

#### ROBERT SJOGREN

**ACCOUNT SUMMARY** 

**PAYMENT INFORMATION** 

New Balance **Minimum Payment Due** 

\$0.00 **Payment Due Date** November 26, 2021

Account Number: XXXX XXXX XXXX 0762

\$0.00

Credit Limit \$5,000.00 Credit Available \$5,000.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,019.00 - Payments & Credits \$1,019.00 + Purchases & Other Charges \$0.00 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$0.00

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

Or e-mail: creditcards@alpinebank.com

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/07	10/07	F4016008T000PI281	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,019.00-

#### IMPORTANT ACCOUNT INFORMATION

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#### INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

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**Payment Information** 

XXXX XXXX XXXX 0762 Account Number: **Payment Due Date** November 26, 2021 **New Balance** \$0.00 Minimum Payment Due \$0.00 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

\$

ROBERT SJOGREN 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.

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

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

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

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

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

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

#### **BILLING RIGHTS SUMMARY**

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

How to Avoid	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

 ACCOUNT SUMMARY

 Credit Limit
 \$5,000.00

 Credit Available
 \$4,865.00

 Statement Closing Date
 October 31, 2021

Statement Closing Date October 31, 2021
Days in Billing Cycle 31
Previous Balance \$0.00
Payments & Credits \$0.00
Purchases & Other Charges \$134.17
Cash Advances \$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

#### **PAYMENT INFORMATION**

New Balance \$134.17

Minimum Payment Due \$134.17

Payment Due Date November 26, 2021

Account Number: XXXX XXXX XXXX 6190

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$134.17

#### **TRANSACTIONS**

+ Finance Charges

1					
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
10/03	10/03	24445008L8PV8XTE1	CITY MARKET #0443 RIFLE CO	19.67	
			MCC: 5411 MERCHANT ZIP: 81650		
10/19	10/19	24493989560343DR6	RIFLE TEQUILAS INC RIFLE CO	50.00	
			MCC: 5812 MERCHANT ZIP:		
10/21	10/21	2425138970FVQ01M3	BRICKHOUSE PIZZERIA 970-876-2222 CO	64.50	
			MCC: 5812 MERCHANT ZIP: 81652		

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

Account Number: XXXX XXXX XXXX 6190

Payment Due Date New Balance \$134.17

Minimum Payment Due Past Due Amount 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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Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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### **IMPORTANT MESSAGES**

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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.



LANCIE ELDER Account Number: XXXX XXXX XXXX 1912

## ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$4,037.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$57.88 - Payments & Credits \$57.88 + Purchases & Other Charges \$962.19 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$962.19

Call Card Services 1-888-284-3703 225 N 5th Street, Suite 1000

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

#### **PAYMENT INFORMATION**

New Balance \$962.19

Minimum Payment Due \$962.19

Payment Due Date November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

Questions?

Or Write:

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/30	10/01	24493988JBLL6L5X5	LILLYS KITCHEN RIFLE CO	115.86
			MCC: 5812 MERCHANT ZIP: 81650	
10/07	10/07	24011348R0019071X	BEHAVIOR SOLUTI TEACHABLE.COM NY	50.00
			MCC: 8299 MERCHANT ZIP: 10016	
10/07	10/07	24435658R2DYSBGBL	MACIE PUBLISHING COMPANY 973-983-1413 NJ	176.22
			MCC: 5733 MERCHANT ZIP: 07977	
10/14	10/14	F4016008Z000PI287	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	57.88-
10/18	10/18	244921593JHL87ZZJ	FLAT.IO SUBSCRIPTION HTTPSFLAT.IO DE	100.00
			MCC: 5734 MERCHANT ZIP: 19703	
10/19	10/19	241640794MJ9SJ19P	FEDEX 284968234816 MEMPHIS TN	520.11
			MCC: 4215 MERCHANT ZIP: 38116	

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

Account Number: XXXX XXXX XXXX 1912

Payment Due Date New Balance \$962.19

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

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

LANCIE ELDER 839 WHITERIVER AVE RIFLE CO 81650-3515

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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
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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.



#### SIMONE RICHARDSON

 ACCOUNT SUMMARY

 Credit Limit
 \$5,000.00

 Credit Available
 \$4,925.00

 Statement Closing Date
 October 31, 2021

 Days in Billing Cycle
 31

 Previous Balance
 \$423.72

 - Payments & Credits
 \$423.72

+ Purchases & Other Charges \$74.38 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$74.38

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 \$74.38

Minimum Payment Due \$74.38

Payment Due Date November 26, 2021

Account Number: XXXX XXXX XXXX 0001

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/06	10/06	24431068P2DA8JRMN	TARGET.COM * 800-591-3869 MN	47.62
			MCC: 5310 MERCHANT ZIP: 55445	
10/14	10/14	F40160090000PI288	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	423.72-
10/18	10/18	242263894BLH34LVV	WAL-MART #5232 RIFLE CO	26.76
			MCC: 5411 MERCHANT ZIP: 81650	

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Payment Information

Account Number: XXXX XXXX XXXX 0001

Payment Due Date
New Balance \$74.38

Minimum Payment Due
Past Due Amount
Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

SIMONE RICHARDSON 839 WHITERIVER AVE RIFLE CO 81650-3515

### **INTEREST CHARGE CALCULATION**

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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.



JACOB PINGEL Account Number: XXXX XXXX XXXX 8326

## **ACCOUNT SUMMARY**

Credit Limit \$5,000.00 Credit Available \$2,674.00 October 31, 2021 Statement Closing Date Days in Billing Cycle 31 Previous Balance \$3,808.28 - Payments & Credits \$3,808.28 + Purchases & Other Charges \$2.325.05 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$2,325.05

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

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

#### **PAYMENT INFORMATION**

New Balance \$2,325.05 \$2,325.05 **Minimum Payment Due Payment Due Date** November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/07	10/07	24196038R2JWNH0PV	SILHOUETTE AMERICA 385-352-2000 UT	383.58
			MCC: 5968 MERCHANT ZIP: 84042	
10/07	10/07	F4016008T000PI281	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,808.28-
10/08	10/08	24755428S3JQKMARN	NAEIR 800-5620955 IL	195.25
			MCC: 5399 MERCHANT ZIP: 61401	
10/11	10/11	24492158WLS4B2YYA	DISCOVER BOOKS 419-578-6090 MD	106.19
			MCC: 5192 MERCHANT ZIP: 21227	
10/11	10/11	24801978XM510V88R	RSCHOOL TODAY 612-284-3967 FL	125.00
			MCC: 5045 MERCHANT ZIP: 33609	
10/11	10/11	74897298W437ABWPW	PAYPAL *WINFOTECH 4029357733 CD	4.99
			MCC: 7372 MERCHANT ZIP:	
10/15	10/15	2401134910004N453	PADLET* PADLET SOFTWAR HTTPSPADLET.C CA	10.00
			MCC: 8299 MERCHANT ZIP: 94103	
10/15	10/15	242316891RBGM48N5	TACO BELL#23263 RIFLE CO	7.97
			Transactions continued on next page	
6415	VVG	002 7 31 211031 0		

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

#### **Payment Information**

XXXX XXXX XXXX 8326 Account Number: **Payment Due Date** November 26, 2021 **New Balance** \$2,325.05 Minimum Payment Due \$2,325.05 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JACOB PINGEL 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5814 MERCHANT ZIP:	
10/15	10/15	244310691P5LM3VME	ARBY'S 5010015 RIFLE CO	9.60
			MCC: 5814 MERCHANT ZIP: 81650	
10/15	10/15	2444500918PV3WMAG	COMFORTINN & SUITESCO236 FIRESTONE CO	161.00
			MCC: 3562 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 10/14/21	
10/15	10/15	2444500918PV3WMD3	COMFORTINN & SUITESCO236 FIRESTONE CO	161.00
			MCC: 3562 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 10/14/21	
10/15	10/15	2444500918PV3WMJT	COMFORTINN & SUITESCO236 FIRESTONE CO	161.00
			MCC: 3562 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 10/14/21	
10/15	10/15	2444500918PV3WMM2	COMFORTINN & SUITESCO236 FIRESTONE CO	161.00
			MCC: 3562 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 10/14/21	
10/15	10/15	2444500918PV3WMPK	COMFORTINN & SUITESCO236 FIRESTONE CO	161.00
			MCC: 3562 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 10/14/21	
10/15	10/15	2444500918PV3WM86	COMFORTINN & SUITESCO236 FIRESTONE CO	161.00
			MCC: 3562 MERCHANT ZIP: 80504	
			LODGING CHECK-IN DATE: 10/14/21	
10/18	10/18	2401134930013KT0F	THE ATLANTIC WWW.THEATLANT DC	34.99
			MCC: 5818 MERCHANT ZIP: 20037	
10/18	10/18	24210739461LE7X6V	POPCONNECT.ORG 202-974-7707 DC	10.00
			MCC: 8699 MERCHANT ZIP: 20037	
10/18	10/18	2480197938B7Y5YKF	BOOKRAGS.COM 206-519-7910 WA	24.99
			MCC: 8299 MERCHANT ZIP: 98104	
10/26	10/26	24692169B2XWAKTFP	WPY*Gold Crown Foundation855-469-3729 CO	215.00
			MCC: 7032 MERCHANT ZIP: 80202	
10/27	10/27	24445009DEJ446PPQ	DOMINO'S 6348 719-339-5911 CO	105.00
			MCC: 5814 MERCHANT ZIP: 81650	
10/28	10/28	24445009EEJ4F5RLK	DOMINO'S 6348 719-339-5911 CO	126.49
			MCC: 5814 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	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

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

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

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

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

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

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

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

#### **BILLING RIGHTS SUMMARY**

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

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

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

In your letter, give us the following information:

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

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

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

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

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

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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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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.



