER

Account Number: XXXX XXXX XXXX 7525

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$10,000.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$210.00
- Payments & Credits	\$210.00
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$0.00

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 Grand Junction, CO 81501
 Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	210.00-

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Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

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

PENNY KUPER
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 7525
Payment Due Date **March 26, 2022**
New Balance **\$0.00**
 Minimum Payment Due \$0.00
 Past Due Amount \$0.00

Amount Enclosed:

\$

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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.
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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.



HEATHER GRUMLEY

Account Number: XXXX XXXX XXXX 1976

ACCOUNT SUMMARY

Credit Limit	\$15,000.00
Credit Available	\$9,304.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$120.61
- Payments & Credits	\$135.07
+ Purchases & Other Charges	\$5,710.28
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$5,695.82

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

PAYMENT INFORMATION

New Balance	\$5,695.82
Minimum Payment Due	\$5,695.82
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2400097DHR3W92T3V	THE BROADMOOR RESRVATI 719-5775843 CO MCC: 7011 MERCHANT ZIP: 80906	3,231.27
02/02	02/02	2425137DJ0FVN7K6L	DAM BREWING COMPANY / DILLON CO MCC: 5812 MERCHANT ZIP:	68.07
02/02	02/02	2426979DJ00VGTK2Y	WESTIN WESTMINSTER WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	317.46
02/03	02/03	2426979DL00W7VLG5	WESTIN WESTMINSTER WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	406.97
02/03	02/03	7449398DK11GW8SYT	HAMPTON INN. RIFLE CO CREDIT MCC: 3665 MERCHANT ZIP: 81650	11.61-
02/04	02/04	2442733DLLM7TXP9F	CHICK-FIL-A #834 DENVER CO MCC: 5814 MERCHANT ZIP: 80260	46.91
02/04	02/04	2444500DKEHXH02VV	CHUYS WESTMINSTER WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	55.67

Transactions continued on next page

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

HEATHER GRUMLEY
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 1976
Payment Due Date	March 26, 2022
New Balance	\$5,695.82
Minimum Payment Due	\$5,695.82
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/04	02/04	2449398DL11GYLXH0	HAMPTON INN. RIFLE CO MCC: 3665 MERCHANT ZIP: 81650 LODGING CHECK-IN DATE: 02/03/22	116.85
02/04	02/04	7449398DL11GW8SYR	HAMPTON INN. RIFLE CO CREDIT MCC: 3665 MERCHANT ZIP: 81650	2.85-
02/04	02/04	2469216DL2XZ5A2HB	THE HOME DEPOT 1503 DENVER CO MCC: 5200 MERCHANT ZIP: 80229	216.67
02/05	02/05	2475542DL4YMB4ZMG	WESTIN (WESTIN HOTELS) WESTMINSTER CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/02/22	341.38
02/05	02/05	2475542DL4YMB4ZMR	WESTIN (WESTIN HOTELS) 303-4105000 CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/02/22	341.38
02/05	02/05	2475542DL4YMB4ZM8	WESTIN (WESTIN HOTELS) WESTMINSTER CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/02/22	341.38
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	120.61-
02/17	02/17	2469216E02X7F9LZJ	SQ *HOGBACK PIZZA Carbondale CO MCC: 5812 MERCHANT ZIP: 81623	117.27
02/18	02/18	2449398E211GYM6SE	HAMPTON INN. RIFLE CO MCC: 3665 MERCHANT ZIP: 81650 LODGING CHECK-IN DATE: 02/17/22	109.00

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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

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

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

O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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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.



SARAH BELL

Account Number: XXXX XXXX XXXX 4818

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$2,253.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$792.57
- Payments & Credits	\$792.57
+ Purchases & Other Charges	\$2,746.97
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,746.97

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

PAYMENT INFORMATION

New Balance	\$2,746.97
Minimum Payment Due	\$2,746.97
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2421073DG60ZT8EBS	AMERICAN HEART SHOPCPR 888-242-8883 TX MCC: 8398 MERCHANT ZIP: 75231	729.86
02/02	02/02	2421073DJ60ZS0SDN	AMERICAN HEART SHOPCPR 888-242-8883 TX MCC: 8398 MERCHANT ZIP: 75231	178.45
02/04	02/04	2400097DKRE13GB09	LAZY BEAR RESTAURANT I 970-9842327 CO MCC: 5812 MERCHANT ZIP: 81647	75.42
02/09	02/09	2401134DT00005WKW	LS DRIFTERS COFFEE & F 303-8452210 CO MCC: 5999 MERCHANT ZIP:	84.25
02/09	02/09	2449215DRRS7WYYX1	PROFESSIONAL EMS ED 970-254-8135 CO MCC: 8249 MERCHANT ZIP: 81504	154.00
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	792.57-
02/11	02/11	2444500DS8PVY7VZ4	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	32.96
02/13	02/13	2422638DXAFQ27349	WAL-MART #5232 RIFLE CO	60.87

