

ROBERT SJOGREN

= New Balance

PAYMENT INFORMATION

 New Balance
 \$1,019.00

 Minimum Payment Due
 \$1,019.00

 Payment Due Date
 October 26, 2021

Account Number: XXXX XXXX XXXX 0762

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$3,981.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$329.50 - Payments & Credits \$329.50 + Purchases & Other Charges \$1,019.00 + Cash Advances \$0.00 + Finance Charges \$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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$1,019.00

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	329.50-
09/22	09/22	24436548A0AVVLPSN	NOREGON SYSTEMS 855-8895776 NC	999.00
			MCC: 5533 MERCHANT ZIP: 27409	
09/24	09/24	24692168B2XW20KW6	CRAIGSLIST.ORG 415-399-5200 CA	5.00
			MCC: 5969 MERCHANT ZIP: 94108	
09/24	09/24	24692168B2XW20MPF	CRAIGSLIST.ORG 415-399-5200 CA	5.00
			MCC: 5969 MERCHANT ZIP: 94108	
09/24	09/24	24692168B2XW205LA	CRAIGSLIST.ORG 415-399-5200 CA	5.00
			MCC: 5969 MERCHANT ZIP: 94108	
09/24	09/24	24692168B2XW24WEB	CRAIGSLIST.ORG 415-399-5200 CA	5.00
			MCC: 5969 MERCHANT ZIP: 94108	

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Payment Information

Account Number: XXXX XXXX XXXX 0762

Payment Due Date October 26, 2021

New Balance \$1,019.00

Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

ROBERT SJOGREN 839 WHITERIVER AVE RIFLE CO 81650-3515 ROBERT SJOGREN Account Number: XXXX XXXX XXXX 0762

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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

PAYMENT INFORMATION

New Balance \$0.00
Minimum Payment Due \$0.00
Payment Due Date October 26, 2021

Account Number: XXXX XXXX XXXX 6190

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$5,000.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$1,474.12 - Payments & Credits \$1,474.12 + Purchases & Other Charges \$0.00 + Cash Advances \$0.00

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\$0.00

\$0.00

TRANSACTIONS

+ Finance Charges

= New Balance

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,474.12-

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Payment Information

Account Number: XXXX XXXX XXXX 6190

Payment Due Date October 26, 2021

New Balance \$0.00

Minimum Payment Due Past Due Amount S0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

KELLY DETLEFSEN 839 WHITERIVER AVE RIFLE CO 81650-3515

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- 3. You must not yet have fully paid for the purchase.

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



LANCIE ELDER Account Number: XXXX XXXX XXXX 1912

ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$4,837.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$1,100.00 - Payments & Credits \$1,100.00 + Purchases & Other Charges \$57.88 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$57.88

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 \$57.88 **Minimum Payment Due** \$57.88 **Payment Due Date** October 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/08	09/08	24226387WBLGYMD2W	WAL-MART #5232 RIFLE CO	57.88
			MCC: 5411 MERCHANT ZIP: 81650	
09/24	09/24	F4016008E000PI270	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,100.00-

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INTEREST CHARGE CALCULATION

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

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

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Payment Information

XXXX XXXX XXXX 1912 Account Number: October 26, 2021 **Payment Due Date New Balance** \$57.88 Minimum Payment Due \$57.88 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

\$

LANCIE ELDER 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

INTEREST CHARGE CALCULATION (continued)							
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge			
Cash Advances	21.00% (f)	\$0.00	30	\$0.00			

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Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance 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.



SIMONE RICHARDSON

PAYMENT INFORMATION

New Balance\$423.72Minimum Payment Due\$423.72Payment Due DateOctober 26, 2021

Account Number: XXXX XXXX XXXX 0001

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$4,576.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$405.32 - Payments & Credits \$405.32 + Purchases & Other Charges \$423.72 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$423.72

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

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TRAN	TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
09/07	09/07	24226387VBLH432R6	WAL-MART #5232 RIFLE CO	22.76	
			MCC: 5411 MERCHANT ZIP: 81650		
09/08	09/08	24445007WBLNBJEE5	WM SUPERCENTER #5232 RIFLE CO	25.70	
			MCC: 5411 MERCHANT ZIP: 81650		
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	405.32-	
09/20	09/20	2444500878PSPZBWT	CITY MARKET #0443 RIFLE CO	77.59	
			MCC: 5411 MERCHANT ZIP: 81650		
09/21	09/21	24445008Q5SBVS1QK	WALMART.COM AA 8009666546 AR	51.00	
			MCC: 5310 MERCHANT ZIP: 72716		
09/24	09/24	24943008QRQEB2Y5P	DD/BR #358838 RIFLE CO	56.67	
			MCC: 5814 MERCHANT ZIP:		
09/27	09/27	24269758ES66LZED5	AEP CONNECTIONS LLC 833-2372668 IN	190.00	
			MCC: 8299 MERCHANT ZIP: 46567		

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Payment Information

Account Number: XXXX XXXX XXXX 0001

Payment Due Date October 26, 2021

New Balance \$423.72

Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

io.

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

SIMONE RICHARDSON 839 WHITERIVER AVE RIFLE CO 81650-3515

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

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

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

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

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

How to Avoid	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid
Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance 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 \$1,191.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$1,858.51 - Payments & Credits \$1,858.61 + Purchases & Other Charges \$3.808.38 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$3,808.28

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance\$3,808.28Minimum Payment Due\$3,808.28Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/11	09/11	74897297Z3YREPZ35	PAYPAL *WINFOTECH 4029357733 CD	4.99
			MCC: 7372 MERCHANT ZIP:	
09/15	09/15	247170583GYJHA2BZ	FRONTIER AI WBW3MJ 720-3744390 CO	2,015.82
			MCC: 3132 MERCHANT ZIP: 80249	
09/15	09/15	247170583GYJH8GSP	FRONTIER AI WIBNJE 720-3744390 CO	683.94
			MCC: 3132 MERCHANT ZIP: 80249	
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,858.61-
09/18	09/18	2480197858B7Y5YJK	BOOKRAGS.COM 206-519-7910 WA	24.99
			MCC: 8299 MERCHANT ZIP: 98104	
09/21	09/21	745060988WW4FX8S4	INTHINKING, SL ANDORRA LA VE AD	540.44
		- 09/21	EURO CURRNCY	
		- 09/21	460.42 X 1.17379783	
			MCC: 8244 MERCHANT ZIP:	
09/24	09/24	24445008B8PVVNGA7	CITY-MARKET #0413 FRUITA CO	33.20
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 8326

Payment Due Date October 26, 2021

New Balance \$3,808.28

Minimum Payment Due \$3,808.28

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JACOB PINGEL 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
			MCC: 5411 MERCHANT ZIP: 81521		
09/28	09/28	24013398F035A73YN	LOST RIVER CAVE 270-3930077 KY	505.00	
			MCC: 7991 MERCHANT ZIP: 42101		

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

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

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on Purchases	transaction date.
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Interest Charge	
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.



BRIAN SPRENGER

Questions?

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$1,623.00

Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$2,004.49 - Payments & Credits \$2,004.49 + Purchases & Other Charges \$2.609.49

+ Cash Advances + Finance Charges = New Balance \$2,609.49

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 \$2,609.49 \$2,609.49 **Minimum Payment Due Payment Due Date** October 26, 2021

Account Number: XXXX XXXX XXXX 2423

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$0.00

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/31	09/01	24431067K2DYFYL9L	AMAZON.COM*254VF2HQ0 AMZN AMZN.COM/BILL WA	50.00
			MCC: 5942 MERCHANT ZIP: 98109	
08/31	09/01	24492157KRTVKYP5A	WILSONLANGU 508-368-2399 MA	649.00
			MCC: 8249 MERCHANT ZIP: 01540	
08/31	09/01	24492157KRTVL9ZK2	PAYPAL *IDA RMB 402-935-7733 CO	265.00
			MCC: 8398 MERCHANT ZIP: 80305	
09/01	09/01	24073147MS66KF5MT	BRIGHT WHITE PAPER 800-3215716 FL	279.00
			MCC: 5111 MERCHANT ZIP: 34990	
09/01	09/01	24137467M019TQG8X	USPS PO 0777220543 RIFLE CO	2.16
			MCC: 9402 MERCHANT ZIP: 81650	
09/02	09/02	24137467N01AHRJAP	USPS PO 0777220543 RIFLE CO	10.10
			MCC: 9402 MERCHANT ZIP: 81650	
09/02	09/02	24492157MJJ0ZYJ8A	CRICUT WWW.CRICUT.CO UT	10.61
			MCC: 5970 MERCHANT ZIP: 84095	
			Transactions continued on next page	



Payment Information

XXXX XXXX XXXX 2423 Account Number: **Payment Due Date** October 26, 2021 **New Balance** \$2,609.49 Minimum Payment Due \$2,609.49 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

BRIAN SPRENGER 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 09/03 09/03 24692167N2XQPLME9 Amazon Music*251VY9A92 888-802-3080 WA 16.21 MCC: 5818 MERCHANT ZIP: 98109 09/08 24137467W019SN84G USPS PO 0777220543 RIFLE CO 09/08 7.70 MCC: 9402 MERCHANT ZIP: 81650 09/08 09/08 24445007WEJ0B044H LITTLE CAESARS 3452-0001 RIFLE CO 62.90 MCC: 5814 MERCHANT ZIP: 81650 09/09 09/09 24137467X019BMH3L USPS PO 0777220543 RIFLE CO 9.46 MCC: 9402 MERCHANT ZIP: 81650 09/13 09/13241374681017DSDAD USPS PO 0777220543 RIFLE CO 2.76 MCC: 9402 MERCHANT ZIP: 81650 09/14 09/14 24789308274SDY3Q8 OTC BRANDS INC 800-2280475 NE 71.96 MCC: 5964 MERCHANT ZIP: 68137 09/15 F40160083000PI259 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 09/15 2.004.49-09/22 09/22 24121578A007WXW9K WATCHDOGS USA, INC01 888-5403647 AR 763.01 MCC: 8398 MERCHANT ZIP: 72730 09/22 09/22 24210738960HJXLM4 LEARNING WITHOUT TEARS 3012632700 MD 135.19 MCC: 8299 MERCHANT ZIP: 20818 24692168B2X8ZQY8J MARRIOTT VAIL MOUNTAIN VAIL CO 09/24 09/24 152.63 MCC: 3509 MERCHANT ZIP: 81657 LODGING CHECK-IN DATE: 10/07/21 09/27 09/27 24055238E2DJYMAX5 WALMART.COM AA 800-966-6546 AR 29.82 MCC: 5310 MERCHANT ZIP: 72716 09/27 09/27 24492168F0000H6D0 CALM STRIPS CALMSTRIPS.NE VA 91.98 MCC: 5399 MERCHANT ZIP: 23606