#### **BRIAN SPRENGER**

**ACCOUNT SUMMARY** Credit Limit \$5,000.00 Credit Available \$2,594.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$2,609.49 - Payments & Credits \$2,639.20 + Purchases & Other Charges \$2,435,34 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$2,405.63

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

Account Number: XXXX XXXX XXXX 2354

#### **PAYMENT INFORMATION**

New Balance \$2,405.63

Minimum Payment Due \$2,405.63

Payment Due Date November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/30	10/01	24137468J01A98WEZ	USPS PO 0777220543 RIFLE CO	2.36
			MCC: 9402 MERCHANT ZIP: 81650	
09/30	10/01	24492158HRSAGPRJW	WILSONLANGU 508-368-2399 MA	139.86
			MCC: 8249 MERCHANT ZIP: 01540	
10/01	10/01	24445008KHEYRHDDV	Dollar Tree, Inc. 877-530-8733 VA	32.45
			MCC: 5399 MERCHANT ZIP: 23320	
10/02	10/02	24492168K000YQYAA	CRICUT WWW.CRICUT.CO UT	10.61
			MCC: 5970 MERCHANT ZIP: 84095	
10/03	10/03	24692168L2XBWJBLW	Amazon Music*2C2YD3WH1 888-802-3080 WA	16.21
			MCC: 5818 MERCHANT ZIP: 98109	
10/05	10/05	24137468PHEZ4JX6E	FOLLETT SCHOOL SOLUTIONS MCHENRY IL	559.54
			MCC: 5942 MERCHANT ZIP: 60050	
10/07	10/07	24137468T019S6HD3	USPS PO 0777220543 RIFLE CO	116.00
			MCC: 9402 MERCHANT ZIP: 81650	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 2354

Payment Due Date November 26, 2021

New Balance \$2,405.63

Minimum Payment Due \$2,405.63

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) Post Reference Number Transaction Description Amount Date Date 10/07 10/07 24226388TBLGXSAYK WAL-MART #5232 RIFLE CO 64.00 MCC: 5411 MERCHANT ZIP: 81650 10/07 10/07 74445008R5SEAMJD8 DOLLAR TREE ECOMM CHESAPEAKE VA CREDIT 2.45-MCC: 5399 MERCHANT ZIP: 23320 10/07 10/07 F4016008T000PI281 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 2,609.49-10/10 10/10 24692168V2XN8BWWX MARRIOTT VAIL MOUNTAIN VAIL CO 172.63 MCC: 3509 MERCHANT ZIP: 81657 LODGING CHECK-IN DATE: 10/07/21 10/11 10/11 24307928WS66HH1DW JEAN'S PRINTING INC 970-6253550 CO 121.21 MCC: 2741 MERCHANT ZIP: 81650 10/20 10/20 240731496S66D73TW BRIGHT WHITE PAPER 800-3215716 FL 279.00 MCC: 5111 MERCHANT ZIP: 34990 10/20 10/20 7469216952XAWG9T2 MARRIOTT VAIL MOUNTAIN VAIL CO CREDIT 27.26-MCC: 3509 MERCHANT ZIP: 81657 LODGING CHECK-IN DATE: 10/07/21 10/21 10/21 24493989661HSKGMY ABDO PUBLISHING INC 5076253797 MN 592.50 MCC: 5192 MERCHANT ZIP: 56003 10/27 24073149DS66DR24J **BRIGHT WHITE PAPER** 800-3215716 FL 10/27 279.00 MCC: 5111 MERCHANT ZIP: 34990 10/28 10/28 24789309EQFX418JZ OTC BRANDS INC 800-2280475 NE 49.97 MCC: 5964 MERCHANT ZIP: 68137

#### IMPORTANT ACCOUNT INFORMATION

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#### INTEREST CHARGE CALCULATION

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

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

<sup>(</sup>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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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.
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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.



#### KATHRYN SENOR

= New Balance

PAYMENT INFORMATION

New Balance \$1,134.86

Minimum Payment Due \$1,134.86

Payment Due Date November 26, 2021

Account Number: XXXX XXXX XXXX 0416

**ACCOUNT SUMMARY** Credit Limit \$5,000.00 Credit Available \$3,865.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$29.57 - Payments & Credits \$29.57 + Purchases & Other Charges \$1,134.86 + 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

\$1,134.86

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/07	10/07	24692168R2XA5LBGX	SQ *STUDT FARMS LLC Grand Junctio CO	658.00
			MCC: 7929 MERCHANT ZIP: 81505	
10/07	10/07	F4016008T000PI281	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	29.57-
10/12	10/12	24428068Y8R0MLF7Q	WEST MUSIC CATALOG 319-351-2000 IA	168.27
			MCC: 5733 MERCHANT ZIP: 52241	
10/19	10/19	244273395LM8VPJN9	SONIC DRIVE IN #4970 RIFLE CO	7.77
			MCC: 5814 MERCHANT ZIP: 81650	
10/19	10/19	244273395LM8VPJSN	SONIC DRIVE IN #4970 RIFLE CO	65.40
			MCC: 5814 MERCHANT ZIP: 81650	
10/20	10/20	24204299508V55DLK	Subway 35425 Rifle CO	129.97
			MCC: 5814 MERCHANT ZIP: 81650	
10/28	10/28	24445009D8PV6AXSR	CITY-MARKET #0441 NEW CASTLE CO	105.45
			MCC: 5411 MERCHANT ZIP: 81647	

6415 VVG 002 7 31 211031 0 PAGE 1 of 3 1 0 4016 6000 6035



Payment Information

Account Number: XXXX XXXX XXXX 0416

Payment Due Date November 26, 2021

New Balance \$1,134.86

Minimum Payment Due \$1,134.86

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 KATHRYN SENOR Account Number: XXXX XXXX XXXX 0416

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#### INTEREST CHARGE CALCULATION

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

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

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

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

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

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

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

#### **BILLING RIGHTS SUMMARY**

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

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

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

In your letter, give us the following information:

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

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

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

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

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

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.



#### JENNIFER NIPPER

= New Balance

**ACCOUNT SUMMARY** Credit Limit \$10,000.00 Credit Available \$7,498.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,377.15 - Payments & Credits \$1,377.15 + Purchases & Other Charges \$2.501.25 + 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 \$2,501.25 **Minimum Payment Due** \$2,501.25 **Payment Due Date** November 26, 2021

Account Number: XXXX XXXX XXXX 9052

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$2,501.25

TRAN	TRANSACTIONS			
Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/07	10/07	24755428T3VN95M4X	COLORADO MUSIC EDUCATORS 303-3494057 CO	100.00
			MCC: 8299 MERCHANT ZIP: 80211	
10/14	10/14	244921590RS2GLEX9	CURRICULUM ASSOC 800-225-0248 MA	414.00
			MCC: 5942 MERCHANT ZIP: 01862	
10/14	10/14	F4016008Z000PI287	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,377.15-
10/15	10/15	240578191000EKL6Z	MBS INC. 913-3932525 KS	33.00
			MCC: 7399 MERCHANT ZIP: 66062	
10/15	10/15	242263891BLH1PPDJ	SAMSCLUB #6360 GRAND JUNCTIO CO	99.31
			MCC: 5300 MERCHANT ZIP: 81505	
10/18	10/18	742084793000E8MYQ	CONSTRUCT.NET LONDON GB	299.90
			MCC: 5734 MERCHANT ZIP:	
10/19	10/19	2476517940FVX1JVY	THE LITTLE COFFEE SHACK R RIFLE CO	285.96
			MCC: 5814 MERCHANT ZIP:	
10/19	10/19	2401134940010EQ1G	CODECADEMY 184-49302633 NY	100.00
			Transactions continued on next page	
6415	VVG	002 7 31 211031	0 PAGE 1 of 3 1 0 4016 6000 6035	



**Payment Information** 

XXXX XXXX XXXX 9052 Account Number: **Payment Due Date** November 26, 2021 **New Balance** \$2,501.25 Minimum Payment Due \$2,501.25 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		
			MCC: 5968 MERCHANT ZIP: 10012	_		
10/19	10/19	244921694000HW9SG	GIMKIT WWW.GIMKIT.CO WA	1,000.00		
			MCC: 8299 MERCHANT ZIP: 98109			
10/26	10/26	24445009QEJ4058BV	DOMINO'S 6348 719-339-5911 CO	169.08		
			MCC: 5814 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	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

<sup>(</sup>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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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 Account Number: XXXX XXXX XXXX 1794

#### **ACCOUNT SUMMARY**

Credit Limit \$10,000.00 Credit Available \$9,800.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,586.24 - Payments & Credits \$1,607.41 + Purchases & Other Charges \$221.17 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$200.00

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 \$200.00 **Minimum Payment Due** \$200.00 **Payment Due Date** November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

Or e-mail:

1				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/07	10/07	F4016008T000PI281	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,586.24-
10/12	10/12	24492168X000LYGLS	RIVER SCIENCE WWW.RIVER.SCI CO	221.17
			MCC: 8398 MERCHANT ZIP: 81212	
10/22	10/22	7443106978AJQRS5K	TAYLOR & FRANCIS SARASOTA FL CREDIT	21.17-
			MCC: 8299 MERCHANT ZIP: 34232	

#### IMPORTANT ACCOUNT INFORMATION

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6415 7 31 211031 0 PAGE 1 of 3 1 0 4016 6000 6035



JULIE KNOWLES

Grand Junction CO 81501

**Payment Information** 

XXXX XXXX XXXX 1794 Account Number: **Payment Due Date** November 26, 2021 \$200.00 **New Balance** Minimum Payment Due \$200.00 Past Due Amount \$0.00 \$ Amount Enclosed:

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

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	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

<sup>(</sup>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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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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- 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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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 \$2,991.00 October 31, 2021 Statement Closing Date Days in Billing Cycle 31 Previous Balance \$2,136.00 - Payments & Credits \$2,136.00 + Purchases & Other Charges \$2.008.87 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$2,008.87

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

Or e-mail: creditcards@alpinebank.com

#### **PAYMENT INFORMATION**

New Balance \$2,008.87 \$2,008.87 **Minimum Payment Due Payment Due Date** November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/14	10/14	F4016008Z000PI287	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,136.00-
10/19	10/19	244450095EJ2LX02H	DOMINO'S 6348 719-339-5911 CO	87.89
			MCC: 5814 MERCHANT ZIP: 81650	
10/20	10/20	244450096EJ4WVDJE	DOMINO'S 6348 719-339-5911 CO	60.00
			MCC: 5814 MERCHANT ZIP: 81650	
10/20	10/20	2469216952XQP2DD8	LOWES #01905* 970-384-3940 CO	390.98
			MCC: 5200 MERCHANT ZIP: 81601	
10/21	10/21	244921597S1GXF5RV	JIFFYSHIRTS.COM US L.P. 302-307-4081 DE	1,380.00
			MCC: 5999 MERCHANT ZIP: 19801	
10/25	10/25	24269799BEJ8A38KB	BRENDEN RIFLE 7 RIFLE CO	90.00
			MCC: 7832 MERCHANT ZIP:	

PAGE 1 of 3 6415 7 31 211031 0 1 0 4016 6000 6035



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

XXXX XXXX XXXX 9475 Account Number: **Payment Due Date** November 26, 2021 **New Balance** \$2,008.87 Minimum Payment Due \$2,008.87 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

\$

LARRY BRADY 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

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Purchases	16.99% (v)	\$0.00	31	\$0.00
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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.