Transactions continued on next page

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

SARAH BELL
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 4818
Payment Due Date	March 26, 2022
New Balance	\$2,746.97
Minimum Payment Due	\$2,746.97
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/14	02/14	2476517DX0FVWPM0D	MCC: 5411 MERCHANT ZIP: 81650 THE LITTLE COFFEE SHACK R RIFLE CO	27.79
02/14	02/14	2476517DX0FVWPM0M	MCC: 5814 MERCHANT ZIP: THE LITTLE COFFEE SHACK R RIFLE CO	5.45
02/17	02/17	2444500E08PS6PLV8	MCC: 5814 MERCHANT ZIP: CITY MARKET #0443 RIFLE CO	67.43
02/18	02/18	2471705E18579BG54	MCC: 5411 MERCHANT ZIP: 81650 IMPACT APPLICATIONS INC 412-5678400 CA	1,292.50
02/23	02/23	2449215E6RTYKJFF7	MCC: 8099 MERCHANT ZIP: 92123 PROFESSIONAL EMS ED 970-254-8135 CO	35.00
02/27	02/27	2469216EA2XHDV3K1	MCC: 8249 MERCHANT ZIP: 81504 APPLE.COM/BILL 866-712-7753 CA	2.99
			MCC: 5735 MERCHANT ZIP: 95014	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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

O1BC6415 - 4 - 08/20/2021

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



SHELLEY GARDINEER

Account Number: XXXX XXXX XXXX 5536

ACCOUNT SUMMARY

Credit Limit \$5,000.00
 Credit Available \$3,186.00
 Statement Closing Date February 28, 2022
 Days in Billing Cycle 28
 Previous Balance \$1,201.15
 - Payments & Credits \$1,201.15
 + Purchases & Other Charges \$1,813.49
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$1,813.49

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

PAYMENT INFORMATION

New Balance \$1,813.49
Minimum Payment Due \$1,813.49
Payment Due Date March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2449215DGLWKP25KM	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	92.47
02/03	02/03	2422638DMATFHKW3N	SAMSClub.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	63.04
02/03	02/03	2423168DKBLGXVY7Z	SMASHBURGER #1651 WESTMINSTER CO MCC: 5814 MERCHANT ZIP: 80020	28.02
02/03	02/03	2449215DJLXMSBGRX	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	2.71
02/03	02/03	2469216DJ2XGM5H1D	SQ *TATTERED COVER Westminster CO MCC: 5942 MERCHANT ZIP: 80020	27.95
02/04	02/04	2444500DL2XQG70P0	WENDY'S 8056 EDWARDS CO MCC: 5814 MERCHANT ZIP: 81632	37.47
02/05	02/05	2475542DL4YMB4YRB	WESTIN (WESTIN HOTELS) WESTMINSTER CO MCC: 3513 MERCHANT ZIP: 80020	401.98

Transactions continued on next page

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

SHELLEY GARDINEER
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5536
Payment Due Date March 26, 2022
New Balance \$1,813.49
 Minimum Payment Due \$1,813.49
 Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			LODGING CHECK-IN DATE: 02/02/22	
02/05	02/05	2475542DL4YMB4YT5	WESTIN (WESTIN HOTELS) 303-4105000 CO MCC: 3513 MERCHANT ZIP: 80020	401.98
			LODGING CHECK-IN DATE: 02/02/22	
02/05	02/05	2475542DL4YMB4ZM0	WESTIN (WESTIN HOTELS) WESTMINSTER CO MCC: 3513 MERCHANT ZIP: 80020	401.98
			LODGING CHECK-IN DATE: 02/02/22	
02/06	02/06	2449215DMLY0L4ZGF	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	4.59
02/06	02/06	2449215DMLY0MK4FM	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	5.41
02/16	02/16	F401600DZ000PY047	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,201.15-
02/17	02/17	2444500E1HEWD0R6V	USPS STAMPS ENDICIA 888-434-0055 DC MCC: 9402 MERCHANT ZIP: 20260	100.00
02/17	02/17	2444500E1HEWD0R9E	USPS STAMPS ENDICIA 888-434-0055 DC MCC: 9402 MERCHANT ZIP: 20260	100.00
02/17	02/17	2469216E02XWQY11D	STAMPS.COM 855-608-2677 CA MCC: 4215 MERCHANT ZIP: 90245	60.67
02/25	02/25	2422638EAARKA9ANL	SAMSClub.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	67.23
02/26	02/26	2469216E92XVE7B6W	STAMPS.COM 855-608-2677 CA MCC: 5045 MERCHANT ZIP: 90245	17.99