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



Account Number: XXXX XXXX XXXX 0416 KATHRYN SENOR

ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$4,970.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$3,889.88 - Payments & Credits \$4,010.59 + Purchases & Other Charges \$150.28 + Cash Advances \$0.00 + Finance Charges \$0.00 \$29.57 = New Balance

Questions? Call Card Services 1-888-284-3703 Or Write: 225 N 5th Street, Suite 1000 Grand Junction, CO 81501

creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$29.57 **Minimum Payment Due** \$29.57 **Payment Due Date** October 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Or e-mail:

Tran Post Reference Number Transaction Description	
00/04 00/04 T40004/TM000FTVAIA VALLEVALIMED DIELE 070 00F0 OPEDIT	Amount
09/01 09/01 74003417MS66FZYNA VALLEY LUMBER - RIFLE 970-6259 CREDIT	120.71-
MCC: 5039 MERCHANT ZIP: 81650	
09/09 09/09 24445007XEJ2NBTFT DOMINO'S 6348 719-339-5911 CO	150.28
MCC: 5814 MERCHANT ZIP: 81650	
09/15	3,889.88-

IMPORTANT ACCOUNT INFORMATION

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6415 7 31 210930 0 PAGE 1 of 3 1 0 4016 6000 6035



Payment Information

XXXX XXXX XXXX 0416 Account Number: **Payment Due Date** October 26, 2021 \$29.57 **New Balance** Minimum Payment Due \$29.57 Past Due Amount \$0.00 \$ Amount Enclosed:

Make Check Payable to:

ALPINE BANK

PO BOX 2705 GRAND JUNCTION CO 81502-2705

KATHRYN SENOR 839 WHITERIVER AVE RIFLE CO 81650-3515

INTEREST CHARGE CALCULATION

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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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Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
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

PAYMENT INFORMATION

New Balance \$1,377.15

Minimum Payment Due \$1,377.15

Payment Due Date October 26, 2021

Account Number: XXXX XXXX XXXX 9052

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$8,622.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$2,257.00 - Payments & Credits \$2,257.00 + Purchases & Other Charges \$1.377.15 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,377.15

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS			
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/31	09/01	24692167K2Y025LZ9	LOWES #01905* 970-384-3940 CO	524.00
			MCC: 5200 MERCHANT ZIP: 81601	
09/20	09/20	240578188000DV6H7	MBS INC. 913-3932525 KS	231.00
			MCC: 7399 MERCHANT ZIP: 66062	
09/20	09/20	244273388LM972ZP2	SONIC DRIVE IN #4970 RIFLE CO	125.00
			MCC: 5814 MERCHANT ZIP: 81650	
09/20	09/20	244921588RTW7447N	NEARPOD 855-632-7763 FL	120.00
			MCC: 8299 MERCHANT ZIP: 33004	
09/20	09/20	244921588RTW763S1	NEARPOD 855-632-7763 FL	120.00
			MCC: 8299 MERCHANT ZIP: 33004	
09/22	09/22	244921689000NX962	PHAMALY THEATRE CO. WWW.PHAMALY.O CO	42.20
			MCC: 8398 MERCHANT ZIP: 80205	
09/27	09/27	24427338FLM9076TA	SONIC DRIVE IN #4970 RIFLE CO	125.00
			MCC: 5814 MERCHANT ZIP: 81650	
			Transactions continued on next page	
6415	VVG	002 7 31 210930	0 PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX XXXX 9052

Payment Due Date October 26, 2021

New Balance \$1,377.15

Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JENNIFER NIPPER 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)						
Tran Date	Post Date	Reference Number	Transaction Description	Amount			
09/27	09/27	24755428F3VK70ZQE	DRAMANOTEBOOK COM 503-8880635 OR	89.95			
			MCC: 8299 MERCHANT ZIP: 97267				
09/27	09/27	F4016008F000PI271	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,257.00-			

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

⁽v) = variable (f) = fixed

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



JULIE KNOWLES

= New Balance

PAYMENT INFORMATION

New Balance \$1,586.24 \$1,586.24 **Minimum Payment Due Payment Due Date** October 26, 2021

Account Number: XXXX XXXX XXXX 1794

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$8,413.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$1,895.39 - Payments & Credits \$1,895.39 + Purchases & Other Charges \$1.586.24 + Cash Advances \$0.00 + Finance Charges \$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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$1,586.24

TRAN	TRANSACTIONS					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
09/10	09/10	24692167Y2XWR1E1P	DICKEYS CO-589 OLO 970-306-9713 CO	300.00		
			MCC: 5812 MERCHANT ZIP: 81650			
09/15	09/15	2444500832X9Q9K04	WISCONSIN CENTER FOR EDU 608-262-1234 WI	53.00		
			MCC: 8299 MERCHANT ZIP: 53719			
09/20	09/20	248216888S66HBKLQ	DESTINATION IMAGINATION 856-8811603 NJ	620.00		
			MCC: 8299 MERCHANT ZIP: 08002			
09/21	09/21	2443106888AJQMRP5	TAYLOR & FRANCIS 561-361-6000 FL	280.97		
			MCC: 8299 MERCHANT ZIP: 34232			
09/24	09/24	F4016008E000PI270	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,895.39-		
09/27	09/27	24307928ES66GJG0P	JEAN'S PRINTING INC 970-6253550 CO	332.27		
			MCC: 2741 MERCHANT ZIP: 81650			

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XXXX XXXX XXXX 1794 Account Number:

Payment Information

Payment Due Date October 26, 2021 **New Balance** \$1,586.24 \$1,586.24 Minimum Payment Due Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

JULIE KNOWLES 839 WHITERIVER AVE RIFLE CO 81650-3515

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

How to Avoid	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid
Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance 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 7875

ACCOUNT SUMMARY

Credit Limit \$10,000.00 Credit Available \$10,000.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$1,548.10 - Payments & Credits \$1,548.10 + 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 October 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,548.10-

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)	3		Interest Charge	
Purchases	16.99% (v)	\$0.00	30	\$0.00	
Cash Advances	21.00% (f)	\$0.00	30	\$0.00	

(v) = variable (f) = fixed

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Payment Information

Account Number: XXXX XXXX XXXX 7875

Payment Due Date October 26, 2021

New Balance \$0.00

Minimum Payment Due \$0.00

Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

\$

LISA PIERCE 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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

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

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



LARRY BRADY Account Number: XXXX XXXX XXXX 9475

ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$2,864.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$55.63 - Payments & Credits \$55.63 + Purchases & Other Charges \$2.136.00 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$2,136.00

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$2,136.00

Minimum Payment Due \$2,136.00

Payment Due Date October 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/08	09/08	24492157VS1BX4TG1	CURRICULUM ASSOC 800-225-0248 MA	2,136.00
			MCC: 5942 MERCHANT ZIP: 01862	
09/28	09/28	F4016008F000PI271	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	55.63-

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

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Street Payment Information
Account Number: XXX

Payment Due Date
New Balance
Minimum Payment Due
Past Due Amount
\$0.00

Make Check Payable to:

Amount Enclosed:

\$

XXXX XXXX XXXX 9475

LARRY BRADY 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

INTEREST CHARGE CALCULATION (continued)						
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge		
Cash Advances	21.00% (f)	\$0.00	30	\$0.00		

(v) = variable (f) = fixed

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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



CHRISTOPHER BOMBA

ACCOUNT SUMMARY

PAYMENT INFORMATION

New Balance \$1,343.84

Minimum Payment Due \$1,343.84

Payment Due Date October 26, 2021

Account Number: XXXX XXXX XXXX 9087

Credit Limit \$5,000.00 Credit Available \$3,628.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$923.69 - Payments & Credits \$923.69 + Purchases & Other Charges \$1,343.84 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,343.84

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/01	09/01	24202987M0VZ28L0D	NIAAA 317-587-1450 IN	80.00
			MCC: 8699 MERCHANT ZIP: 46240	
09/01	09/01	24445007L8PWHVRRG	FSP*COLORADO ATHLETIC DIR303-433-4446 CO	75.00
			MCC: 8699 MERCHANT ZIP: 80234	
09/01	09/01	24492167L000YDBW5	WWW.COLOHSCA.OR* CHSCA WWW.COLOHSCA. CO	75.00
			MCC: 8398 MERCHANT ZIP: 80013	
09/02	09/02	24445007NBLNGBYAN	WM SUPERCENTER #5232 RIFLE CO	39.84
			MCC: 5411 MERCHANT ZIP: 81650	
09/09	09/09	24755427X3VDXP752	COLORADO MUSIC EDUCATORS 303-3494057 CO	360.00
			MCC: 8299 MERCHANT ZIP: 80211	
09/11	09/11	24692167Z2XSZN0AR	BEST WESTERN FIRESTONE FIRESTONE CO	119.00
			MCC: 3502 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 09/10/21	
09/11	09/11	24692167Z2XSZN0BA	BEST WESTERN FIRESTONE FIRESTONE CO	119.00
			Transactions continued on next page	
6415	VVG	002 7 31 210930	0 PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX XXXX 9087

Payment Due Date October 26, 2021

New Balance \$1,343.84

Minimum Payment Due \$1,343.84

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

CHRISTOPHER BOMBA 839 WHITERIVER AVE RIFLE CO 81650-3515

Tran	Post	Reference Number	Transaction Description	Amount
Date	Date	Transfer Trainbei	Transaction Description	7 tillount
			MCC: 3502 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 09/10/21	
09/11	09/11	24692167Z2XSZN0BJ	BEST WESTERN FIRESTONE FIRESTONE CO	119.00
			MCC: 3502 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 09/10/21	
09/11	09/11	24692167Z2XSZN0BS	BEST WESTERN FIRESTONE FIRESTONE CO	119.00
			MCC: 3502 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 09/10/21	
09/11	09/11	24692167Z2XSZN0FM	BEST WESTERN FIRESTONE FIRESTONE CO	119.00
			MCC: 3502 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 09/10/21	
09/11	09/11	24692167Z2XSZN0Q0	BEST WESTERN FIRESTONE FIRESTONE CO	119.00
			MCC: 3502 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 09/10/21	
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	923.69-

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

1 0 4016 6000 6035

⁽v) = variable (f) = fixed

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

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

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BILLING RIGHTS SUMMARY

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

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

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

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

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

How to Avoid 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.