#### CHRISTOPHER BOMBA

+ Finance Charges

= New Balance

#### **ACCOUNT SUMMARY** Credit Limit \$5,000.00 Credit Available \$4,239.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,343.84 - Payments & Credits \$1,343.84 + Purchases & Other Charges \$760.33 \$0.00 + Cash Advances

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 \$760.33

Minimum Payment Due \$760.33

Payment Due Date November 26, 2021

Account Number: XXXX XXXX XXXX 9087

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$760.33

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/30	10/01	24226388JBLGZ13WN	WAL-MART #5232 RIFLE CO	28.81
			MCC: 5411 MERCHANT ZIP: 81650	
10/07	10/07	F4016008T000PI281	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,343.84-
10/10	10/10	24692168W2Y0KLPWF	LOWES #01905* GLENWOOD SPRI CO	87.09
			MCC: 5200 MERCHANT ZIP: 81601	
10/12	10/12	24692168Y2XKLSKFE	STARBUCKS STORE 08685 RIFLE CO	11.41
			MCC: 5814 MERCHANT ZIP: 81650	
10/13	10/13	24692168Z2XQGVFYM	STARBUCKS STORE 08685 RIFLE CO	15.95
			MCC: 5814 MERCHANT ZIP: 81650	
10/14	10/14	2469216902X81BFMY	STARBUCKS STORE 08685 RIFLE CO	35.66
			MCC: 5814 MERCHANT ZIP: 81650	
10/15	10/15	2444500908PWSKNVA	CITY MARKET #0443 RIFLE CO	20.85
			MCC: 5411 MERCHANT ZIP: 81650	
10/19	10/19	2469216942XK8DTW6	IN *WANAMAKER CORPORATION719-6592074 CO	50.00
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 9087

Payment Due Date November 26, 2021

New Balance \$760.33

Minimum Payment Due \$760.33

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 Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5045 MERCHANT ZIP: 80920	
10/19	10/19	2469216952Y044AYL	STARBUCKS STORE 08685 RIFLE CO	35.91
			MCC: 5814 MERCHANT ZIP: 81650	
10/19	10/19	24765019460T46SK1	U B FOUNDATION ACTIVITIE 716-645-3011 NY	25.00
			MCC: 8220 MERCHANT ZIP: 14260	
10/21	10/21	2444500968PVQWBSA	CITY MARKET #0443 RIFLE CO	9.38
			MCC: 5411 MERCHANT ZIP: 81650	
10/26	10/26	24393499Q06X7X16Y	Concord Theatricals Corp. New York NY	100.00
			MCC: 5999 MERCHANT ZIP: 10107	
10/26	10/26	24492159BRTN1FYL1	PAYPAL *COXMATTHEWR 402-935-7733 CA	60.00
			MCC: 8999 MERCHANT ZIP: 95131	
10/26	10/26	24801979QL3QTTDRE	EDUCATIONAL THEATRE ASSO 513-977-5523 OH	129.00
			MCC: 8699 MERCHANT ZIP: 45212	
10/28	10/28	24493989D617ZWP2Z	WWW.ATHLETERACENUMBERS.C 848-702-4773 NJ	151.27
			MCC: 5111 MERCHANT ZIP: 08805	

#### IMPORTANT ACCOUNT INFORMATION

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

#### INTEREST CHARGE CALCULATION

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

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

<sup>(</sup>v) = variable (f) = fixed

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

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

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

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

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

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

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

#### **BILLING RIGHTS SUMMARY**

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

How to Avoid	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			
on Purchases	transaction date.		
Minimum	linimum 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.		



#### **REX JOHN ARLEDGE**

+ Cash Advances

= New Balance

+ Finance Charges

# ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$8,341.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$5,268.81 - Payments & Credits \$5,268.81 + Purchases & Other Charges \$1,658.92

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

Or e-mail: creditcards@alpinebank.com

#### **PAYMENT INFORMATION**

New Balance \$1,658.92

Minimum Payment Due \$1,658.92

Payment Due Date November 26, 2021

Account Number: XXXX XXXX XXXX 5402

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$0.00

\$1,658.92

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/30	10/01	24692168H2XZJN13K	TRAVELOCITY*7217157731 WWW.TVLY.COM WA	20.87
			MCC: 4722 MERCHANT ZIP: 98119	
09/30	10/01	24692168J2XMR8R24	UNITED 0167651393245800-932-2732 TX	287.80
			MCC: 3000 MERCHANT ZIP: 77002	
10/01	10/01	24692168J2Y0WKFL5	APPLE.COM/BILL 866-712-7753 CA	8.99
			MCC: 5815 MERCHANT ZIP: 95014	
10/01	10/01	24692168K2X54FRFV	SQ *GLENWOOD VAUDEVILLE R Glenwood Spri CO	309.50
			MCC: 7922 MERCHANT ZIP: 81601	
10/06	10/06	24445008REJ35B5M2	DOMINO'S 6348 719-339-5911 CO	70.00
			MCC: 5814 MERCHANT ZIP: 81650	
10/06	10/06	24492168R00027WX5	DRAMA TEACHER ACADEMY HTTPSWWW.THEA NY	37.00
			MCC: 2741 MERCHANT ZIP: 10003	
10/07	10/07	F4016008T000PI281	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,268.81-
10/13	10/13	24692168Y2XRF6TPZ	APPLE.COM/BILL 866-712-7753 CA	0.99
			Transactions continued on next page	
6415	VVG	002 7 31 211031	0 PAGE 1 of 3 1 0 4016 6000 6035	



**Payment Information** 

Account Number: XXXX XXXX XXXX 5402

Payment Due Date November 26, 2021

New Balance \$1,658.92

Minimum Payment Due \$1,658.92

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) Reference Number Transaction Description Amount Date Date MCC: 5818 MERCHANT ZIP: 95014 SOCRATIVE EDMONTON CD 10/19 10/19 74083429400067V5Z 161.21 10/19 CA DOLLAR 10/19 199.00 X 0.81010050 MCC: 8299 MERCHANT ZIP: 10/20 10/20 245593095S66F9XAP CO ART EDUCATION ASSOC. 303-5705149 CO 335.00 MCC: 8398 MERCHANT ZIP: 80910 10/21 10/21 240552397MSFVF8AK BEAVER RUN RESORT 9704536000 CO 68.11 MCC: 7011 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 10/20/21 10/22 10/22 240552398BM8VGVTW ANTONIOS PIZZA & PASTA LITTLETON CO 86.65 MCC: 5812 MERCHANT ZIP: 80127 10/22 10/22 244310698BLSG7Q74 NOODLES & CO 114 LITTLETON CO 180.26 MCC: 5812 MERCHANT ZIP: 80128 249416698RQEB6D2F EINSTEIN BROS BAGELS1746 LITTLETON CO 10/23 10/23 33.76 MCC: 5812 MERCHANT ZIP: 10/25 10/25 24270749AS66QVYA3 **USA CLEAN INC** 217-8774002 IL 49.79 MCC: 5085 MERCHANT ZIP: 62526 10/30 24692169F2X7KE4WT APPLE.COM/BILL 866-712-7753 CA 10/30 8.99 MCC: 5815 MERCHANT ZIP: 95014

#### IMPORTANT ACCOUNT INFORMATION

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#### INTEREST CHARGE CALCULATION

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

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

<sup>(</sup>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**

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

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

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

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

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.
- 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			
on Purchases	transaction date.		
Minimum	linimum 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 \$15,000.00 Credit Available \$0.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$5,149.55 - Payments & Credits \$5,224.51 + Purchases & Other Charges \$14,140.62 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$14,065.66

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\$14,065.66Minimum Payment Due\$14,065.66Payment Due DateNovember 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

## TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/06	10/06	24226388RBLH6073E	WAL-MART #5232 RIFLE CO	109.44
			MCC: 5411 MERCHANT ZIP: 81650	
10/07 10/07	10/07	24445008TBLNH3NHF	WM SUPERCENTER #5232 RIFLE CO	172.27
			MCC: 5411 MERCHANT ZIP: 81650	
10/07	10/07	F4016008T000PI281	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,149.55-
10/08	10/08	24445008T8PVZ3F27	CITY MARKET #0443 RIFLE CO	33.98
			MCC: 5411 MERCHANT ZIP: 81650	
10/18	10/18	244450094BLNNT7TQ	WM SUPERCENTER #5232 RIFLE CO	78.77
			MCC: 5411 MERCHANT ZIP: 81650	
10/21	10/21	244921696000XGKDH	KENTUCKY DERBY MUSEUM WWW.DERBYMUSE KY	540.00
			MCC: 8398 MERCHANT ZIP: 40208	
10/22	10/22	240034197S66LQABG	EDWARDS DRIVE IN/CATERING317-7911099 IN	174.52
			MCC: 5812 MERCHANT ZIP: 46203	
10/22	10/22	244280698HF0VYS62	LOUISVILLE SLUGGER GIFT S LOUISVILLE KY	28.00
			Transactions continued on next page	



#### **Payment Information**

Account Number: XXXX XXXX XXXX 9987

Payment Due Date November 26, 2021

New Balance \$14,065.66

Minimum Payment Due \$14,065.66

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

RYAN HUDSON 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
			MCC: 5947 MERCHANT ZIP: 40202			
10/22	10/22	244450098EJ7PGNR6	STEAK-N-SHAKE#0704 CLARKSVILLE IN	34.15		
			MCC: 5812 MERCHANT ZIP: 47129			
10/22	10/22	244921597MJWVRGEZ	SQ *WAVERLY HILLS H LOUISVILLE KY	560.00		
10/00			MCC: 7991 MERCHANT ZIP: 40258			
10/22	10/22	2469216972XKAGEX6	SQ *SHANAZ LIMO Denver CO	90.00		
10/00	40/00	0.400040070\/htm//otilit	MCC: 4121 MERCHANT ZIP: 80249	405.05		
10/22	10/22	2469216972XN4Y6HH	QDOBA 2529 DILLON CO	125.95		
40/00	40/00	0.4755.4000.4DDD55550	MCC: 5814 MERCHANT ZIP: 80435	407.74		
10/22	10/22	2475542984PRREEFG	BAYMONT INN AND SUITES DE DENVER CO MCC: 7011 MERCHANT ZIP: 80249	137.74		
			LODGING CHECK-IN DATE: 10/21/21			
10/22	10/22	2475542984PRREESL	BAYMONT INN AND SUITES DE DENVER CO	120.19		
10/22	10/22	247 3342904FRREESE	MCC: 7011 MERCHANT ZIP: 80249	120.19		
			LODGING CHECK-IN DATE: 10/21/21			
10/22	10/22	2475542984PRREESW	BAYMONT INN AND SUITES DE DENVER CO	137.74		
10/22	10/22	247 3342904FRREESW	MCC: 7011 MERCHANT ZIP: 80249	137.74		
			LODGING CHECK-IN DATE: 10/21/21			
10/22	10/22	2475542984PRREF70	BAYMONT INN AND SUITES DE DENVER CO	137.74		
10/22	10/22	24733423041 KKL1 70	MCC: 7011 MERCHANT ZIP: 80249	137.74		
			LODGING CHECK-IN DATE: 10/21/21			
10/22	10/22	2475542984PRREF78	BAYMONT INN AND SUITES DE DENVER CO	137.74		
10/22	10/22	24700420041 1(1(2) 70	MCC: 7011 MERCHANT ZIP: 80249	107.74		
			LODGING CHECK-IN DATE: 10/21/21			
10/22	10/22	74755429B4PRREEM0	BAYMONT INN AND SUITES DE303-3735 CREDIT	18.74-		
. 0,	. 0,		MCC: 7011 MERCHANT ZIP: 80249			
			LODGING CHECK-IN DATE: 10/21/21			
10/22	10/22	74755429B4PRREEYH	BAYMONT INN AND SUITES DE303-3735 CREDIT	18.74-		
			MCC: 7011 MERCHANT ZIP: 80249			
			LODGING CHECK-IN DATE: 10/21/21			
10/22	10/22	74755429B4PRREEZ3	BAYMONT INN AND SUITES DE303-3735 CREDIT	18.74-		
			MCC: 7011 MERCHANT ZIP: 80249			
			LODGING CHECK-IN DATE: 10/21/21			
10/22	10/22	74755429B4PRREFBM	BAYMONT INN AND SUITES DE303-3735 CREDIT	18.74-		
			MCC: 7011 MERCHANT ZIP: 80249			
			LODGING CHECK-IN DATE: 10/21/21			
10/22	10/22	24943009860RP7GL6	1509 JCS LOUISVILLE LOUISVILLE KY	651.03		
			MCC: 5812 MERCHANT ZIP:			
10/23	10/23	2412259990VYYB287	CICIS PIZZA 237 BOWLING GREEN KY	133.26		
			MCC: 5814 MERCHANT ZIP:			
10/23	10/23	240345498027YVPR2	MARATHON PETRO90837 SHEPHERDSVILL KY	30.00		
			MCC: 5541 MERCHANT ZIP: 40165			
10/23	10/23	2422638992LR5R0PP	WAL-MART #0299 BOWLING GREEN KY	104.15		
			MCC: 5411 MERCHANT ZIP: 42104			
10/23	10/23	244450099BLPHBT4S	WM SUPERCENTER #299 BOWLING GREEN KY	156.72		
			MCC: 5411 MERCHANT ZIP: 42104			
10/23	10/23	2469216992X4XZ1MN	KRISPY KREME 0294 BOWLING GREEN KY	73.89		
			MCC: 5814 MERCHANT ZIP: 42104			
10/23	10/23	247679099BS6SDW11	GOODWILL IND OF KY 5243 270-8431532 KY	21.89		
			MCC: 5931 MERCHANT ZIP: 42104			
			Transactions continued on next page			

#### TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 10/24 10/24 MARATHON PETRO90837 SHEPHERDSVILL KY 24034549902AGKHN0 40.00 MCC: 5541 MERCHANT ZIP: 40165 10/24 10/24 24137469A013DM6BB SPEEDWAY 09393 LEXINGTON LEXINGTON KY 54.00 MCC: 5542 MERCHANT ZIP: 40505 10/24 10/24 24226389ABLH0WL29 WAL-MART #3894 LEXINGTON KY 12.97 MCC: 5411 MERCHANT ZIP: 40509 10/24 10/24 2424760998PXD5V7R BELLE OF LOUISVILLE RIVER LOUISVILLE KY 5.00 MCC: 5813 MERCHANT ZIP: 10/24 10/24 24692169A2XVR624A COUNTRY INN & SUITES SHEPHERDSVILL KY 221 46 MCC: 3829 MERCHANT ZIP: 40165 LODGING CHECK-IN DATE: 10/22/21 COUNTRY INN & SUITES SHEPHERDSVILL KY 10/24 10/24 24692169A2XVR624S 243.72 MCC: 3829 MERCHANT ZIP: 40165 LODGING CHECK-IN DATE: 10/22/21 10/24 10/24 24692169A2XVR625K COUNTRY INN & SUITES SHEPHERDSVILL KY 243.72 MCC: 3829 MERCHANT ZIP: 40165 LODGING CHECK-IN DATE: 10/22/21 COUNTRY INN & SUITES SHEPHERDSVILL KY 243.72 10/24 10/24 24692169A2XVR625Q MCC: 3829 MERCHANT ZIP: 40165 LODGING CHECK-IN DATE: 10/22/21 10/24 10/24 24692169A2XVR625V COUNTRY INN & SUITES SHEPHERDSVILL KY 221.46 MCC: 3829 MERCHANT ZIP: 40165 LODGING CHECK-IN DATE: 10/22/21 24231689ALA86M4PY 10/25 10/25 RAISING CANE'S 0639 LEXINGTON KY 86.66 MCC: 5814 MERCHANT ZIP: 40508 10/25 10/25 24431069B8AL2BW0D WAFFLE HOUSE 0403 SHELBYVILLE IN 193.00 MCC: 5812 MERCHANT ZIP: 10/25 10/25 24445009AEJ4JPLTZ MARKS FEEDSTORE BARD LOUISVILLE KY 305.49 MCC: 5812 MERCHANT ZIP: 10/25 10/25 24445009B8PSX8JPG CASEYS GEN STORE 3905 SHELBYVILLE IN 60.01 MCC: 5542 MERCHANT ZIP: 46176 10/25 10/25 24692169A2XN1BYN5 EXPEDIA 72185888151622 EXPEDIA.COM WA 126.14 MCC: 4722 MERCHANT ZIP: 98119 10/25 10/25 24692169B2XKSNX1F KEENELAND HOSPITALITY LEXINGTON KY 109.50 MCC: 5812 MERCHANT ZIP: 40510 10/26 10/26 24412909Q0FV29FT3 FAIR OAKS FARMS FAIR OAKS IN 180.00 MCC: 7991 MERCHANT ZIP: 10/26 10/26 24688079Q0VYM2VVJ FAIR OAKS FARMS FAIR OAKS IN 86.61 MCC: 5814 MERCHANT ZIP: 10/26 FAIR OAKS FARMS FAIR OAKS IN 10/26 24688079Q0VYM2VV2 152.69 MCC: 5814 MERCHANT ZIP: 10/26 10/26 24688079Q0VYM2VWQ FAIR OAKS FARMS FAIR OAKS IN 21.59 MCC: 5814 MERCHANT ZIP: 10/26 10/26 24688079Q0VYM2W6P FAIR OAKS FARMS FAIR OAKS IN 53.91 MCC: 5814 MERCHANT ZIP: 10/26 24231689BLAANKFDK RAISING CANE'S 0639 LEXINGTON KY 10/26 129.26 MCC: 5814 MERCHANT ZIP: 40508 10/26 10/26 24275399BS66HMAYQ AKIRA JAPANESE STEAKHOUSE PLAINFIELD IN 493.53 MCC: 5812 MERCHANT ZIP: 10/26 10/26 24431069BMSZJYSF6 **COMFORT INN IN299** 2196901619 IN 116.33 Transactions continued on next page

TRAN	TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
			MCC: 3562 MERCHANT ZIP: 46341			
			LODGING CHECK-IN DATE: 10/24/21			
10/26	10/26	24431069BMSZJYT9X	COMFORT INN IN299 2196901619 IN	116.33		
			MCC: 3562 MERCHANT ZIP: 46341			
			LODGING CHECK-IN DATE: 10/24/21			
10/26	10/26	24431069BMSZJYVP6	COMFORT INN IN299 2196901619 IN	116.33		
			MCC: 3562 MERCHANT ZIP: 46341			
			LODGING CHECK-IN DATE: 10/24/21			
10/26	10/26	24431069BMSZJYWY5	COMFORT INN IN299 2196901619 IN	110.73		
			MCC: 3562 MERCHANT ZIP: 46341			
			LODGING CHECK-IN DATE: 10/24/21			
10/26	10/26	24431069BMSZJYZNV	COMFORT INN IN299 2196901619 IN	110.73		
			MCC: 3562 MERCHANT ZIP: 46341			
			LODGING CHECK-IN DATE: 10/24/21			
10/26	10/26	24445009QBLNXMN5P	WM SUPERCENTER #828 PLAINFIELD IN	48.22		
			MCC: 5411 MERCHANT ZIP: 46168			
10/26	10/26	24765019Q8ABEVB1M	WHITE HOUSE SUITES PLAINFIELD IN	4,522.57		
			MCC: 7011 MERCHANT ZIP: 46168			
			LODGING CHECK-IN DATE: 10/26/21			
10/27	10/27	24013399D02RFEPTZ	NATIONAL FFA ORGANIZATION INDIANAPOLIS IN	12.00		
			MCC: 5999 MERCHANT ZIP:			
10/27	10/27	24013399Q02MN81FA	PUNCH BOWL SOCIAL INDIANAPOLIS IN	10.00		
			MCC: 5812 MERCHANT ZIP:			
10/27	10/27	24122549DMLX5HEYF	BP#8833758RICKERS #41 PLAINFIELD IN	67.00		
			MCC: 5542 MERCHANT ZIP: 46168			
10/27	10/27	24275399DS66FB9L9	SUN MOON GARAGE INDIANAPOLIS IN	9.00		
			MCC: 7523 MERCHANT ZIP:			
10/27	10/27	24275399DS66L2RR9	WORLD OF WONDERS GARAGE INDIANAPOLIS IN	3.00		
			MCC: 7523 MERCHANT ZIP:			
10/27	10/27	24427339DLM7XJ6ZR	CHICK-FIL-A #01405 PLAINFIELD IN	50.96		
			MCC: 5814 MERCHANT ZIP: 46168			
10/27	10/27	24445009DEJ446PZK	STEAK-N-SHAKE#0229 Q99 ANDERSON IN	14.87		
			MCC: 5814 MERCHANT ZIP: 46013			
10/27	10/27	24445009DEJ446R1W	STEAK-N-SHAKE#0229 Q99 ANDERSON IN	44.81		
			MCC: 5814 MERCHANT ZIP: 46013			
10/27	10/27	24445009DEJ446R4G	STEAK-N-SHAKE#0229 Q99 ANDERSON IN	36.40		
/			MCC: 5814 MERCHANT ZIP: 46013			
10/27	10/27	24445009DEJ446R73	STEAK-N-SHAKE#0229 Q99 ANDERSON IN	36.88		
10/00			MCC: 5814 MERCHANT ZIP: 46013			
10/28	10/28	24013399D02RZWTXT	YATS INDIANAPOLIS IN	179.50		
10/00			MCC: 5812 MERCHANT ZIP:			
10/28	10/28	24138299E61GX7TR7	PARKINDY LLC INDIANAPOLIS IN	1.75		
10/00	40/00	0.4075000500011014105	MCC: 7523 MERCHANT ZIP: 46206	00.00		
10/28	10/28	24275399ES66HRWSF	WORLD OF WONDERS GARAGE INDIANAPOLIS IN	20.00		
40/00	40/00	0.407500050001 5070	MCC: 7523 MERCHANT ZIP:	45.00		
10/28	10/28	24275399ES66L5ST2	WORLD OF WONDERS GARAGE INDIANAPOLIS IN	15.00		
40/00	40/00	0.4.4004.000000000000000000000000000000	MCC: 7523 MERCHANT ZIP:	100.11		
10/28	10/28	24492169D000VM5QM	SP * HORSE CREEK OUTFI 217-5442740 IL	192.44		
10/00	10/00	2404220050014/01	MCC: 5691 MERCHANT ZIP:	00.00		
10/29	10/29	24013399F02WQLTTE	INDIANA CC CONCESS 00744 INDIANAPOLIS IN  Transactions continued on next page	30.00		