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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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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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
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To use this right, all of the following must be true:

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

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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	\$2,093.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$835.87
- Payments & Credits	\$835.87
+ Purchases & Other Charges	\$854.46
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$854.46

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

PAYMENT INFORMATION

New Balance	\$854.46
Minimum Payment Due	\$854.46
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/30	02/01	2422638DFafa1DF7R	SAMSClub #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	100.84
02/01	02/01	2422638DJATFD5N69	SAMSClub.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	253.10
02/04	02/04	2444500DLBLM599EY	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	85.14
02/09	02/09	2444500DR8PSJ5PYV	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	131.21
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	835.87-
02/16	02/16	2422638E0BLH3S4J3	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	284.17



JEFF BRADLEY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 3504
Payment Due Date **March 26, 2022**
New Balance **\$854.46**
 Minimum Payment Due \$854.46
 Past Due Amount \$0.00

Amount Enclosed:

\$

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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	28	\$0.00
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O1BC6415 - 4 - 08/20/2021

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



JANA PRICE

Account Number: XXXX XXXX XXXX 0399

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,769.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$2,923.50
- Payments & Credits	\$2,923.50
+ Purchases & Other Charges	\$1,230.46
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,230.46

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

PAYMENT INFORMATION

New Balance	\$1,230.46
Minimum Payment Due	\$1,230.46
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2444500DG8PXBQ1XR	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	39.99
02/01	02/01	2460794DHBLWY1SWQ	TUK TUK THAI BISTRO WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	36.00
02/04	02/04	2480197DLBLVFAG1J	SNOOZE AN AM EATERY WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	35.10
02/05	02/05	2475542DL4YMB4YHP	WESTIN (WESTIN HOTELS) WESTMINSTER CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/01/22	602.97
02/05	02/05	2475542DL4YMB4ZFL	WESTIN (WESTIN HOTELS) WESTMINSTER CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/01/22	512.07

Transactions continued on next page

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

JANA PRICE
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0399
Payment Due Date **March 26, 2022**
New Balance **\$1,230.46**
 Minimum Payment Due \$1,230.46
 Past Due Amount \$0.00

Amount Enclosed:

\$	
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TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/07	02/07	2449215DNLSBX1NN4	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	4.33
02/16	02/16	F401600DZ000PY047	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,923.50-

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INTEREST CHARGE CALCULATION

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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SPED 1

Account Number: XXXX XXXX XXXX 5706

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,452.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$1,841.28
- Payments & Credits	\$1,841.28
+ Purchases & Other Charges	\$1,547.37
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,547.37

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

PAYMENT INFORMATION

New Balance	\$1,547.37
Minimum Payment Due	\$1,547.37
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2433239DG0B020KJ9	IAHE 561-6224334 FL MCC: 8299 MERCHANT ZIP: 33410	142.91
02/03	02/03	2469216DJ2XHN8E5M	SQ *EUREKA! MCCONNELL SCI Grand Junctio CO MCC: 5999 MERCHANT ZIP: 81501	44.00
02/10	02/10	2449215DTJHWAY18T	TOUR* DEFIANCE RAFTING WWW.RAFTDEFIA TX MCC: 7991 MERCHANT ZIP: 77080	548.64
02/11	02/11	2469216DS2XAA282T	AWL*PEARSON EDUCATION PRSONCS.COM NJ MCC: 8299 MERCHANT ZIP: 07458	210.94
02/12	02/12	2469216DV2X5RTJT3	STAMPS.COM 855-608-2677 CA MCC: 5045 MERCHANT ZIP: 90245	17.99
02/16	02/16	2463923E0S66EZWKM	TOYS FOR SPECIAL CHILDREN914-7473070 NY MCC: 5099 MERCHANT ZIP: 10532	365.90
02/16	02/16	F401600DZ000PY047	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,841.28-
02/17	02/17	2469216E02X82AQYP	SQ *JUNIPER BLOOMS ART Rifle CO	175.00

Transactions continued on next page



Payment Information

Account Number:	XXXX XXXX XXXX 5706
Payment Due Date	March 26, 2022
New Balance	\$1,547.37
Minimum Payment Due	\$1,547.37
Past Due Amount	\$0.00

Make Check
Payable to:

Amount Enclosed:

\$

SPED 1
839 WHITERIVER AVE
RIFLE CO 81650-3515

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 7333 MERCHANT ZIP: 81650	
02/22	02/22	2443099E5R3ELGPA8	APPLE.COM/BILL 800-275-2273 CA	29.99
			MCC: 5735 MERCHANT ZIP: 95014	
02/24	02/24	2411641E82MJKZTSJ	SUPER KIDZ LLC 970-456-5203 CO	12.00
			MCC: 5812 MERCHANT ZIP: 81650	

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

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

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O1BC6415 - 4 - 08/20/2021

How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
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 Available \$3,825.00
 Statement Closing Date February 28, 2022
 Days in Billing Cycle 28
 Previous Balance \$580.00
 - Payments & Credits \$580.00
 + Purchases & Other Charges \$535.02
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$535.02

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

PAYMENT INFORMATION

New Balance \$535.02
Minimum Payment Due \$535.02
Payment Due Date March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2469216DF2X75SXXR	VUE*EHT/NRSFP 800-511-3478 NY MCC: 8299 MERCHANT ZIP: 14454	47.00
01/31	02/01	2469216DF2X75SXY0	VUE*EHT/NRSFP 800-511-3478 NY MCC: 8299 MERCHANT ZIP: 14454	47.00
02/03	02/03	2422638DKBLH4HFZ7	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	60.82
02/10	02/10	2432743DTT4Y512HK	MICRO PLASTICS - RIFLE RIFLE CO MCC: 5099 MERCHANT ZIP:	133.14
02/10	02/10	F401600DT000PI041	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	580.00-
02/15	02/15	2449398DZ0T2JWJ4K	THERMOWORKS 801-756-7705 UT MCC: 5999 MERCHANT ZIP: 84003	247.06

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

MARY MCPHEE
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5927
Payment Due Date March 26, 2022
New Balance \$535.02
 Minimum Payment Due \$535.02
 Past Due Amount \$0.00

Amount Enclosed:

\$

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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Grand Junction, CO 81502-2705

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

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

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



KYLE MICKELSON

Account Number: XXXX XXXX XXXX 2925

ACCOUNT SUMMARY

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

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

PAYMENT INFORMATION

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

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

Transactions continued on next page

6415 VVG 002 7 31 220228 0 N PAGE 1 of 3 10 4016 6000 6035

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

KYLE MICKELSON
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 2925
Payment Due Date	March 26, 2022
New Balance	\$948.96-
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00

Amount Enclosed:

\$	
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TRANSACTIONS (continued)

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

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

INTEREST CHARGE CALCULATION

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
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O1BC6415 - 4 - 08/20/2021

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KAYLA SWINDELL

Account Number: XXXX XXXX XXXX 7138

ACCOUNT SUMMARY

Credit Limit	\$25,000.00
Credit Available	\$11,429.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$11,071.31
- Payments & Credits	\$11,071.31
+ Purchases & Other Charges	\$12,548.05
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$12,548.05

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

PAYMENT INFORMATION

New Balance	\$12,548.05
Minimum Payment Due	\$12,548.05
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2443654DG0B023VXL	SOCIETYFORHUMANRESOURCE 800-2837476 VA MCC: 8999 MERCHANT ZIP: 22314	219.00
01/31	02/01	2469216DF2XB3PM05	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	505.91
02/01	02/01	2469216DG2X72NFQK	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	504.10
02/01	02/01	2469216DG2X7287K4	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	15.06
02/01	02/01	2494300DHRQEB7REN	CULVERS OF RIFLE RIFLE CO MCC: 5814 MERCHANT ZIP:	38.35
02/02	02/02	2469216DH2XXY0QH7	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	505.89
02/03	02/03	2469216DJ2XNE229V	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	504.36