REX JOHN ARLEDGE

PAYMENT INFORMATION

New Balance \$5,268.81

Minimum Payment Due \$5,268.81

Payment Due Date October 26, 2021

Account Number: XXXX XXXX XXXX 5402

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$4,723.00 September 30, 2021 Statement Closing Date Days in Billing Cycle 30 Previous Balance \$4,451.91 \$4,451.91 - Payments & Credits + Purchases & Other Charges \$5.268.81 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$5,268.81

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/06	09/06	24492167S0002637M	DRAMA TEACHER ACADEMY HTTPSWWW.THEA NY	37.00
			MCC: 2741 MERCHANT ZIP: 10003	
09/08	09/08	24692167V2X4P9T1Z	HOTELSCOM9194740320320 HOTELS.COM WA	274.01
			MCC: 4722 MERCHANT ZIP: 98119	
09/10	09/10	24226387YBLH4P4MW	WAL-MART #5232 RIFLE CO	156.22
			MCC: 5411 MERCHANT ZIP: 81650	
09/10	09/10	24692167Y2X54ZMRG	KUM&GO 0922 RIFLE RIFLE CO	50.00
			MCC: 5542 MERCHANT ZIP: 81650	
09/10	09/10	24692167Y2X54ZMRR	KUM&GO 0922 RIFLE RIFLE CO	103.00
			MCC: 5542 MERCHANT ZIP: 81650	
09/11	09/11	24445007ZEJ4FG635	DOMINO'S 6201 941-907-6667 CO	196.79
			MCC: 5814 MERCHANT ZIP: 80210	
09/12	09/12	24275397ZS66KPLHA	WINGCHESTERS RIFLE 970-6256111 CO	140.31
			MCC: 5812 MERCHANT ZIP: 81650	
			Transactions continued on next page	
6415	VVG	002 7 31 210930	0 PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX XXXX 5402

Payment Due Date October 26, 2021

New Balance \$5,268.81

Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

REX JOHN ARLEDGE 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/13	09/13	243230081MSX6ALZP	CLARION INN & SUITES 9707014938 CO	114.00
			MCC: 3687 MERCHANT ZIP: 81625	
			LODGING CHECK-IN DATE: 09/12/21	
09/13	09/13	243230081MSX67Q3B	CLARION INN & SUITES 9707014938 CO	124.00
			MCC: 3687 MERCHANT ZIP: 81625	
			LODGING CHECK-IN DATE: 09/12/21	
09/13	09/13	243230081MSX675ZX	CLARION INN & SUITES 9707014938 CO	144.00
			MCC: 3687 MERCHANT ZIP: 81625	
			LODGING CHECK-IN DATE: 09/12/21	
09/13	09/13	2469216802XPLWBLQ	APPLE.COM/BILL 866-712-7753 CA	0.99
			MCC: 5818 MERCHANT ZIP: 95014	
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,451.91-
09/21	09/21	249430089LKYZYEGB	HOLIDAY INN EXPRESS AND MONTROSE CO	315.00
			MCC: 3501 MERCHANT ZIP: 81401	
			LODGING CHECK-IN DATE: 09/20/21	
09/22	09/22	2405522892D9V00S9	SMARTSIGN 718-797-1900 NY	1,787.75
			MCC: 5399 MERCHANT ZIP: 11201	
09/23	09/23	24445008A8PV1JWM7	CITY MARKET #0443 RIFLE CO	1,800.00
			MCC: 5411 MERCHANT ZIP: 81650	
09/28	09/28	24445008F8PSZM28E	CITY MARKET #0443 RIFLE CO	25.74
			MCC: 5411 MERCHANT ZIP: 81650	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

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

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How to Avoid	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid
Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance 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 \$5,000.00 Credit Available \$149.00-Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$3,250.72 - Payments & Credits \$3,383.54 + Purchases & Other Charges \$5.282.37 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$5,149.55

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\$5,149.55Minimum Payment Due\$5,149.55Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Date	Post Date	Reference Number	Transaction Description	Amount
08/31	09/01	24231687L2LRT24BF	HARBOR FREIGHT TOOLS 174 CLIFTON CO	524.33
			MCC: 5251 MERCHANT ZIP: 81520	
08/31	09/01	74399007K8JRZX4M8	BEST BUY MHT 00011247 GRAND JUNC CREDIT	29.99-
			MCC: 5732 MERCHANT ZIP: 81505	
08/31	09/01	24692167L2XKG8E4S	THE HOME DEPOT 1513 GRAND JUNCTIO CO	84.16
			MCC: 5200 MERCHANT ZIP: 81505	
09/06	09/06	24692167S2X765LLG	THE HOME DEPOT 1513 GRAND JUNCTIO CO	345.52
			MCC: 5200 MERCHANT ZIP: 81505	
09/08	09/08	24426297W0FV916TG	BELLE OF LOUISVILLE RI 502-574-5841 KY	48.36
			MCC: 7991 MERCHANT ZIP: 40202	
09/08	09/08	24692167V2X4P8BFB	EXPEDIA 72159362252875 EXPEDIA.COM WA	9.97
			MCC: 4722 MERCHANT ZIP: 98119	
09/08	09/08	24692167V2X4P88ZN	EXPEDIA 72159360964082 EXPEDIA.COM WA	15.70
			MCC: 4722 MERCHANT ZIP: 98119	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 9987

Payment Due Date
New Balance \$5,149.55

Minimum Payment Due Past Due Amount
Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

RYAN HUDSON 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
09/10	09/10	24692167Y2XA750QT	THE HOME DEPOT 1513 GRAND JUNCTIO CO	318.72		
			MCC: 5200 MERCHANT ZIP: 81505			
09/10	09/10	24943007X61MQ05PR	MUD HOLE 407-447-7637 FL	236.95		
			MCC: 5941 MERCHANT ZIP: 32765			
09/10	09/10	24943017Y09FNS0KF	THE HOME DEPOT #1513 GRAND JCT CO	112.01		
			MCC: 5200 MERCHANT ZIP: 81505			
09/14	09/14	2498895820GRSMTRW	MURRAY MCMURRAY HATCHERY 515-832-1235 IA	222.58		
			MCC: 5199 MERCHANT ZIP: 50595			
09/15	09/15	74943018309FL4JQD	THE HOME DEPOT #1513 GRAND JCT C CREDIT	102.83-		
			MCC: 5200 MERCHANT ZIP: 81505			
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,250.72-		
09/16	09/16	247170584GYJSRGL4	FRONTIER AI K6Y44V 720-3744390 CO	247.98		
			MCC: 3132 MERCHANT ZIP: 80249			
09/17	09/17	2423168852LRQVQDN	HARBOR FREIGHT TOOLS 174 CLIFTON CO	112.95		
			MCC: 5251 MERCHANT ZIP: 81520			
09/17	09/17	24493988461Q7WH1S	JB HART MUSIC CO INC GRAND JUNCTIO CO	587.97		
			MCC: 5733 MERCHANT ZIP: 81501			
09/22	09/22	24445008ABLNAKWK9	WM SUPERCENTER #5232 RIFLE CO	188.15		
			MCC: 5411 MERCHANT ZIP: 81650			
09/23	09/23	24692168A2XH7DLAS	EXPEDIA 72167729365056 EXPEDIA.COM WA	354.20		
			MCC: 4722 MERCHANT ZIP: 98119			
09/23	09/23	24692168A2XH7DRY0	EXPEDIA 72167731218232 EXPEDIA.COM WA	86.39		
			MCC: 4722 MERCHANT ZIP: 98119			
09/24	09/24	24435658B5SBP99W1	AA ABRASIVES, INC 215-925-6367 PA	348.38		
			MCC: 5085 MERCHANT ZIP: 19106			
09/24	09/24	24717058Q50SAFLZF	SPORTSMANS WAREHOUSE 108 GRAND JUNCTIO CO	32.62		
			MCC: 5941 MERCHANT ZIP: 81505			
09/24	09/24	24943008B61MQQ8Y8	MUD HOLE SCOTT@MUDHOLE FL	128.74		
			MCC: 5941 MERCHANT ZIP: 32765			
09/26	09/26	24231688EBLHBGTWL	PETSMART # 0249 GRAND JUNCTIO CO	174.36		
			MCC: 5995 MERCHANT ZIP: 81505			
09/26	09/26	24692168E2XEN7YHT	THE HOME DEPOT 1513 GRAND JUNCTIO CO	408.25		
			MCC: 5200 MERCHANT ZIP: 81505			
09/28	09/28	24426298G0FV8GFHA	BELLE OF LOUISVILLE RI 502-574-5841 KY	193.42		
			MCC: 7991 MERCHANT ZIP: 40202			
09/28	09/28	24247608F8PXNK6PE	COUNTRY MEATS LLC 352-237-5232 FL	267.00		
			MCC: 7299 MERCHANT ZIP: 34474			
09/28	09/28	24445008GBLNQ3KZN	WM SUPERCENTER #5232 RIFLE CO	198.66		
			MCC: 5411 MERCHANT ZIP: 81650			
09/30	09/30		OVERLIMIT FEE	35.00		

IMPORTANT ACCOUNT INFORMATION

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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.