TRANSACTIONS (	(continued)	١
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Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5814 MERCHANT ZIP:	
10/29	10/29	24122549FMLX5M0AB	BP#8833758RICKERS #41 PLAINFIELD IN	74.19
			MCC: 5542 MERCHANT ZIP: 46168	
10/29	10/29	24137469EEJGW8PP7	TST* GOODWOOD BREWING COM INDIANAPOLIS IN	340.34
			MCC: 5812 MERCHANT ZIP: 46225	
10/29	10/29	24427339ELYRAX641	MCDONALD'S F5656 INDIANAPOLIS IN	118.06
			MCC: 5814 MERCHANT ZIP: 46241	
10/30	10/30	24137469FEJNA5KAJ	TST* BUB'S BURGERS AND IC CARMEL IN	326.67
			MCC: 5812 MERCHANT ZIP: 46032	
10/30	10/30	24692169F2X5GTA47	SQ *HUNTER'S HONEY FARM Martinsville IN	342.90
			MCC: 5499 MERCHANT ZIP: 46151	

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## INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

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

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

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

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

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

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

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

#### **BILLING RIGHTS SUMMARY**

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



#### MICHAEL MIKALAKIS

**ACCOUNT SUMMARY** 

Credit Limit \$5,000.00 Credit Available \$4,877.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,042.87 - Payments & Credits \$1,042.87 + Purchases & Other Charges \$122.97 + Cash Advances \$0.00 \$0.00

+ Finance Charges = New Balance \$122.97 Questions? Call Card Services 1-888-284-3703 Or Write:

creditcards@alpinebank.com

225 N 5th Street, Suite 1000 Grand Junction, CO 81501

**PAYMENT INFORMATION** 

New Balance \$122.97 Minimum Payment Due \$122.97 **Payment Due Date** November 26, 2021

Account Number: XXXX XXXX XXXX 1752

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

## **TRANSACTIONS**

Or e-mail:

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/14	10/14	F40160090000PI288	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,042.87-
10/22	10/22	2413746985SEHEMHH	HOBBY-LOBBY #0102 GRAND JUNCTIO CO	122.97
			MCC: 5945 MERCHANT ZIP: 81505	

#### IMPORTANT ACCOUNT INFORMATION

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#### INTEREST CHARGE CALCULATION

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

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

6415 7 31 211031 0 PAGE 1 of 3 1 0 4016 6000 6035



**Payment Information** 

Account Number: XXXX XXXX XXXX 1752 **Payment Due Date** November 26, 2021 **New Balance** \$122.97 Minimum Payment Due \$122.97 Past Due Amount \$0.00 Amount Enclosed:

Make Check Payable to:

ALPINE BANK

\$

MICHAEL MIKALAKIS 839 WHITERIVER AVE RIFLE CO 81650-3515

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	31	\$0.00		

<sup>(</sup>v) = variable (f) = fixed

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

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

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

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

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

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

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

#### **BILLING RIGHTS SUMMARY**

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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.



KAREN SATTER Account Number: XXXX XXXX XXXX 5332

### **ACCOUNT SUMMARY**

Credit Limit \$10,000.00 Credit Available \$6,952.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$250.73-- Payments & Credits \$724.00 + Purchases & Other Charges \$3,977.53 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$3,002.80

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\$3,002.80Minimum Payment Due\$3,002.80Payment Due DateNovember 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

### **TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/04	10/04	F4016008M000PR277	ADJUSTMENT-PAYMENTS	974.73
10/07	10/07	F4016008T000PI281	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	724.00-
10/08	10/08	24431068S11GWHD41	KEYSTONE RESV KEYSTONE CO	383.16
			MCC: 7011 MERCHANT ZIP: 80435	
			LODGING CHECK-IN DATE: 10/06/21	
10/14	10/14	2441289900FV51WYV	IMAGE MARKET 800-827-8337 NE	287.20
			MCC: 5691 MERCHANT ZIP: 68122	
10/14	10/14	24559308ZS66EPJL8	CO ART EDUCATION ASSOC. 303-5705149 CO	335.00
			MCC: 8398 MERCHANT ZIP: 80910	
10/15	10/15	242263892AT7G8WM0	SAMSCLUB.COM 888-746-7726 AR	231.82
			MCC: 5300 MERCHANT ZIP: 72712	
10/21	10/21	240552397MSFVF8VB	BEAVER RUN RESORT 9704536000 CO	102.17
			MCC: 7011 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 10/20/21	
			Transactions continued on next page	

PAGE 1 of 3

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

002

7 31 211031 0

#### **Payment Information**

Account Number: XXXX XXXX XXXX 5332

Payment Due Date
New Balance \$3,002.80

Minimum Payment Due
Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

1 0 4016 6000 6035

GRAND JUNCTION CO 81502-2705

KAREN SATTER 839 WHITERIVER AVE RIFLE CO 81650-3515

6415

TRAN	TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
10/27	10/27	24755429D7LYATBT0	LAB AIDS INC 631-7371133 NY	63.50		
			MCC: 5199 MERCHANT ZIP: 11779			
10/28	10/28	24204299D04NM259K	eBay O*11-07791-47201 San Jose CA	1,599.95		
			MCC: 5311 MERCHANT ZIP: 95131			

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

<sup>(</sup>v) = variable (f) = fixed

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

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

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

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

#### **BILLING RIGHTS SUMMARY**

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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 BLANFORD

**PAYMENT INFORMATION** 

New Balance \$1,647.92 Minimum Payment Due \$1,647.92 **Payment Due Date** November 26, 2021

Account Number: XXXX XXXX XXXX 5661

**ACCOUNT SUMMARY** Credit Limit \$10,000.00 Credit Available \$8,352.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$6.00-- Payments & Credits \$399.36 + Purchases & Other Charges \$2.053.28 + 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

\$1,647.92

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/03	10/03	24943008LLQFM6WHZ	ADOBE ACROPRO SUBS 800-443-8158 CA	67.96
			MCC: 5734 MERCHANT ZIP: 95110	
10/18	10/18	242697994EJ17KSNE	SUBMARINA - RANCHO BERNAR SAN DIEGO CA	39.69
			MCC: 5814 MERCHANT ZIP: 92128	
10/19	10/19	247650194LANSLJP3	THE INCREDIBLE EGG SAN DIEGO CA	70.19
			MCC: 5812 MERCHANT ZIP:	
10/21	10/21	2469216972XN7GQR2	RANCHO BERNARDO INN 858-675-8500 CA	545.36
			MCC: 7011 MERCHANT ZIP: 92128	
			LODGING CHECK-IN DATE: 10/18/21	
10/21	10/21	2469216972XN7GQ3N	RANCHO BERNARDO INN 858-675-8500 CA	481.36
			MCC: 7011 MERCHANT ZIP: 92128	
			LODGING CHECK-IN DATE: 10/18/21	
10/21	10/21	2469216972XN7GQ50	RANCHO BERNARDO INN 858-675-8500 CA	399.36
			MCC: 7011 MERCHANT ZIP: 92128	
			Transactions continued on next page	
6415	VVG	002 7 31 211031	0 PAGE 1 of 3 1 0 4016 6000 6035	



**Payment Information** 

XXXX XXXX XXXX 5661 Account Number: **Payment Due Date** November 26, 2021 **New Balance** \$1,647.92 Minimum Payment Due \$1,647.92 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JEFF BLANFORD 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			LODGING CHECK-IN DATE: 10/18/21	
10/21	10/21	2469216972XN7GQ58	RANCHO BERNARDO INN 858-675-8500 CA	449.36
			MCC: 7011 MERCHANT ZIP: 92128	
			LODGING CHECK-IN DATE: 10/18/21	
10/22	10/22	7469216972XN7GD5W	RANCHO BERNARDO INN 858-675- CREDIT	399.36-
			MCC: 7011 MERCHANT ZIP: 92128	
			LODGING CHECK-IN DATE: 10/22/21	

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### INTEREST CHARGE CALCULATION

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

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

<sup>(</sup>v) = variable (f) = fixed

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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.



JOHN OLDHAM Account Number: XXXX XXXX XXXX 7039

## **ACCOUNT SUMMARY**

Credit Limit \$10,000.00 Credit Available \$7,503.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$2,820.48 - Payments & Credits \$2,820.48 + Purchases & Other Charges \$2,496,72 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$2,496.72

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

### **PAYMENT INFORMATION**

New Balance \$2,496.72 Minimum Payment Due \$2,496.72 **Payment Due Date** November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount	
10/07	10/07 10/07 24915078RHLQ6M347		APPLIED CNTRL EQPMT LLLP 303-799-9300 CO	1,233.52	
			MCC: 5085 MERCHANT ZIP: 80112		
10/07	10/07	F4016008T000PI281	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,820.48-	
10/22	10/22	247445598FDK7D2YX	PARTS TOWN 630-8896972 IL	603.71	
			MCC: 5085 MERCHANT ZIP: 60101		
10/25	10/25	24744559BG9H9LXQF	ARNOLD MACHINERY GRAND J801-9724000 CO	208.49	
			MCC: 5046 MERCHANT ZIP: 81501		
10/26	10/26	24692169B2XZ6QF70	IN *SNOWPLOWS PLUS/TRICK 763-2962012 MN	403.02	
			MCC: 5533 MERCHANT ZIP: 55390		
10/29	10/29	24445009E8PVYRWR3	CITY MARKET #0443 RIFLE CO	47.98	
			MCC: 5411 MERCHANT ZIP: 81650		

7 31 211031 0 PAGE 1 of 3 6415 VVG 002 1 0 4016 6000 6035



Grand Junction CO 81501

**Payment Information** 

XXXX XXXX XXXX 7039 Account Number: **Payment Due Date** November 26, 2021 **New Balance** \$2,496.72 Minimum Payment Due \$2,496.72 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JOHN OLDHAM 839 WHITERIVER AVE RIFLE CO 81650-3515

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## INTEREST CHARGE CALCULATION

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

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

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- 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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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.
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YOLANDA DAVIS Account Number: XXXX XXXX XXXX 0258

#### **ACCOUNT SUMMARY** Credit Limit \$10,000.00 Credit Available \$6,258.00

Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,183.70 - Payments & Credits \$1,453.59 + Purchases & Other Charges \$4,011.07 + 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

= New Balance

Or e-mail: creditcards@alpinebank.com

#### **PAYMENT INFORMATION**

New Balance \$3,741.18 Minimum Payment Due \$3,741.18 **Payment Due Date** November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$3,741.18

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/30	10/01	24207858H538BLV1S	BETHEL PARTY RENTALS INC 970-9479700 CO	1,138.50
			MCC: 7394 MERCHANT ZIP: 81601	
10/04	10/04	24692168M2XPQB05L	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	
10/05	10/05	24412898P0FV2SZ5L	IMAGE MARKET 800-827-8337 NE	237.15
			MCC: 5691 MERCHANT ZIP: 68122	
10/07	10/07	24251388T0FVQ3T7Q	BRICKHOUSE PIZZERIA 970-876-2222 CO	105.00
			MCC: 5812 MERCHANT ZIP: 81652	
10/12	10/12	74431068XLQBWSXJ2	USP WEB COLUMBIA SC CREDIT	269.89-
			MCC: 5137 MERCHANT ZIP: 29210	
10/14	10/14	F4016008Z000SA5SN		269.89
10/14	10/14	24692168Z2XD6K7PP	SCHOOL SPECIALTY LLC 888-388-3224 WI	259.50
			MCC: 5969 MERCHANT ZIP: 54942	
10/14	10/14	24801978Z61ASJY8B	ANDY MARK INC 7658684779 IN	495.98
			Transactions continued on next page	
6415	VVG	002 7 31 211031	0 PAGE 1 of 3 1 0 4016 6000 6035	