Transactions continued on next page

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

KAYLA SWINDELL
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 7138
Payment Due Date	March 26, 2022
New Balance	\$12,548.05
Minimum Payment Due	\$12,548.05
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/04	02/04	2469216DK2XF1BEGQ	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	505.60
02/04	02/04	2494300DKLQELSXQW	ADOBE CREATIVE CLOUD 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	20.84
02/06	02/06	2469216DM2XY5T09W	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	528.11
02/07	02/07	2469216DN2XP20SE0	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	517.82
02/09	02/09	2469216DR2X8VHL1F	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	504.92
02/10	02/10	2469216DT2XZP0Y9F	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	500.87
02/12	02/12	2469216DV2XKZEJEG	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	508.64
02/14	02/14	2469216DX2X4NBSNE	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	502.28
02/14	02/14	F401600DX000PI045	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	11,071.31-
02/15	02/15	2449398DY0T27BKGV	SOS REGISTRATION FEE 303-860-6962 CO MCC: 9399 MERCHANT ZIP: 80209	10.00
02/15	02/15	2469216DY2XVGDQ38	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	519.38
02/16	02/16	2469216DZ2XKH0VML	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	527.30
02/17	02/17	2469216E02XQ5PZJP	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	501.88
02/18	02/18	2469216E12X5Q4KL5	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	508.86
02/19	02/19	2469216E22XXBLW4T	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	504.23
02/20	02/20	2469216E32XMY1067	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	504.13
02/21	02/21	2469216E42XF513JS	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	506.58
02/22	02/22	2469216E52X85WYWS	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	508.25
02/24	02/24	2469216E72XPM0V5A	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	511.79
02/24	02/24	2469216E72XPM14GB	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	502.84
02/24	02/24	2473309E82M03RHGR	CO GOVT SERVICES EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	36.55
02/25	02/25	2469216E82XH6BY5X	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	501.00
02/26	02/26	2469216E92XBSSALR	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	502.84
02/27	02/27	2469216EA2X5DKV1W	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	520.67

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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

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

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

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



RYAN FIDELDY

Account Number: XXXX XXXX XXXX 8630

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$5,977.00
Statement Closing Date	February 28, 2022
Days in Billing Cycle	28
Previous Balance	\$2,415.92
- Payments & Credits	\$2,415.92
+ Purchases & Other Charges	\$4,022.90
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$4,022.90

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

PAYMENT INFORMATION

New Balance	\$4,022.90
Minimum Payment Due	\$4,022.90
Payment Due Date	March 26, 2022

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	2416407DF2LRFPPZX	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP:	27.12
01/31	02/01	2449215DFLWGM4GX7	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	7.57
02/03	02/03	2443106DKM14KEMBW	DAVE & BUSTER'S #25 WESTMINSTER CO MCC: 5814 MERCHANT ZIP:	146.00
02/03	02/03	2469216DK2Y0TPLXA	MK GIFT AND SUNDRIES WESTMINSTER CO MCC: 5947 MERCHANT ZIP: 80020	15.80
02/03	02/03	2471705DK3TQWRYXH	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	54.50
02/04	02/04	2401134DK001KS1AZ	AB* ABEBOOKS.CO J7RLYG HTTPSWWW.ABEB WA MCC: 5192 MERCHANT ZIP: 98109	22.77
02/04	02/04	2480197DLBLVFAF5W	SNOOZE AN AM EATERY WESTMINSTER CO MCC: 5812 MERCHANT ZIP: 80020	40.82

Transactions continued on next page

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

RYAN FIDELDY
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 8630
Payment Due Date **March 26, 2022**
New Balance **\$4,022.90**
 Minimum Payment Due \$4,022.90
 Past Due Amount \$0.00

Amount Enclosed:

\$	
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TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	2475542DL4YMB4ZRV	WESTIN (WESTIN HOTELS) WESTMINSTER CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/02/22	380.26
02/05	02/05	2475542DL4YMB4ZTM	WESTIN (WESTIN HOTELS) WESTMINSTER CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 02/02/22	447.76
02/09	02/09	2442733DRM83EBN1P	MCDONALD'S F31426 NEWCASTLE CO MCC: 5814 MERCHANT ZIP: 81647	17.71
02/11	02/11	2444500DV00TBV17T	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	31.09
02/12	02/12	2449398DVLQRGT3S4	GOPHER SPORT 877-699-7927 MN MCC: 5941 MERCHANT ZIP: 55060	2,391.98
02/14	02/14	F401600DX000PI045	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,415.92-
02/15	02/15	2413746DZ017PRTPW	USPS PO 0765160577 NEW CASTLE CO MCC: 9402 MERCHANT ZIP: 81647	2.56
02/21	02/21	2444500E5EJ1D710D	DOLLAR GENERAL #19727 PARACHUTE CO MCC: 5331 MERCHANT ZIP:	80.00
02/22	02/22	2401134E50013X43X	LS DRIFTERS COFFEE & F WWW.COLORADOD CO MCC: 5999 MERCHANT ZIP: 81647	54.10
02/22	02/22	2449215E5LS3TQV4G	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	34.19
02/24	02/24	2413746E8017V58NJ	BARNES&NOBLE.COM 800-843-2665 NY MCC: 5942 MERCHANT ZIP: 11590	200.00
02/24	02/24	2416407E82LR7GWY1	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP:	51.67
02/24	02/24	2449215E8RS0F1TNJ	PAYPAL *BRENDATEJED 402-935-7733 NY MCC: 8211 MERCHANT ZIP: 11742	17.00

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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.