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



MICHAEL MIKALAKIS

PAYMENT INFORMATION

New Balance \$1,042.87 Minimum Payment Due \$1,042.87 **Payment Due Date** October 26, 2021

Account Number: XXXX XXXX XXXX 1752

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$3,957.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$438.09 - Payments & Credits \$438.09 + Purchases & Other Charges \$1.042.87 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance

Questions? Call Card Services 1-888-284-3703 Or Write: 225 N 5th Street, Suite 1000 Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$1,042.87

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/30	09/01	24121577K00772DE7	SENOR WOOLY LLC 224-9353088 IL	150.00
			MCC: 8299 MERCHANT ZIP: 60076	
09/02	09/02	24204297M006X800H	Microsoft 425-6816830 WA	69.99
			MCC: 5818 MERCHANT ZIP: 98052	
09/08	09/08	24323047V16PT1A5W	HYWAY FEED AND RANCH SUPP SILT CO	17.16
			MCC: 5599 MERCHANT ZIP: 81652	
09/11	09/11	24013397Y01DS6478	TAPATIOS NEW CASTLE CO	63.00
			MCC: 5812 MERCHANT ZIP:	
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	438.09-
09/19	09/19	2469216872XSLWW4R	LOWES #01554* GRAND JUNCTIO CO	42.72
			MCC: 5200 MERCHANT ZIP: 81505	
09/22	09/22	24055238A11LJXS6A	IRON MOUNTAIN HOT SPRING GLENWOOD SPRI CO	100.00
			MCC: 5999 MERCHANT ZIP: 81601	
09/22	09/22	24323008AMSG0VPKL	THE SHOP AT GLENWOOD S 800-537-7946 CO	100.00
			Transactions continued on next page	
6415	vvg	002 7 31 210930	0 PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

XXXX XXXX XXXX 1752 Account Number: **Payment Due Date** October 26, 2021 **New Balance** \$1,042.87 Minimum Payment Due \$1,042.87 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

MICHAEL MIKALAKIS 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5699 MERCHANT ZIP: 81602	
09/22	09/22	244273389M83QMFAD	MCDONALD'S F7316 RIFLE CO	200.00
			MCC: 5814 MERCHANT ZIP: 81650	
09/22	09/22	2444500898PSM363L	HEALTHY LIVING CENTER RIFLE CO	100.00
			MCC: 5399 MERCHANT ZIP: 81650	
09/22	09/22	2469216892XKN28G4	SQ *DBA ANSLEY DENNIS Rifle CO	50.00
			MCC: 7230 MERCHANT ZIP: 81650	
09/22	09/22	2469216892XKXA6LV	SQ *DBA ANSLEY DENNIS Rifle CO	50.00
			MCC: 7230 MERCHANT ZIP: 81650	
09/22	09/22	24750768AS66HF7EG	YAMPAH SPA 970-9450667 CO	100.00
			MCC: 7298 MERCHANT ZIP: 81601	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



KAREN SATTER Account Number: XXXX XXXX XXXX 5332

ACCOUNT SUMMARY

Credit Limit \$10,000.00 Credit Available \$10,250.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$2,076.68 - Payments & Credits \$3,051.41 + Purchases & Other Charges \$724.00 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$250.73-

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\$250.73-Minimum Payment Due\$0.00Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

1117711	MANDAOTIONO				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
09/02	09/02	24639237NS66JTYY6	COLORADO SCHOOL COUNSELOR720-5052711 CO	375.00	
			MCC: 8699 MERCHANT ZIP: 80922		
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	974.73-	
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,076.68-	
09/20	09/20	244921587RTVVF6E9	ASCA 703-683-2722 VA	129.00	
			MCC: 8699 MERCHANT ZIP: 22314		
09/23	09/23	24492168B000192MP	FLOCABULARY HTTPSWWW.FLOC NY	45.00	
			MCC: 8299 MERCHANT ZIP: 11201		
09/23	09/23	24941688B610NH3AZ	SCRIPPS SPELLING BEE 513-977-3822 OH	175.00	
			MCC: 8299 MERCHANT ZIP: 45202		

IMPORTANT ACCOUNT INFORMATION

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6415 VVG 002 7 31 210930 0 N PAGE 1 of 3 1 0 4016 6000 6035



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

Account Number: XXXX XXXX XXXX 5332

Payment Due Date New Balance \$250.73Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK

KAREN SATTER 839 WHITERIVER AVE RIFLE CO 81650-3515

PO BOX 2705 GRAND JUNCTION CO 81502-2705

IMPORTANT ACCOUNT INFORMATION (continued)

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

⁽v) = variable (f) = fixed

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

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

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- Account information: Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
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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.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
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- We can apply any unpaid amount against your credit limit.

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

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

How to Avoid Paying Interest	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
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
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 \$7,179.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$2,275.16 - Payments & Credits \$2,302.77 + Purchases & Other Charges \$2.848.09 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$2,820.48

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\$2,820.48Minimum Payment Due\$2,820.48Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/31	09/01	24270747KS66JTQAS	SELECTBLINDS LLC 480-7196978 AZ	119.34
			MCC: 5714 MERCHANT ZIP: 85283	
09/15	09/15	2443106832BF7S86V	CARRIER WEST 303-563-3005 CO	677.33
			MCC: 5085 MERCHANT ZIP: 80221	
09/15	09/15	2443106832BG8AZYD	CARRIER WEST 303-563-3005 CO	109.95
			MCC: 5085 MERCHANT ZIP: 80221	
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,275.16-
09/16	09/16	2405522832DKAYM65	SMARTSIGN 718-797-1900 NY	854.47
			MCC: 5399 MERCHANT ZIP: 11201	
09/17	09/17	7443106852BLDDKZ2	CARRIER WEST DENVER CO CREDIT	27.61-
			MCC: 5085 MERCHANT ZIP: 80221	
09/27	09/27	24755428E50V4TKWJ	EMTECH INC 970-2429980 CO	1,087.00
			MCC: 7538 MERCHANT ZIP: 81501	

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Payment Due Date

XXXX XXXX XXXX 7039

Payment Due Date
New Balance
Minimum Payment Due
Past Due Amount

Payment Information

October 26, 2021 \$2,820.48 \$2,820.48

\$0.00

Make Check Payable to:

Amount Enclosed:

Account Number:

\$

839 WHITERIVER AVE RIFLE CO 81650-3515

JOHN OLDHAM

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



YOLANDA DAVIS Account Number: XXXX XXXX XXXX 0258

ACCOUNT SUMMARY

Credit Limit \$10,000.00 Credit Available \$7,182.00 September 30, 2021 Statement Closing Date Days in Billing Cycle 30 Previous Balance \$1,096.08 - Payments & Credits \$1,131.01 + Purchases & Other Charges \$1,218.63 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,183.70

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\$1,183.70Minimum Payment Due\$1,183.70Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/31	09/01	74906417K3RAF4AQN	KAF*BAKER'S CATALOG 800-8276 CREDIT	34.93-
			MCC: 5969 MERCHANT ZIP: 05055	
09/09	09/09	24692167W2XPWJWY7	LOWES #01905* GLENWOOD SPRI CO	611.72
			MCC: 5200 MERCHANT ZIP: 81601	
09/14	09/14	244450082HEWG9K2B	USPS STAMPS ENDICIA 888-434-0055 DC	200.00
			MCC: 9402 MERCHANT ZIP: 20260	
09/15	09/15	2469216822XZGRG82	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,096.08-
09/22	09/22	F40160089000SA5QF		35.95
09/22	09/22	F40160089000SA5QP	VALID TRANS REBILL 7485	70.00
09/22	09/22	F40160089000SA5QP	VALID TRANS REBILL 7485	248.04
09/23	09/23	F4016008A000SA5QZ		34.93

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

Account Number: XXXX XXXX XXXX 0258

Payment Due Date October 26, 2021

New Balance \$1,183.70

Minimum Payment Due \$1,183.70

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

YOLANDA DAVIS 839 WHITERIVER AVE RIFLE CO 81650-3515

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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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

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



ROGER GOSE Account Number: XXXX XXXX XXXX 4665

ACCOUNT SUMMARY

Credit Limit \$10,000.00 Credit Available \$9,559.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$2,744.23 - Payments & Credits \$2,884.21 + Purchases & Other Charges \$580.57 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$440.59

Questions? Call Card Services 1-888-284-3703 Or Write: 225 N 5th Street, Suite 1000 Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$440.59 \$440.59 Minimum Payment Due **Payment Due Date** October 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/01	09/01	24643737L0VYRA5GB	WHISTLE PIG COFFEE SHOP & RIFLE CO	96.80
			MCC: 5812 MERCHANT ZIP:	
09/01	09/01	24492157LLVXPG3LB	MONOPRICE, INC. 877-271-2592 CA	319.70
			MCC: 5732 MERCHANT ZIP: 91730	
09/01	09/01	74492157LLXTWAPNE	MONOPRICE, INC. 87727125 CREDIT	139.98-
			MCC: 5732 MERCHANT ZIP: 91730	
09/12	09/12	24692167Z2Y1HWVRF	APPLE.COM/BILL 866-712-7753 CA	9.99
			MCC: 5735 MERCHANT ZIP: 95014	
09/13	09/13	244921580LW4NDKD1	MONOPRICE, INC. 877-271-2592 CA	44.67
			MCC: 5732 MERCHANT ZIP: 91730	
09/14	09/14	244921581LSQGHFJJ	MONOPRICE, INC. 877-271-2592 CA	93.84
			MCC: 5732 MERCHANT ZIP: 91730	
			Transactions continued on next page	

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Grand Junction CO 81501

Payment Information

XXXX XXXX XXXX 4665 Account Number: **Payment Due Date** October 26, 2021 \$440.59 **New Balance** Minimum Payment Due \$440.59 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

ROGER GOSE 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
09/22	09/22	2401134890018FQ6H	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	15.57		
			MCC: 4814 MERCHANT ZIP: 95113			
09/24	09/24	F4016008E000PI270	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,744.23-		

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

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

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BILLING RIGHTS SUMMARY

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

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

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

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

= New Balance

PAYMENT INFORMATION

New Balance\$5,408.58Minimum Payment Due\$5,408.58Payment Due DateOctober 26, 2021

Account Number: XXXX XXXX XXXX 0978

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$4,436.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$4,044.23 - Payments & Credits \$0.00 + Purchases & Other Charges \$1,299.18 + Cash Advances \$0.00 + Finance Charges \$65.17

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$5,408.58

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/31	09/01	24011347K0018Q9NP	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	145.46
			MCC: 4814 MERCHANT ZIP: 95113	
08/31	09/01	24943007KLQQZDHMP	ADOBE PRODUCTS 408-536-6000 CA	9.99
			MCC: 5734 MERCHANT ZIP: 95110	
09/02	09/02	24492157MLRQ2B2YV	REV.COM 888-369-0701 CA	9.60
			MCC: 7339 MERCHANT ZIP: 94108	
09/03	09/03	24755427PJNB41P0G	DIGITAL JUICE 407-5315540 FL	9.95
			MCC: 7333 MERCHANT ZIP: 34472	
09/08	09/08	24793387S00R964MQ	STK*Shutterstock 866-6633954 NY	30.13
			MCC: 7333 MERCHANT ZIP: 10118	
09/09	09/09	74609057W0005YTKQ	TIMEULAR INNSBRUCK AT	9.00
			MCC: 5818 MERCHANT ZIP:	
09/12	09/12	24692167Z2X8A99VY	LINKEDIN-702*2256344 LNKD.IN/BILL CA	539.89
			MCC: 5968 MERCHANT ZIP: 94043	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 0978