## **Payment Information**

XXXX XXXX XXXX 0258 Account Number: **Payment Due Date** November 26, 2021 **New Balance** \$3,741.18 Minimum Payment Due \$3,741.18 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

YOLANDA DAVIS 839 WHITERIVER AVE RIFLE CO 81650-3515

#### TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date MCC: 5732 MERCHANT ZIP: 46901 10/14 10/14 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO F4016008Z000PI287 1,183.70-10/20 10/20 245593095S66F9XAF CO ART EDUCATION ASSOC. 303-5705149 CO 335.00 MCC: 8398 MERCHANT ZIP: 80910 10/20 10/20 245593095S66F9X9M CO ART EDUCATION ASSOC. 303-5705149 CO 335.00 MCC: 8398 MERCHANT ZIP: 80910 BEAVER RUN RESORT 10/21 10/21 240552397MSFVF8L4 9704536000 CO 400.90 MCC: 7011 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 10/20/21 10/21 10/21 2469216962Y0WVHPY SQ \*88 GRILL Carbondale CO 416.16

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MCC: 5812 MERCHANT ZIP: 81623

### 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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- **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 \$9,297.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$440.59 - Payments & Credits \$440.59 + Purchases & Other Charges \$702.18 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$702.18

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

#### **PAYMENT INFORMATION**

New Balance\$702.18Minimum Payment Due\$702.18Payment Due DateNovember 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

### **TRANSACTIONS**

<u> </u>				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/12	10/12	24692168X2XZVQQY3	APPLE.COM/BILL 866-712-7753 CA	9.99
			MCC: 5735 MERCHANT ZIP: 95014	
10/14	10/14	F4016008Z000Pl287	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	440.59-
10/21	10/21	2413829972E88724N	LANDS END BUS OUTFITTERS 800-332-4700 WI	29.00
			MCC: 5137 MERCHANT ZIP: 53595	
10/22	10/22	240113497001QZ446	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	15.57
			MCC: 4814 MERCHANT ZIP: 95113	
10/23	10/23	244921698000YRA9W	GROKABILITY: SNIPE-IT HTTPSSNIPEITA CA	399.99
			MCC: 5734 MERCHANT ZIP: 92110	
10/26	10/26	24692169B2XWT1HBL	SQ *88 GRILL Carbondale CO	43.96
			MCC: 5812 MERCHANT ZIP: 81623	
10/27	10/27	24492159QMNL7XLP1	MONOPRICE, INC. 877-271-2592 CA	122.67
			Transactions continued on next page	

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

Account Number: XXXX XXXX XXXX 4665

Payment Due Date November 26, 2021

New Balance \$702.18

Minimum Payment Due \$702.18

Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

\$

ROGER GOSE 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5732 MERCHANT ZIP: 91730	
10/28	10/28	24492169D000KYGA1	SP * CATALYSTCASE.COM orders@labwor NV	81.00
			MCC: 5732 MERCHANT ZIP: 89119	

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

## INTEREST CHARGE CALCULATION

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

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

<sup>(</sup>v) = variable (f) = fixed

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

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

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

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

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

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

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

#### **BILLING RIGHTS SUMMARY**

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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.



#### THERESA HAMILTON

+ Finance Charges

= New Balance

#### **ACCOUNT SUMMARY** Credit Limit \$10,000.00 Credit Available \$6,926.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$5,408.58 - Payments & Credits \$5,423.58 \$2,220.78 + Purchases & Other Charges + Cash Advances \$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\$2,205.78Minimum Payment Due\$2,205.78Payment Due DateNovember 26, 2021

Account Number: XXXX XXXX XXXX 0978

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$2,205.78

#### **TRANSACTIONS** Tran Post Reference Number Transaction Description Amount Date Date 09/30 10/01 24011348H001BMEDB ZOOM.US 888-799-9666 WWW.ZOOM.US CA 145.46 MCC: 4814 MERCHANT ZIP: 95113 09/30 10/01 24943008HLQFQMXGE ADOBE PRODUCTS 408-536-6000 CA 9.99 MCC: 5734 MERCHANT ZIP: 95110 10/03 10/03 24755428MJNL1RKRG **DIGITAL JUICE** 407-5315540 FL 9.95 MCC: 7333 MERCHANT ZIP: 34472 10/04 10/04 24204298M02AY98Q1 LinkedIn 7096757664 855-6535653 CA 509.82 MCC: 5968 MERCHANT ZIP: 94043 10/04 10/04 24492158MMLFFVHG4 REV.COM 888-369-0701 CA 12.80 MCC: 7339 MERCHANT ZIP: 94108 10/04 10/04 24492158MMLFPQXVK REV.COM 888-369-0701 CA 9.60 MCC: 7339 MERCHANT ZIP: 94108 10/07 10/07 24011348T00047PG5 JARVIS - CONVERSION.AI JARVIS.AI TX 29.00 MCC: 7399 MERCHANT ZIP: 78701 Transactions continued on next page 6415 VVG 002 7 31 211031 0 PAGE 1 of 3 1 0 4016 6000 6035



Payment Information

Account Number: XXXX XXXX XXXX 0978

Payment Due Date New Balance \$2,205.78

Minimum Payment Due \$2,205.78

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

THERESA HAMILTON 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
10/07	10/07	24492158RLRTJR35R	REV.COM 888-369-0701 CA	11.20	
			MCC: 7339 MERCHANT ZIP: 94108		
10/08	10/08	24793388R00HSL69R	STK*Shutterstock 866-6633954 NY	30.13	
			MCC: 7333 MERCHANT ZIP: 10118		
10/09	10/09	24483478S000JWFQH	Evernote Corp 650-2570885 CA	69.99	
			MCC: 5817 MERCHANT ZIP: 94041		
10/09	10/09	74609058S0005NYY5	TIMEULAR INNSBRUCK AT	9.00	
			MCC: 5818 MERCHANT ZIP:		
10/13	10/13	24492158YLW4S4EDB	REV.COM 888-369-0701 CA	35.20	
			MCC: 7339 MERCHANT ZIP: 94108		
10/13	10/13	24692168Y2Y07GKX1	DNH*GODADDY.COM 480-505-8855 AZ	381.06	
			MCC: 4816 MERCHANT ZIP: 85284		
10/14	10/14	7420847900001BHR3	CAPTIVATE.FM BARNSLEY GB	19.00	
			MCC: 5734 MERCHANT ZIP:		
10/14	10/14	74492158ZMN9JZT7L	REV.COM 88836907 CREDIT	15.00-	
			MCC: 7339 MERCHANT ZIP: 94108		
10/16	10/16	244921591LY94YR47	UBER TRIP HELP.UBER.COM CA	30.72	
			MCC: 4121 MERCHANT ZIP: 94105		
10/16	10/16	244921591LY958RZX	UBER TRIP HELP.UBER.COM CA	7.68	
			MCC: 4121 MERCHANT ZIP: 94105		
10/17	10/17	240113492001F1HFS	CANVA* 103211-21715788 HTTPSCANVA.CO DE	119.40	
			MCC: 7221 MERCHANT ZIP: 19934		
10/19	10/19	244921594LVS3GPL7	GRAMMARLY COGIOC1TP GRAMMARLY.COM CA	139.95	
			MCC: 5734 MERCHANT ZIP: 94104		
10/21	10/21	244921596LR8T7Z8B	REV.COM 888-369-0701 CA	8.75	
			MCC: 7339 MERCHANT ZIP: 94108		
10/21	10/21	244921596LS3SAGMZ	REV.COM 888-369-0701 CA	12.80	
			MCC: 7339 MERCHANT ZIP: 94108		
10/22	10/22	244921597LR9DQB1N	REV.COM 888-369-0701 CA	2.00	
			MCC: 7339 MERCHANT ZIP: 94108		
10/26	10/26	24692169B2Y0LD8RM	LINKEDIN-717*5304144 LNKD.IN/BILL CA	505.72	
			MCC: 5968 MERCHANT ZIP: 94043		
10/26	10/26	F4016009C000PI300	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,408.58-	
10/27	10/27	24692169Q2XTP3RMW	LINKEDIN-717*9128724 LNKD.IN/BILL CA	45.40	
40/00	40/00	0.40.400000ELOUN/E000	MCC: 5968 MERCHANT ZIP: 94043	24.12	
10/29	10/29	24943009ELQHXE8QD	ADOBE STOCK 408-536-6000 CA	31.16	
40/00	40/00		MCC: 5734 MERCHANT ZIP: 95110	05.00	
10/06	10/06		LATE FEE	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	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

<sup>(</sup>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.

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- 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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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

**PAYMENT INFORMATION** 

New Balance \$604.78

Minimum Payment Due \$604.78

Payment Due Date November 26, 2021

Account Number: XXXX XXXX XXXX 2966

**ACCOUNT SUMMARY** Credit Limit \$5,000.00 Credit Available \$4,395.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$767.95 - Payments & Credits \$892.95 + Purchases & Other Charges \$729.78 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$604.78

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

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TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/05	10/05	24692168N2XGY5V8Y	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	
10/06	10/06	24492168R00071Q5X	GENERATIONGENIUS.COM WWW.GENERATI CREDIT	125.00-
			MCC: 8299 MERCHANT ZIP:	
10/07	10/07	24251388T0FVQ3WDN	BRICKHOUSE PIZZERIA 2 RIFLE CO	132.00
			MCC: 5812 MERCHANT ZIP: 81650	
10/10	10/10	24275398WS66QXKZ6	WINGCHESTERS RIFLE 970-6256111 CO	50.00
			MCC: 5812 MERCHANT ZIP: 81650	
10/10	10/10	24275398WS66QXM2G	WINGCHESTERS RIFLE 970-6256111 CO	50.00
			MCC: 5812 MERCHANT ZIP: 81650	
10/10	10/10	24275398WS66QXNB7	WINGCHESTERS RIFLE 970-6256111 CO	50.00
			MCC: 5812 MERCHANT ZIP: 81650	
10/10	10/10	24275398WS66QXR0L	WINGCHESTERS RIFLE 970-6256111 CO	50.00
			MCC: 5812 MERCHANT ZIP: 81650	
			Transactions continued on next page	
6415	VVG	002 7 31 211031	0 PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX XXXX 2966

Payment Due Date New Balance \$604.78

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

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

RICHARD III HILLS 839 WHITERIVER AVE RIFLE CO 81650-3515

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/14	10/14	F4016008Z000PI287	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	767.95-
10/22	10/22	244450098BLP3RMAF	WM SUPERCENTER #5232 RIFLE CO	246.56
			MCC: 5411 MERCHANT ZIP: 81650	
10/28	10/28	24765179D0FVZ56WL	THE LITTLE COFFEE SHACK R RIFLE CO	133.23
			MCC: 5814 MERCHANT ZIP:	

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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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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.
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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.



### **HEATHER GRUMLEY**

= New Balance

Or e-mail:

**PAYMENT INFORMATION** 

New Balance \$1,968.69
Minimum Payment Due \$1,968.69
Payment Due Date November 26, 2021

Account Number: XXXX XXXX XXXX 1976

**ACCOUNT SUMMARY** Credit Limit \$15,000.00 Credit Available \$13,031.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$928.93 - Payments & Credits \$928.93 \$1.968.69 + Purchases & Other Charges + 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

creditcards@alpinebank.com

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$1,968.69

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/02	10/02	24377358L000045AJ	CAPITOL DELI RIFLE CO	48.81
			MCC: 5812 MERCHANT ZIP: 81650	
10/14	10/14	F4016008Z000PI287	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	928.93-
10/25	10/25	24692169A2X8K4WFR	DROPBOX*JVZRDB3T72WK DROPBOX.COM CA	119.88
			MCC: 4816 MERCHANT ZIP: 94107	
10/26	10/26	24559309BS66KRKZ3	COTESOL 303-9351821 CO	1,800.00
			MCC: 8398 MERCHANT ZIP: 80219	

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6415 VVG 002 7 31 211031 0 PAGE 1 of 3 1 0 4016 6000 6035



**Payment Information** 

Account Number: XXXX XXXX XXXX 1976

Payment Due Date November 26, 2021

New Balance \$1,968.69

Minimum Payment Due \$1,968.69

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

HEATHER GRUMLEY 839 WHITERIVER AVE RIFLE CO 81650-3515

# INTEREST CHARGE CALCULATION

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

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

<sup>(</sup>v) = variable (f) = fixed

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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 4818

#### **ACCOUNT SUMMARY** Credit Limit \$5,000.00 Credit Available \$4,086.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$992.92 - Payments & Credits \$992.92 + Purchases & Other Charges \$913.76 + Cash Advances \$0.00

= New Balance Call Card Services 1-888-284-3703 225 N 5th Street, Suite 1000 Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

+ Finance Charges

Questions?

Or Write:

#### **PAYMENT INFORMATION**

New Balance \$913.76 Minimum Payment Due \$913.76 **Payment Due Date** November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$913.76

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/29	10/01	24013398H039SR3MT	UNIVERSITY OF COLORADO 303-8372182 CO	50.00
			MCC: 8220 MERCHANT ZIP: 80203	
09/29	10/01	24013398H039SR3RL	UNIVERSITY OF COLORADO 303-8372182 CO	50.00
			MCC: 8220 MERCHANT ZIP: 80203	
09/29	10/01	24013398H039SR3RW	UNIVERSITY OF COLORADO 303-8372182 CO	50.00
			MCC: 8220 MERCHANT ZIP: 80203	
09/29	10/01	24013398H039SR3VP	UNIVERSITY OF COLORADO 303-8372182 CO	50.00
			MCC: 8220 MERCHANT ZIP: 80203	
09/29	10/01	24013398H039SR3X8	UNIVERSITY OF COLORADO 303-8372182 CO	50.00
			MCC: 8220 MERCHANT ZIP: 80203	
10/05	10/05	24445008PBLNDZ9DK	WM SUPERCENTER #5232 RIFLE CO	260.11
			MCC: 5411 MERCHANT ZIP: 81650	
10/13	10/13	24137468Y2X9H010L	TST* BURNING MOUNTAIN PIZ SILT CO	74.15
			MCC: 5812 MERCHANT ZIP: 81652	
			Transactions continued on next page	



**Payment Information** 

XXXX XXXX XXXX 4818 Account Number: **Payment Due Date** November 26, 2021 **New Balance** \$913.76 Minimum Payment Due \$913.76 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

#### TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 10/13 10/13 COLORADO ASSOCIATION OF S970-5657313 CO 24639238ZS66FJ6AE 50.00 MCC: 8398 MERCHANT ZIP: 80550 10/14 10/14 24137468Z8R0EDQ7J TST\* BURNING MOUNTAIN PIZ SILT CO 55.50 MCC: 5812 MERCHANT ZIP: 81652 10/14 10/14 F4016008Z000PI287 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 992.92-10/15 10/15 244921590RS3KE768 PROFESSIONAL EMS ED 970-254-8135 CO 224.00 MCC: 8249 MERCHANT ZIP: 81504

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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
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JEFF BRADLEY

**PAYMENT INFORMATION** 

New Balance \$369.90

Minimum Payment Due \$369.90

Payment Due Date November 26, 2021

Account Number: XXXX XXXX XXXX 3504

**ACCOUNT SUMMARY** Credit Limit \$5,000.00 Credit Available \$4,630.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,199.80 - Payments & Credits \$1,215.82 + Purchases & Other Charges \$385.92 + Cash Advances \$0.00 + Finance Charges \$16.02-= New Balance \$369.90

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

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TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/15	09/15	F4016008M000PY277	PAYMENT CORRECTION	974.73-
09/15	09/15		*FINANCE CHARGE* PREV CYCLE PURCHASES	16.02-
10/09	10/09	24445008V8PSXFHMD	LITTLE CAESARS 3452-0001 435-650-7313 CO	95.07
			MCC: 5814 MERCHANT ZIP: 81650	
10/11	10/11	24445008XBLNTD4ZM	WM SUPERCENTER #5232 RIFLE CO	17.64
			MCC: 5411 MERCHANT ZIP: 81650	
10/11	10/11	24445008XEJ3FN1NJ	LITTLE CAESARS 3452-0001 RIFLE CO	89.85
			MCC: 5814 MERCHANT ZIP: 81650	
10/14	10/14	F4016008Z000PI287	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	225.07-
10/18	10/18	244450094BLNNT74F	WM SUPERCENTER #5232 RIFLE CO	61.46
			MCC: 5411 MERCHANT ZIP: 81650	
10/23	10/23	2405523982DL732EM	WALMART.COM AA 800-966-6546 AR	31.90
			MCC: 5310 MERCHANT ZIP: 72716	
10/25	10/25	24692169A2X4EYN8L	SQ *NEW CASTLE COFFEE COM New Castle CO	50.00
			Transactions continued on next page	
6415	VVG	002 7 31 211031	0 PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX XXXX 3504

Payment Due Date New Balance \$369.90

Minimum Payment Due Past Due Amount 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

TRAN	TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
			MCC: 5814 MERCHANT ZIP: 81647		
10/28	10/28	24692169D2XH55Q49	SQ *NEW CASTLE COFFEE COM New Castle CO	40.00	
			MCC: 5814 MERCHANT ZIP: 81647		

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

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

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

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

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.



Account Number: XXXX XXXX XXXX 0399 JANA PRICE

### **ACCOUNT SUMMARY**

Credit Limit \$5,000.00 Credit Available \$5,670.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$2,667.10 - Payments & Credits \$3,568.58 \$230.01 + Purchases & Other Charges + Cash Advances \$0.00 + Finance Charges \$0.00 \$671.47-= 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 \$671.47-Minimum Payment Due \$0.00 **Payment Due Date** November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

Or e-mail:

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/01	10/01	F4016008Z000SA5SX	AN ADJUSTMENT TO YOUR ACCOUNT	901.48-
10/14	10/14	F4016008Z000PI287	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,667.10-
10/26	10/26	24011349B0015QRRT	CALENDLY HTTPSCALENDLY GA	99.74
			MCC: 5734 MERCHANT ZIP: 30002	
10/27	10/27	24692169Q2XNWQ92V	VISTAPR*VistaPrint.com 866-8936743 MA	130.27
			MCC: 2741 MERCHANT ZIP: 02451	

#### IMPORTANT ACCOUNT INFORMATION

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

6415 7 31 211031 0 N PAGE 1 of 3 1 0 4016 6000 6035



Grand Junction CO 81501

**Payment Information** 

XXXX XXXX XXXX 0399 Account Number: **Payment Due Date** November 26, 2021 \$671.47-**New Balance** Minimum Payment Due \$0.00 Past Due Amount \$0.00

\$

Make Check Payable to:

Amount Enclosed:

JANA PRICE 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

### INTEREST CHARGE CALCULATION

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

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

<sup>(</sup>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.

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

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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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 \$13,040.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$5,840.86 - Payments & Credits \$6,119.98 + Purchases & Other Charges \$2.020.87 + Cash Advances \$0.00 + Finance Charges \$37.72-= New Balance \$1,741.75

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 \$1,741.75

Minimum Payment Due \$1,741.75

Payment Due Date November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/01	10/01	F4016008M000FC277	*FINANCE CHARGE* PURCHASES REFUND	37.72-
10/01	10/01	F4016008M000LC277	REFUND OF LATE FEES	35.00-
10/02	10/02	24137468K2XE0GF3L	TST* BURNING MOUNTAIN PIZ SILT CO	71.00
			MCC: 5812 MERCHANT ZIP: 81652	
10/04	10/04	24492158MRTKT6JYR	PAYPAL *SUNRISEMUSI 402-935-7733 CO	430.00
			MCC: 5735 MERCHANT ZIP: 80211	
10/04	10/04	24692168M2X5ZMBE7	IN *WANAMAKER CORPORATION719-6592074 CO	60.00
			MCC: 5045 MERCHANT ZIP: 80920	
10/07	10/07	74692168R2X7WHQV3	FAIRFIELD INN & SUITES DENVER CO CREDIT	206.40-
			MCC: 3715 MERCHANT ZIP: 80222	
			LODGING CHECK-IN DATE: 10/07/21	
10/08	10/08	24137468T8R1BSSAM	TST* BURNING MOUNTAIN PIZ SILT CO	72.80
			MCC: 5812 MERCHANT ZIP: 81652	
10/14	10/14	24692168Z2XKZHE31	SQ *88 GRILL Carbondale CO	67.45
			Transactions continued on next page	
6415	VVG	002 7 31 211031	0 PAGE 1 of 3 1 0 4016 6000 6035	



#### Payment Information

Account Number: XXXX XXXX XXXX 2180

Payment Due Date November 26, 2021

New Balance \$1,741.75

Minimum Payment Due \$1,741.75

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

BENJAMIN KIRK 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5812 MERCHANT ZIP: 81623	
10/14	10/14	F4016008Z000PI287	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,840.86-
10/21	10/21	2432304961BVN88MJ	HYWAY FEED AND RANCH SUPP SILT CO	26.79
			MCC: 5599 MERCHANT ZIP: 81652	
10/23	10/23	2413746988PZD27FD	TST* BURNING MOUNTAIN PIZ SILT CO	42.49
			MCC: 5812 MERCHANT ZIP: 81652	
10/25	10/25	24431069B8AZMXGNP	UCA CAMPS & COMPETITIONS MEMPHIS TN	481.00
			MCC: 7399 MERCHANT ZIP: 38115	
10/25	10/25	24493989BMSGDG3B5	ELEGANTE CONFERENCE CENT 4323348881 CO	267.00
			MCC: 7011 MERCHANT ZIP: 80906	
			LODGING CHECK-IN DATE: 10/24/21	
10/27	10/27	24226389DBLH5B7R9	WAL-MART #5232 RIFLE CO	32.00
			MCC: 5411 MERCHANT ZIP: 81650	
10/27	10/27	24492169Q000FDVD7	TRACKWRESTLING HTTPSWWW.FLOS TX	31.00
			MCC: 5815 MERCHANT ZIP: 78702	
10/27	10/27	24943009Q8AW9MRW8	CMU CATERING GRAND JUNCTIO CO	58.08
			MCC: 5814 MERCHANT ZIP:	
10/28	10/28	24431069D20QYBJVZ	BSN SPORTS LLC 800-227-7404 TX	114.68
			MCC: 5137 MERCHANT ZIP: 75234	
10/29	10/29	24445009FEJ6V3S4E	LITTLE CAESARS 3452-0001 RIFLE CO	266.58
			MCC: 5814 MERCHANT ZIP: 81650	

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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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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.