Payment Due Date October 26, 2021

New Balance \$5,408.58

Minimum Payment Due Past Due Amount \$4,044.23

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

THERESA HAMILTON 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 09/13 JARVIS - CONVERSION.AI CONVERSION.AI TX 09/13 240113480000P6152 29.00 MCC: 7399 MERCHANT ZIP: 78701 09/14 09/14 74208478200014WND CAPTIVATE.FM BARNSLEY GB 19.00 MCC: 5734 MERCHANT ZIP: 09/16 09/16 244921583LWDRJN11 REV.COM 4.80 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108 REMO.CO* REMO.CO JORDAN HK 09/28 09/28 74481328F0000YQ55 450.00 MCC: 5734 MERCHANT ZIP: 888-369-0701 CA 09/29 09/29 24492158GMLSRG95W REV.COM 11.20 MCC: 7339 MERCHANT ZIP: 94108 09/29 09/29 24943008GLQF9SJ4M ADOBE STOCK 408-536-6000 CA 31.16 MCC: 5734 MERCHANT ZIP: 95110 09/30 09/30 *FINANCE CHARGE* PURCHASES \$65.17 CASH ADVANCE \$0.00 65.17

IMPORTANT ACCOUNT INFORMATION

Your account is now 30 days past due. If you have made your payment, thank you, if not, please remit your payment as soon as possible. Your local Alpine Bank representatives are here to help you with all of your credit card needs. Stop by any Alpine Bank or call 888-284-3703 during business hours for questions, credit card support or to make a payment. During non-business hours, your call to 888-284-3703 will be automatically transferred to our 3rd party credit card vendor for convenient 24/7 assistance. The benefits you want. The service you value.

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$4,668.26	30	\$65.17
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
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- 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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Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



RICHARD III HILLS

= New Balance

PAYMENT INFORMATION

New Balance \$767.95

Minimum Payment Due \$767.95

Payment Due Date October 26, 2021

Account Number: XXXX XXXX XXXX 2966

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$4,232.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$4,076.37 \$4,076.37 - Payments & Credits + Purchases & Other Charges \$767.95 + Cash Advances \$0.00 + Finance Charges \$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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$767.95

MCC: 5310 MERCHANT ZIP: 72716 09/01 09/01 24492167L000KASTS GENERATION GENIUS WWW.GENERATIO DE 125.0 MCC: 8299 MERCHANT ZIP: 19901 09/02 09/02 24445007NHEWMFN72 USPS STAMPS ENDICIA 888-434-0055 DC 100.0 MCC: 9402 MERCHANT ZIP: 20260 09/05 09/05 24692167R2XK2NXG8 STAMPS.COM 855-608-2677 CA 17.9 MCC: 7399 MERCHANT ZIP: 90245 09/08 09/08 24492167W0000H2P9 NAFME HTTPSNAFME.OR VA 161.0 MCC: 8699 MERCHANT ZIP: 20191 09/08 09/08 24755427W3VDKPNW4 COLORADO MUSIC EDUCATORS 303-3494057 CO 150.0	Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/01 09/01 24492167L000KASTS GENERATION GENIUS WWW.GENERATIO DE MCC: 8299 MERCHANT ZIP: 19901 125.0 09/02 09/02 24445007NHEWMFN72 USPS STAMPS ENDICIA 888-434-0055 DC MCC: 9402 MERCHANT ZIP: 20260 100.0 09/05 09/05 24692167R2XK2NXG8 STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245 17.9 09/08 09/08 24492167W0000H2P9 NAFME HTTPSNAFME.OR VA MCC: 8699 MERCHANT ZIP: 20191 161.0 09/08 09/08 24755427W3VDKPNW4 COLORADO MUSIC EDUCATORS 303-3494057 CO MCC: 8299 MERCHANT ZIP: 80211 150.0	08/31	09/01	24055237K2DKB8GXS	WALMART.COM AU 800-966-6546 AR	213.96
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MCC: 8299 MERCHANT ZIP: 80211				MCC: 8699 MERCHANT ZIP: 20191	
	09/08	09/08	24755427W3VDKPNW4	COLORADO MUSIC EDUCATORS 303-3494057 CO	150.00
AND THE RESIDENCE OF THE PROPERTY OF THE PROPE				MCC: 8299 MERCHANT ZIP: 80211	
09/24 09/24 F4016008E000PI270 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 4,076.	09/24	09/24	F4016008E000PI270	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,076.37-

PAGE 1 of 3

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

002

7 31 210930 0

Payment Information

Account Number: XXXX XXXX XXXX 2966

Payment Due Date October 26, 2021

New Balance \$767.95

Minimum Payment Due Past Due Amount Amount Enclosed: \$\$

Make Check Payable to:

ALPINE BANK PO BOX 2705

1 0 4016 6000 6035

GRAND JUNCTION CO 81502-2705

RICHARD III HILLS 839 WHITERIVER AVE RIFLE CO 81650-3515

VVG

6415

RICHARD III HILLS Account Number: XXXX XXXX XXXX 2966

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

6415 VVG 002 7 31 210930 0 PAGE 2 of 3 1 0 4016 6000 6035

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

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

PAYMENT INFORMATION

New Balance \$928.93

Minimum Payment Due \$928.93

Payment Due Date October 26, 2021

Account Number: XXXX XXXX XXXX 1976

ACCOUNT SUMMARY Credit Limit \$15,000.00 Credit Available \$14,071.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$1,002.47 - Payments & Credits \$1,156.50 + Purchases & Other Charges \$1.082.96 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$928.93

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

9/08 24055237WMSFVQPLW 9/08 24055237WMSFVQPME	BEAVER RUN RESORT 9704536000 CO MCC: 7011 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 09/07/21	154.03
9/08 24055237WMSFVQPME		
9/08 24055237WMSFVQPME	LODGING CHECK-IN DATE: 09/07/21	
9/08 24055237WMSFVQPME		
	BEAVER RUN RESORT 9704536000 CO	308.06
	MCC: 7011 MERCHANT ZIP: 80424	
	LODGING CHECK-IN DATE: 09/07/21	
9/08 24559307VS66KVH6L	COLORADO ASSOC SCHOOL EXE303-7628762 CO	375.00
	MCC: 8220 MERCHANT ZIP:	
9/15 740552383MSFVD46G	BEAVER RUN RESORT 97045360 CREDIT	154.03-
	MCC: 7011 MERCHANT ZIP: 80424	
9/15 F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,002.47-
9/17 240552385MSFVD7M3	BEAVER RUN RESORT 9704536000 CO	245.87
	MCC: 7011 MERCHANT ZIP: 80424	
	LODGING CHECK-IN DATE: 09/15/21	
9)	740552383MSFVD46G 715 F40160083000PI259 717 240552385MSFVD7M3	LODGING CHECK-IN DATE: 09/07/21 COLORADO ASSOC SCHOOL EXE303-7628762 CO MCC: 8220 MERCHANT ZIP: BEAVER RUN RESORT 97045360 CREDIT MCC: 7011 MERCHANT ZIP: 80424 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO BEAVER RUN RESORT 9704536000 CO MCC: 7011 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 09/15/21

225 N 5th Street

Alpine Bank Suite 1000
Grand Junction CO 81501

Payment Information

Account Number: XXXX XXXX XXXX 1976

Payment Due Date October 26, 2021

New Balance \$928.93

Minimum Payment Due Past Due Amount Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

HEATHER GRUMLEY 839 WHITERIVER AVE RIFLE CO 81650-3515 HEATHER GRUMLEY Account Number: XXXX XXXX XXXX 1976

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
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PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

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- 3. You must not yet have fully paid for the purchase.

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

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Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance 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.



SARAH BELL Account Number: XXXX XXXX XXXX 4004

ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$3,757.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$0.00 - Payments & Credits \$0.00 + Purchases & Other Charges \$992.92 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$992.92

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance\$992.92Minimum Payment Due\$992.92Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/03	09/03	24275397NS66HRD13	NASN 866-6276767 MD	165.00
			MCC: 8299 MERCHANT ZIP: 20910	
09/03	09/03	24906417N3RJ68MGY	4IMPRINT 877-4467746 WI	385.92
			MCC: 5969 MERCHANT ZIP: 54901	
09/13	09/13	244921580RTHHF2AE	PROFESSIONAL EMS ED 970-254-8135 CO	266.00
			MCC: 8249 MERCHANT ZIP: 81504	
09/15	09/15	24013398301WP8171	UNIVERSITY OF COLORADO 303-8372182 CO	50.00
			MCC: 8220 MERCHANT ZIP: 80203	
09/28	09/28	24492158FRS7H0PW5	LISA 970-254-8135 CO	126.00
			MCC: 8249 MERCHANT ZIP: 81504	

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.

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

Account Number: XXXX XXXX XXXX 4004

Payment Due Date October 26, 2021

New Balance \$992.92

Minimum Payment Due \$992.92

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

SARAH BELL 839 WHITERIVER AVE RIFLE CO 81650-3515

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



JEFF BRADLEY Account Number: XXXX XXXX XXXX 3504

ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$3,800.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$974.73 - Payments & Credits \$0.00 + Purchases & Other Charges \$209.05 + Cash Advances \$0.00 + Finance Charges \$16.02 = New Balance \$1,199.80

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 \$1,199.80

Minimum Payment Due \$1,199.80

Payment Due Date October 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

1				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/05	09/05	24445007TBLNQLZJE	SAMS CLUB #6360 GRAND JUNCTIO CO	95.78
			MCC: 5300 MERCHANT ZIP: 81505	
09/07	09/07	24226387V2LR7ZVND	WAL-MART #1095 GLENWOOD SPRI CO	113.27
			MCC: 5310 MERCHANT ZIP: 81601	
09/30	09/30	*FINANCE CHARGE*	PURCHASES \$16.02 CASH ADVANCE \$0.00	16.02

IMPORTANT ACCOUNT INFORMATION

Your account is now 30 days past due. If you have made your payment, thank you, if not, please remit your payment as soon as possible. Your local Alpine Bank representatives are here to help you with all of your credit card needs. Stop by any Alpine Bank or call 888-284-3703 during business hours for questions, credit card support or to make a payment. During non-business hours, your call to 888-284-3703 will be automatically transferred to our 3rd party credit card vendor for convenient 24/7 assistance. The benefits you want. The service you value.

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

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Payment Information

Account Number: XXXX XXXX XXXX 3504

Payment Due Date October 26, 2021

New Balance \$1,199.80

Minimum Payment Due \$1,199.80

Past Due Amount \$974.73

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JEFF BRADLEY 839 WHITERIVER AVE RIFLE CO 81650-3515

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)	\$1,148.35	30	\$16.02
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

6415 VVG 002 7 31 210930 0 D PAGE 2 of 3 1 0 4016 6000 6035

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

In your letter, give us the following information:

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



JANA PRICE Account Number: XXXX XXXX XXXX 4040

ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$2,332.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$946.67 - Payments & Credits \$946.67 + Purchases & Other Charges \$2.667.10 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$2,667.10

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\$2,667.10Minimum Payment Due\$2,667.10Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/14 09/14	09/14	2405523822M10BXDT	STONE LEAF POTTERY 303-463-8081 CO	463.96
			MCC: 5719 MERCHANT ZIP: 80003	
09/15 09/	09/15	244921582RTLVR8QX	PAYPAL *READING-REW 402-935-7733 CA	80.00
			MCC: 8211 MERCHANT ZIP: 95131	
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	946.67-
09/16 09/1	09/16	241215784007P4ZM7	HEGGERTY LITERACY RES 708-3665947 IL	286.16
			MCC: 8249 MERCHANT ZIP: 60302	
09/23	09/23	24445008BEJ2QGN4Q	LITTLE CAESARS 3452-0001 RIFLE CO	197.67
			MCC: 5814 MERCHANT ZIP: 81650	
09/23 09	09/23	24492168A000JS4JM	AMERICAN COACHING ACA HTTPSAMERICAN NV	97.00
			MCC: 5815 MERCHANT ZIP: 89521	
09/29	09/29	24492168G000GL48A	WWW.DONORSCHOOSE.ORG WWW.DONORSCHO NY	218.83
			MCC: 8398 MERCHANT ZIP: 10018	
09/29	09/29	24717058H3VKV1XGT	KAGAN PUBLISHING INC 949-5456332 CA	422.00
			Transactions continued on next page	

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

Payment Information

Account Number: XXXX XXXX XXXX 4040

Payment Due Date October 26, 2021

New Balance \$2,667.10

Minimum Payment Due Past Due Amount Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JANA PRICE 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
09/30	09/30	24492158HML08W4SL	MCC: 5192 MERCHANT ZIP: 92673 1A AUTO, INC. 888-844-3393 NH MCC: 5533 MERCHANT ZIP: 03062	901.48	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

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

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

BILLING RIGHTS SUMMARY

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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.

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

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

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

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

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

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



BENJAMIN KIRK Account Number: XXXX XXXX XXXX 2180

ACCOUNT SUMMARY

Credit Limit \$15,000.00 Credit Available \$9,159.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$5,245.79 - Payments & Credits \$7,860.88 + Purchases & Other Charges \$8.418.23 + Cash Advances \$0.00 + Finance Charges \$37.72 = New Balance \$5,840.86

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\$5,840.86Minimum Payment Due\$5,840.86Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
08/30	09/01	24755427KJNA0K0EL	THE BOOKCLIFF COUNTRY CLU GRAND JUNCTIO CO	60.00	
			MCC: 7997 MERCHANT ZIP: 81506		
08/31	09/01	24692167K2XT0VRTZ	FAIRFIELD INN & SUITES DENVER CO	2,126.40	
			MCC: 3715 MERCHANT ZIP: 80222		
			LODGING CHECK-IN DATE: 08/31/21		
08/31	09/01	24755427LJNAAQK9D	RIFLE CREEK GOLF COURSE RIFLE CO	75.00	
			MCC: 7992 MERCHANT ZIP:		
09/01	09/01	24492167L000XL6Z3	WWW.COLOHSCA.OR* CHSCA WWW.COLOHSCA. CO	500.00	
			MCC: 8398 MERCHANT ZIP: 80013		
09/02	09/02	24251387N0FVDBJDX	BRICKHOUSE PIZZERIA 970-876-2222 CO	107.00	
			MCC: 5812 MERCHANT ZIP: 81652		
09/02	09/02	24492167M000KQLJA	NAFME HTTPSNAFME.OR VA	161.00	
			MCC: 8699 MERCHANT ZIP: 20191		
09/02	09/02	24639237NS66JTZ19	COLORADO SCHOOL COUNSELOR720-5052711 CO	70.00	
			Transactions continued on next page		

PAGE 1 of 3

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

002

7 31 210930 0

Payment Information

Account Number: XXXX XXXX XXXX 2180

Payment Due Date October 26, 2021

New Balance \$5,840.86

Minimum Payment Due Past Due Amount Amount Enclosed: \$

Make Check Payable to:

1 0 4016 6000 6035

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

BENJAMIN KIRK 839 WHITERIVER AVE RIFLE CO 81650-3515

6415

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date MCC: 8699 MERCHANT ZIP: 80922 09/07 09/07 24717057S50LXLH0H CHEER CENTRAL INC 303-4527867 CO 500.00 MCC: 7997 MERCHANT ZIP: 80026 09/09 09/09 24137467W5SDJADXE TST* BURNING MOUNTAIN PIZ SILT CO 52.00 MCC: 5812 MERCHANT ZIP: 81652 09/09 09/09 24436547X0AVF88RR TEACHER'S DISCOVERY 248-3407210 MI 187.58 MCC: 8299 MERCHANT ZIP: 48326 09/09 WM SUPERCENTER #5232 RIFLE CO 09/09 24445007XBLNQG3G5 77.87 MCC: 5411 MERCHANT ZIP: 81650 09/09 09/09 24940457W20QSGZAP HD SUPPLY FACILITIES 800-798-8888 GA 153.40 MCC: 5046 MERCHANT ZIP: 30339 09/11 09/11 24137467Z016HH50Y HOMEGOODS #1077 GRAND JUNCTIO CO 94.97 MCC: 5310 MERCHANT ZIP: 81501 09/11 24137467Z5SBZA2XK HOBBY-LOBBY #0102 GRAND JUNCTIO CO 09/11 112.39 MCC: 5945 MERCHANT ZIP: 81505 09/13 2475542813VF2TZ5X COLORADO MUSIC EDUCATORS 303-3494057 CO 09/13 210.00 MCC: 8299 MERCHANT ZIP: 80211 FSP*COLORADO ATHLETIC DIR303-433-4446 CO 09/15 09/15 2444500828PVM6H67 75.00 MCC: 8699 MERCHANT ZIP: 80234 09/15 F40160083000PI259 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 5,245.79-09/15 09/16 09/16 F40160083000PR259 ADJUSTMENT-PAYMENTS 2.615.00 09/16 09/16 *FINANCE CHARGE* PREV CYCLE PURCHASES 37.72 09/16 09/16 F40160083000PY259 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 2,615.09 TST* BURNING MOUNTAIN PIZ SILT CO 09/17 09/17 241374685HF05YBM2 92.00 MCC: 5812 MERCHANT ZIP: 81652 09/17 09/17 2490641843TESQFPM 4IMPRINT 877-4467746 WI 430.66 MCC: 5969 MERCHANT ZIP: 54901 09/21 09/21 24692168A2XSN0WGX BAYMONT INN & SUITES C CORTEZ CO 509.96 MCC: 7011 MERCHANT ZIP: 81321 LODGING CHECK-IN DATE: 09/20/21 09/23 09/23 24801978BM4HS5WPZ RSCHOOL TODAY 612-284-3967 FL 125.00 MCC: 5045 MERCHANT ZIP: 33609 SQ *MISTY'S COFFEE SHOP Silt CO 09/24 09/24 24692168B2Y0N01NT 48.00 MCC: 5814 MERCHANT ZIP: 81652 LATE FEE 09/05 09/05 35.00

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INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

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

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

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

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

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



BENJAMIN KIRK Account Number: XXXX XXXX XXXX 2180

ACCOUNT SUMMARY

Credit Limit \$15,000.00 Credit Available \$9,159.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$5,245.79 - Payments & Credits \$7,860.88 + Purchases & Other Charges \$8.418.23 + Cash Advances \$0.00 + Finance Charges \$37.72 = New Balance \$5,840.86

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\$5,840.86Minimum Payment Due\$5,840.86Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
08/30	09/01	24755427KJNA0K0EL	THE BOOKCLIFF COUNTRY CLU GRAND JUNCTIO CO	60.00	
			MCC: 7997 MERCHANT ZIP: 81506		
08/31	09/01	24692167K2XT0VRTZ	FAIRFIELD INN & SUITES DENVER CO	2,126.40	
			MCC: 3715 MERCHANT ZIP: 80222		
			LODGING CHECK-IN DATE: 08/31/21		
08/31	09/01	24755427LJNAAQK9D	RIFLE CREEK GOLF COURSE RIFLE CO	75.00	
			MCC: 7992 MERCHANT ZIP:		
09/01	09/01	24492167L000XL6Z3	WWW.COLOHSCA.OR* CHSCA WWW.COLOHSCA. CO	500.00	
			MCC: 8398 MERCHANT ZIP: 80013		
09/02	09/02	24251387N0FVDBJDX	BRICKHOUSE PIZZERIA 970-876-2222 CO	107.00	
			MCC: 5812 MERCHANT ZIP: 81652		
09/02	09/02	24492167M000KQLJA	NAFME HTTPSNAFME.OR VA	161.00	
			MCC: 8699 MERCHANT ZIP: 20191		
09/02	09/02	24639237NS66JTZ19	COLORADO SCHOOL COUNSELOR720-5052711 CO	70.00	
			Transactions continued on next page		

PAGE 1 of 3

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

002

7 31 210930 0

Payment Information

Account Number: XXXX XXXX XXXX 2180

Payment Due Date October 26, 2021

New Balance \$5,840.86

Minimum Payment Due Past Due Amount Amount Enclosed: \$

Make Check Payable to:

1 0 4016 6000 6035

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

BENJAMIN KIRK 839 WHITERIVER AVE RIFLE CO 81650-3515

6415

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date MCC: 8699 MERCHANT ZIP: 80922 09/07 09/07 24717057S50LXLH0H CHEER CENTRAL INC 303-4527867 CO 500.00 MCC: 7997 MERCHANT ZIP: 80026 09/09 09/09 24137467W5SDJADXE TST* BURNING MOUNTAIN PIZ SILT CO 52.00 MCC: 5812 MERCHANT ZIP: 81652 09/09 09/09 24436547X0AVF88RR TEACHER'S DISCOVERY 248-3407210 MI 187.58 MCC: 8299 MERCHANT ZIP: 48326 09/09 WM SUPERCENTER #5232 RIFLE CO 09/09 24445007XBLNQG3G5 77.87 MCC: 5411 MERCHANT ZIP: 81650 09/09 09/09 24940457W20QSGZAP HD SUPPLY FACILITIES 800-798-8888 GA 153.40 MCC: 5046 MERCHANT ZIP: 30339 09/11 09/11 24137467Z016HH50Y HOMEGOODS #1077 GRAND JUNCTIO CO 94.97 MCC: 5310 MERCHANT ZIP: 81501 09/11 24137467Z5SBZA2XK HOBBY-LOBBY #0102 GRAND JUNCTIO CO 09/11 112.39 MCC: 5945 MERCHANT ZIP: 81505 09/13 2475542813VF2TZ5X COLORADO MUSIC EDUCATORS 303-3494057 CO 09/13 210.00 MCC: 8299 MERCHANT ZIP: 80211 FSP*COLORADO ATHLETIC DIR303-433-4446 CO 09/15 09/15 2444500828PVM6H67 75.00 MCC: 8699 MERCHANT ZIP: 80234 09/15 F40160083000PI259 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 5,245.79-09/15 09/16 09/16 F40160083000PR259 ADJUSTMENT-PAYMENTS 2.615.00 09/16 09/16 *FINANCE CHARGE* PREV CYCLE PURCHASES 37.72 09/16 09/16 F40160083000PY259 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 2,615.09 TST* BURNING MOUNTAIN PIZ SILT CO 09/17 09/17 241374685HF05YBM2 92.00 MCC: 5812 MERCHANT ZIP: 81652 09/17 09/17 2490641843TESQFPM 4IMPRINT 877-4467746 WI 430.66 MCC: 5969 MERCHANT ZIP: 54901 09/21 09/21 24692168A2XSN0WGX BAYMONT INN & SUITES C CORTEZ CO 509.96 MCC: 7011 MERCHANT ZIP: 81321 LODGING CHECK-IN DATE: 09/20/21 09/23 09/23 24801978BM4HS5WPZ RSCHOOL TODAY 612-284-3967 FL 125.00 MCC: 5045 MERCHANT ZIP: 33609 SQ *MISTY'S COFFEE SHOP Silt CO 09/24 09/24 24692168B2Y0N01NT 48.00 MCC: 5814 MERCHANT ZIP: 81652 LATE FEE 09/05 09/05 35.00

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Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance 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 \$3,342.00 September 30, 2021 Statement Closing Date Days in Billing Cycle 30 Previous Balance \$1,222.58 - Payments & Credits \$1,222.58 + Purchases & Other Charges \$1,657.90 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,657.90

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\$1,657.90Minimum Payment Due\$1,657.90Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/31	09/01	24445007K8PV6HHWK	CITY-MARKET #0405 GLENWOOD SPRI CO	145.47
			MCC: 5411 MERCHANT ZIP: 81601	
09/06	09/06	24445007T8PSDSLMP	CITY-MARKET #0405 GLENWOOD SPRI CO	74.70
			MCC: 5411 MERCHANT ZIP: 81601	
09/07	09/07	24137467V018LA7WB	USPS PO 0777220543 RIFLE CO	290.00
			MCC: 9402 MERCHANT ZIP: 81650	
09/08	09/08	24431067V2DYT48N6	AMAZON.COM*259K495X2 AMZN AMZN.COM/BILL WA	344.95
			MCC: 5942 MERCHANT ZIP: 98109	
09/08	09/08	24445007V8PV670F7	CITY MARKET #0443 RIFLE CO	55.02
			MCC: 5411 MERCHANT ZIP: 81650	
09/13	09/13	244450081BLNEG2BN	WM SUPERCENTER #5232 RIFLE CO	26.40
			MCC: 5411 MERCHANT ZIP: 81650	
09/14	09/14	24207858114AA79N0	GARFIELD COUNTY PUBLIC HE970-6255200 CO	70.00
			MCC: 9399 MERCHANT ZIP: 81650	
			Transactions continued on next page	
6415	VVG	002 7 31 210930	0 PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX XXXX 5927

Payment Due Date October 26, 2021

New Balance \$1,657.90

Minimum Payment Due \$1,657.90

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

MARY MCPHEE 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS ((continued)
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		` ,		
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/14	09/14	2444500818PSSJQPB	CITY-MARKET #0405 GLENWOOD SPRI CO	96.97
			MCC: 5411 MERCHANT ZIP: 81601	
09/15	09/15	241134383HF08X0Q4	The Webstaurant Store Inc717-392-7472 PA	443.19
			MCC: 5099 MERCHANT ZIP: 17602	
09/15	09/15	2469216822X4F92BJ	AMZN Mktp US*2G17D0HG0 Amzn.com/bill WA	14.99
			MCC: 5942 MERCHANT ZIP: 98109	
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,222.58-
09/17	09/17	2469216842XXRSV63	Amazon.com*2G2GL1KJ1 Amzn.com/bill WA	46.99
			MCC: 5942 MERCHANT ZIP: 98109	
09/22	09/22	2444500898PSM35Q4	CITY-MARKET #0405 GLENWOOD SPRI CO	49.22
			MCC: 5411 MERCHANT ZIP: 81601	

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

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

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

PAYMENT INFORMATION

New Balance \$1,526.30 **Minimum Payment Due** \$1,526.30 **Payment Due Date** October 26, 2021

Account Number: XXXX XXXX XXXX 5536

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$3,273.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$805.56 - Payments & Credits \$805.56 + Purchases & Other Charges \$1.526.30 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance

Questions? Call Card Services 1-888-284-3703 Or Write: 225 N 5th Street, Suite 1000 Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$1,526.30

Tran Date	Post Date	Reference Number	Transaction Description	on	Amount
09/09	09/09	24226387ZAT592NNS	SAMSCLUB.COM	888-746-7726 AR	108.24
			MCC: 5300 MERCH	HANT ZIP: 72712	
09/10	09/10	24226387ZAT5A1FS0	SAMSCLUB.COM	888-746-7726 AR	179.92
			MCC: 5300 MERCH	IANT ZIP: 72712	
09/13	09/13	242263882AT5GVN1D	SAMSCLUB.COM	888-746-7726 AR	28.46
			MCC: 5300 MERCH	IANT ZIP: 72712	
09/14	09/14	242263883AT5JG934	SAMSCLUB.COM	888-746-7726 AR	169.02
			MCC: 5300 MERCH	IANT ZIP: 72712	
09/15	09/15	242263884AT5M5RHB	SAMSCLUB.COM	888-746-7726 AR	33.49
			MCC: 5300 MERCH	IANT ZIP: 72712	
09/24	09/24	24226388EAT640BWE	SAMSCLUB.COM	888-746-7726 AR	559.08
			MCC: 5300 MERCH	HANT ZIP: 72712	
09/24	09/24	24226388EAT659PRN	SAMSCLUB.COM	888-746-7726 AR	420.10
			MCC: 5300 MERCH	IANT ZIP: 72712	
			Transactions	continued on next page	

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

XXXX XXXX XXXX 5536 Account Number: **Payment Due Date** October 26, 2021 **New Balance** \$1,526.30 Minimum Payment Due \$1,526.30 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

SHELLEY GARDINEER 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continue

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/26	09/26	24692168D2XD5MSNG	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	
09/27	09/27	F4016008F000PI271	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	805.56-
09/29	09/29	24492158GLSTVD63Q	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	10.00
			MCC: 8299 MERCHANT ZIP: 10003	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
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

= New Balance

ACCOUNT SUMMARY Credit Limit \$5,000.00

Credit Available \$2,393.00 Statement Closing Date September 30, 2021 30

Days in Billing Cycle Previous Balance \$3,883.30 - Payments & Credits \$3,883.30 + Purchases & Other Charges \$2,306.94 + Cash Advances \$0.00 + Finance Charges \$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 \$2,306.94 **Minimum Payment Due** \$2,306.94 **Payment Due Date** October 26, 2021

Account Number: XXXX XXXX XXXX 2925

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$2,306.94

TRANSACTIONS Tran Post Reference Number Transaction Description Amount Date Date 09/01 09/01 24275397LS66F4LSX CHEERLEADING COMPANY 800-4114105 TX 271.66 MCC: 5941 MERCHANT ZIP: 75243 09/02 09/02 24445007M8PVPQJZ7 CITY MARKET #0443 RIFLE CO 76.47 MCC: 5411 MERCHANT ZIP: 81650 09/03 09/03 24801977NM4XE7ED8 SIGNS.COM 801-355-4124 UT 349.65 MCC: 2741 MERCHANT ZIP: 84104 09/08 09/08 24226387WBLGYSQ65 WAL-MART #5232 RIFLE CO 79.40 MCC: 5411 MERCHANT ZIP: 81650 LAQUINTA INN & SUITES LITTLETON CO 95.32 09/11 09/11 24431067Z122N4FX5 MCC: 7011 MERCHANT ZIP: 80127 LODGING CHECK-IN DATE: 09/10/21 09/11 09/11 24431067Z122N4N0S LAQUINTA INN & SUITES LITTLETON CO 95.32 MCC: 7011 MERCHANT ZIP: 80127 LODGING CHECK-IN DATE: 09/10/21 Transactions continued on next page

6415 VVG 002 7 31 210930 0 PAGE 1 of 3 1 0 4016 6000 6035



Grand Junction CO 81501

Payment Information

Amount Enclosed:

XXXX XXXX XXXX 2925 Account Number: **Payment Due Date** October 26, 2021 **New Balance** \$2,306.94 Minimum Payment Due \$2,306.94 Past Due Amount \$0.00

\$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

KYLE MICKELSON 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/11	09/11	24431067Z122N4N08	LAQUINTA INN & SUITES LITTLETON CO	95.32
			MCC: 7011 MERCHANT ZIP: 80127	
			LODGING CHECK-IN DATE: 09/10/21	
09/11	09/11	24431067Z122N4N5P	LAQUINTA INN & SUITES LITTLETON CO	95.32
			MCC: 7011 MERCHANT ZIP: 80127	
			LODGING CHECK-IN DATE: 09/10/21	
09/11	09/11	24431067Z122N4N5Z	LAQUINTA INN & SUITES LITTLETON CO	89.00
			MCC: 7011 MERCHANT ZIP: 80127	
			LODGING CHECK-IN DATE: 09/10/21	
09/15	09/15	F40160083000PI259	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,883.30-
09/16	09/16	244450084BLNAXEKB	WM SUPERCENTER #5232 RIFLE CO	193.39
			MCC: 5411 MERCHANT ZIP: 81650	
09/17	09/17	242263885BLGYZT32	WAL-MART #5232 RIFLE CO	188.51
			MCC: 5411 MERCHANT ZIP: 81650	
09/21	09/21	244273389LM9QRBQJ	SONIC DRIVE IN #4970 RIFLE CO	279.65
			MCC: 5814 MERCHANT ZIP: 81650	
09/22	09/22	24427338ALM9AVGH7	SONIC DRIVE IN #4970 RIFLE CO	106.92
			MCC: 5814 MERCHANT ZIP: 81650	
09/24	09/24	24323038Q8AE3LF9D	BEAU JOS PIZZA IDAHO SPR IDAHO SPRINGS CO	291.01
			MCC: 5812 MERCHANT ZIP:	

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
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BILLING RIGHTS SUMMARY

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

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

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

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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
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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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Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
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Interest Charge	
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



KAYLA REECE Account Number: XXXX XXXX XXXX 7138

ACCOUNT SUMMARY

Credit Limit \$10,000.00 Credit Available \$5,183.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$4,045.61 - Payments & Credits \$4,045.61 + Purchases & Other Charges \$4,816.50 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$4,816.50

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance\$4,816.50Minimum Payment Due\$4,816.50Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/01	09/01	24692167L2XW9VXKY	INDEED 203-564-2400 CT	221.38
			MCC: 5969 MERCHANT ZIP: 06901	
09/04	09/04	24692167P2XSJYMEX	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	19.99
			MCC: 5734 MERCHANT ZIP: 95110	
09/07	09/07	24137467V018LA86Y	USPS PO 0777220543 RIFLE CO	31.15
			MCC: 9402 MERCHANT ZIP: 81650	
09/07	09/07	24692167S2XEZF7YD	INDEED 203-564-2400 CT	509.87
			MCC: 5969 MERCHANT ZIP: 06901	
09/07	09/07	24692167V2XW9HHMF	UNITED 0169941474486800-932-2732 TX	9.00
			MCC: 3000 MERCHANT ZIP: 77002	
09/07	09/07	24692167V2XW9HHMP	UNITED 0169941474487800-932-2732 TX	11.00
			MCC: 3000 MERCHANT ZIP: 77002	
09/07	09/07	24692167V2XW9HHM0	UNITED 0169941474484800-932-2732 TX	9.00
			MCC: 3000 MERCHANT ZIP: 77002	
			Transactions continued on next page	
6415	VVG	002 7 31 210930 0	PAGE 1 of 4 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX XXXX 7138

Payment Due Date
New Balance \$4,816.50

Minimum Payment Due Past Due Amount Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

KAYLA REECE 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 09/07 0169941474485800-932-2732 TX 09/07 24692167V2XW9HHM7 UNITED 11.00 MCC: 3000 MERCHANT ZIP: 77002 09/07 249430083A10VMPNX AMERICAN AIR0017664886914 FORT WORTH TX 09/07 105.00 MCC: 3001 MERCHANT ZIP: 76155 09/07 09/07 249430083A10VMPPD AMERICAN AIR0017664886915 FORT WORTH TX 105.00 MCC: 3001 MERCHANT ZIP: 76155 09/09 09/09 24269797Y00ZG2JV8 NACHO DADDY - MIRACLE MIL LAS VEGAS NV 88.96 MCC: 5812 MERCHANT ZIP: 09/0909/09 24692167X2XDB.IYDK UNITED 0169941826269800-932-2732 TX 35.00 MCC: 3000 MERCHANT ZIP: 77002 09/09 09/09 24869487X7LJWJE09 TAXI SVC LV YCS LAS VEGAS NV 32.51 MCC: 4121 MERCHANT ZIP: 09/09 PARK MGM-LAPIZZA LAPASTA LAS VEGAS NV 09/09 24943007XRI 0A77MX 63.72 MCC: 5812 MERCHANT ZIP: 09/11 09/11 24164077YGP600KLB YARD HOUSE 83500083535 LAS VEGAS NV 86.56 MCC: 5812 MERCHANT ZIP: 09/11 09/11 24692167Y2XBP1F27 SQ *SOCIETY FOR HUMAN RES ALEXANDRIA VA 170.23 MCC: 8398 MERCHANT ZIP: 22314 09/11 24943007ZRL5RQTL4 BELLAGIO - LAGO LAS VEGAS NV 09/11 188.57 MCC: 5812 MERCHANT ZIP: 09/12 09/12 2405523801AYE4ZY2 CURB SVC LV NELLIS LAS VEGAS NV 32.51 MCC: 4121 MERCHANT ZIP: 11106 09/12 09/12 24269798100VXFGJY NACHO DADDY - MIRACLE MIL LAS VEGAS NV 83.89 MCC: 5812 MERCHANT ZIP: RPS GRAND JUNCTION GRAND JCT CO 09/12 09/12 2475542804E2TY819 40.00 MCC: 7523 MERCHANT ZIP: 81506 09/12 09/12 249430080RL6RYD31 ARIA - FRONT DESK LAS VEGAS NV 742.63 MCC: 3824 MERCHANT ZIP: 89109 LODGING CHECK-IN DATE: 09/09/21 09/12 09/12 249430080RL6R03QR ARIA - FRONT DESK LAS VEGAS NV 143.79 MCC: 3824 MERCHANT ZIP: 89109 LODGING CHECK-IN DATE: 09/09/21 09/12 249430080WESNFD5W AMERICAN AIR0010278273707 FORT WORTH TX 09/12 30.00 MCC: 3001 MERCHANT ZIP: 89119 **INDEED** 09/15 09/15 2469216822XFJE7B8 203-564-2400 CT 500.31 MCC: 5969 MERCHANT ZIP: 06901 F40160083000PI259 09/15 09/15 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 4,045.61-09/20 09/20 2469216872X9WAQF8 INDEED 203-564-2400 CT 510.70 MCC: 5969 MERCHANT ZIP: 06901 09/23 **INDEED** 203-564-2400 CT 09/23 24692168A2XJVQATX 519.07 MCC: 5969 MERCHANT ZIP: 06901 09/28 09/28 24692168F2XEFZHDG INDEED 203-564-2400 CT 515.66 MCC: 5969 MERCHANT ZIP: 06901

IMPORTANT ACCOUNT INFORMATION

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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 7238

ACCOUNT SUMMARY

TRANSACTIONS

Credit Limit \$5,000.00 Credit Available \$3,594.00 Statement Closing Date September 30, 2021 Days in Billing Cycle 30 Previous Balance \$2,576.71 - Payments & Credits \$2,676.71 + Purchases & Other Charges \$1,322,39 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,222.39

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\$1,222.39Minimum Payment Due\$1,222.39Payment Due DateOctober 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran
DatePost
DateReference NumberTransaction Description09/0109/0124445007L8PWHVT08CITY-MARKET #0441 N

CITY-MARKET #0441 NEW CASTLE CO 40.33 MCC: 5411 MERCHANT ZIP: 81647 09/06 24226387SBLH2TL0F SAMSCLUB #6360 GRAND JUNCTIO CO 09/06 31.00 MCC: 5300 MERCHANT ZIP: 81505 09/07 09/07 24639237VS66K657Y COLORADO SCHOOL COUNSELOR720-5052711 CO 380.00 MCC: 8699 MERCHANT ZIP: 80922 09/08 09/08 24226387XAT57ATYJ SAMSCLUB.COM 888-746-7726 AR 42.43 MCC: 5300 MERCHANT ZIP: 72712 DOLLAR GENERAL #19727 PARACHUTE CO 09/13 09/13 244450081EJ0G6ERS 6.23 MCC: 5331 MERCHANT ZIP: 81635 09/14 09/14 244273381M830ZMFG MCDONALD'S F31426 NEWCASTLE CO 6.64 MCC: 5814 MERCHANT ZIP: 81647 COLORADO SCHOOL COUNSELOR COLORAD CREDIT 09/16 09/16 746392384S66L1L74 100.00-MCC: 8699 MERCHANT ZIP:

Transactions continued on next page

6415 VVG 002 7 31 210930 0 PAGE 1 of 3 1 0 4016 6000 6035



Payment Information

Account Number: XXXX XXXX XXXX 7238

Payment Due Date October 26, 2021

New Balance \$1,222.39

Minimum Payment Due Past Due Amount Amount Enclosed: \$

Amount

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

RYAN FIDELDY 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 09/18 09/18 242263886BLGY86GV SAMSCLUB #6360 GRAND JUNCTIO CO 133.41 MCC: 5300 MERCHANT ZIP: 81505 09/18 244273386LM8M21XH SPROUTS FARMERS MAR GRAND JUNCTIO CO 09/18 13.10 MCC: 5411 MERCHANT ZIP: 81505 09/20 244450088EJ048FEL DOMINO'S 6348 09/20 719-339-5911 CO 43.74 MCC: 5814 MERCHANT ZIP: 81650 09/24 09/24 24445008B8PVVNG50 CITY-MARKET #0441 NEW CASTLE CO 252.46 MCC: 5411 MERCHANT ZIP: 81647 09/24 09/24F4016008E000PI270 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 2,576.71-09/27 24492168E000G46N4 FIRSTSTRIN* ELK CREEK FIRSTSTRINGGJ CO 120.20 09/27 MCC: 5691 MERCHANT ZIP: 81501 24011348F001B0MF9 LS DRIFTERS COFFEE & F WWW.COLORADOD CO 09/28 09/28 119.19 MCC: 5999 MERCHANT ZIP: 81647 09/28 09/28 24246668GS66FVBFY MI PUEBLITO MARKET PARACHUTE CO 9.81 MCC: 5499 MERCHANT ZIP: 09/29 09/29 24226388HBLGYPRN3 WAL-MART #5232 RIFLE CO 93.59 MCC: 5411 MERCHANT ZIP: 81650 24943008HRQEB3KYF DD/BR #358838 RIFLE CO 30.26 09/29 09/29 MCC: 5814 MERCHANT ZIP:

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

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

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

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

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

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

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