Account Number: XXXX XXXX XXXX 5706 SPED 1

\$5,000.00
\$686.00
October 31, 2021
31
\$1,057.68
\$1,212.68
\$4,468.11
\$0.00
\$0.00

New Balance **Minimum Payment Due** Payment Due Date November 26, 2021

\$4,313.11

\$4,313.11

**PAYMENT INFORMATION** 

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

= New Balance

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$4,313.11

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/30	10/01	24639238PS66HJ93V	TOYS FOR SPECIAL CHILDREN914-7473070 NY	826.65
			MCC: 5099 MERCHANT ZIP: 10532	
10/01	10/01	24692168J2X9NZFEQ	AWL*PEARSON EDUCATION PRSONCS.COM NJ	1,101.51
			MCC: 8299 MERCHANT ZIP: 07458	
10/05	10/05	24275398NS66LD3QW	PRENTKE ROMICH CO 330-2621984 OH	100.00
			MCC: 5047 MERCHANT ZIP: 44691	
10/07	10/07	24493988R611VS9TB	LANGUAGE DYNAMICS GROUP 907-441-2260 WY	315.79
			MCC: 8299 MERCHANT ZIP: 82070	
10/08	10/08	24692168T2XP4Z4F7	APPLE.COM/BILL 866-712-7753 CA	149.99
			MCC: 5815 MERCHANT ZIP: 95014	
10/12	10/12	24445008YHEWQZKRY	USPS STAMPS ENDICIA 888-434-0055 DC	40.00
			MCC: 9402 MERCHANT ZIP: 20260	
10/13	10/13	24692168Y2XHVZ39B	STAMPS.COM 855-608-2677 CA	155.82
			MCC: 7399 MERCHANT ZIP: 90245	
			Transactions continued on next page	



**Payment Information** 

XXXX XXXX XXXX 5706 Account Number: **Payment Due Date** November 26, 2021 **New Balance** \$4,313.11 Minimum Payment Due \$4,313.11 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

SPED 1 839 WHITERIVER AVE RIFLE CO 81650-3515

#### TRANSACTIONS (continued) Reference Number Transaction Description **Amount** Date Date 10/14 10/14 246392390S66JKVHN TOYS FOR SPECIAL CHILDREN914-7473070 NY 45.95 MCC: 5099 MERCHANT ZIP: 10532 10/14 10/14 F4016008Z000PI287 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 1,057.68-10/21 10/21 2469216972XHNB3R2 EASTERNRIOBLANCO MEEKER CO 33.00 MCC: 9399 MERCHANT ZIP: 81641 10/23 10/23 2469216982X9YHAAA AWL\*PEARSON EDUCATION PRSONCS.COM NJ 257.37 MCC: 8299 MERCHANT ZIP: 07458 10/25 10/25 24204299A91BYL53B **Subway 35425** 197-06251944 CO 43.08 MCC: 5814 MERCHANT ZIP: 81650 10/26 10/26 24121579Q008XQN43 ADAPTIVEMALL.COM LLC 800-3712778 NY 1,173.95 MCC: 5047 MERCHANT ZIP: 13329 10/28 24692169D2XE7XRWG SQ \*STUDT FARMS LLC Grand Junctio CO 10/28 70.00 MCC: 7929 MERCHANT ZIP: 81505 10/29 10/29 24692169E2XW1XVSP AWL\*PEARSON EDUCATION PRSONCS.COM NJ 155.00 MCC: 8299 MERCHANT ZIP: 07458 10/30 10/30 74692169F2XNKK1SS AWL\*PEARSON EDUCATION PRSONCS.COM CREDIT 155.00-MCC: 8299 MERCHANT ZIP: 07458

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

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

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

How to Avoid	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid
Paying Interest	your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the
on Purchases	transaction date.
Minimum	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance 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 \$4,116.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,657.90 - Payments & Credits \$1,657.90 + Purchases & Other Charges \$883.59 + Cash Advances \$0.00

= New Balance Call Card Services 1-888-284-3703 225 N 5th Street, Suite 1000 Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

+ Finance Charges

Questions?

Or Write:

#### **PAYMENT INFORMATION**

New Balance \$883.59 \$883.59 Minimum Payment Due **Payment Due Date** November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$883.59

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/05	10/05	24226388PBLH0SVV9	WAL-MART #5232 RIFLE CO	111.55
			MCC: 5411 MERCHANT ZIP: 81650	
10/06	10/06	24226388RBLH64M6Y	WAL-MART #5232 RIFLE CO	59.96
			MCC: 5411 MERCHANT ZIP: 81650	
10/07	10/07	24445008TBLNH3N7E	WM SUPERCENTER #5232 RIFLE CO	127.48
			MCC: 5411 MERCHANT ZIP: 81650	
10/07	10/07	F4016008T000PI281	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,657.90-
10/11	10/11	24692168W2XA3PB4T	AMZN Mktp US*274V405U0 Amzn.com/bill WA	55.96
			MCC: 5942 MERCHANT ZIP: 98109	
10/17	10/17	2444500928PV7L8J8	CITY-MARKET #0405 GLENWOOD SPRI CO	23.59
			MCC: 5411 MERCHANT ZIP: 81601	
10/22	10/22	2469216972XPD3XD4	AMZN Mktp US*2Y6DO80N2 Amzn.com/bill WA	139.98
			MCC: 5942 MERCHANT ZIP: 98109	
10/22	10/22	2469216972XPF45AH	AMZN Mktp US*2Y4H706B0 Amzn.com/bill WA	139.98
			Transactions continued on next page	
6415	VVG	002 7 31 211031	0 PAGE 1 of 3 1 0 4016 6000 6035	



**Payment Information** 

XXXX XXXX XXXX 5927 Account Number: **Payment Due Date** November 26, 2021 **New Balance** \$883.59 Minimum Payment Due \$883.59 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

TRAN	TRANSACTIONS (continued)			
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5942 MERCHANT ZIP: 98109	
10/27	10/27	24445009Q8PV21JMG	CITY-MARKET #0405 GLENWOOD SPRI CO	144.93
			MCC: 5411 MERCHANT ZIP: 81601	
10/28	10/28	24445009D8PV6AXX1	CITY-MARKET #0405 GLENWOOD SPRI CO	80.16
			MCC: 5411 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	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

<sup>(</sup>v) = variable (f) = fixed

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

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

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

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

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

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

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

#### **BILLING RIGHTS SUMMARY**

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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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

= New Balance

**ACCOUNT SUMMARY** Credit Limit \$5,000.00 Credit Available \$4,018.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,526.30 - Payments & Credits \$1,526.30 + Purchases & Other Charges \$981.22 + 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

Account Number: XXXX XXXX XXXX 5536

#### **PAYMENT INFORMATION**

New Balance \$981.22

Minimum Payment Due \$981.22

Payment Due Date November 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$981.22

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/30	10/01	24692168H2XFMQNSP	STAMPS.COM *USPOSTAGE 855-608-2677 CA	200.00
			MCC: 7399 MERCHANT ZIP: 90245	
10/08	10/08	24226388VAT73BPHH	SAMSCLUB.COM 888-746-7726 AR	77.42
			MCC: 5300 MERCHANT ZIP: 72712	
10/14	10/14	24492158ZLY1K1J11	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	33.86
			MCC: 8299 MERCHANT ZIP: 10003	
10/14	10/14	F4016008Z000PI287	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,526.30-
10/20	10/20	244921595LVSFQV4F	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	13.95
			MCC: 8299 MERCHANT ZIP: 10003	
10/23	10/23	2469216982X8N8X3H	IXL SCHOOL SUBSCRIPT 650-372-4040 CA	449.00
			MCC: 8299 MERCHANT ZIP: 94404	
10/26	10/26	24251389Q0FVA2W1A	BRICKHOUSE PIZZERIA 2 RIFLE CO	139.00
			MCC: 5812 MERCHANT ZIP: 81650	
10/28	10/28	24445009EHEX0BVWV	USPS STAMPS ENDICIA 888-434-0055 DC	50.00
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 5536

Payment Due Date November 26, 2021

New Balance \$981.22

Minimum Payment Due Past Due Amount 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

TRAN	TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
			MCC: 9402 MERCHANT ZIP: 20260		
10/30	10/30	24692169F2Y1B01GL	STAMPS.COM 855-608-2677 CA	17.99	
			MCC: 7399 MERCHANT ZIP: 90245		

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### INTEREST CHARGE CALCULATION

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

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

<sup>(</sup>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.

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In your letter, give us the following information:

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- **Dollar amount:** The dollar amount of the suspected error.
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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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- 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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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.



KYLE MICKELSON

**PAYMENT INFORMATION** 

New Balance \$1,178.12
Minimum Payment Due \$1,178.12
Payment Due Date November 26, 2021

Account Number: XXXX XXXX XXXX 2925

**ACCOUNT SUMMARY** Credit Limit \$5,000.00 Credit Available \$3,129.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$2,306.94 - Payments & Credits \$2,306.94 + Purchases & Other Charges \$1.178.12 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,178.12

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 Post Reference Number Transaction Description Amount Date Date 09/30 10/01 24388968J0V0JRL75 **IBARMS** 303-408-3218 CO 300.00 MCC: 8299 MERCHANT ZIP: 80004 10/05 10/05 24275398NS66LKDPK CHEERLEADING COMPANY 800-4114105 TX 51.65 MCC: 5941 MERCHANT ZIP: 75243 10/06 10/06 24231688RRBGK6W64 SAFEWAY #2625 GRAND JUNCTIO CO 97.24 MCC: 5411 MERCHANT ZIP: 81506 10/07 10/07 F4016008T000PI281 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 2,306.94-10/18 10/18 2438896940V0JMHGQ **IBARMS** 303-408-3218 CO 50.00 MCC: 8299 MERCHANT ZIP: 80004 10/23 10/23 244310699123JGN89 LAQUINTA INN & SUITES LITTLETON CO 534.00 MCC: 7011 MERCHANT ZIP: 80127 LODGING CHECK-IN DATE: 10/22/21 10/30 10/30 24692169F2XRSX59Y 602 CARRABA'S COLORADO COLORADO SPRI CO 145.23 MCC: 5812 MERCHANT ZIP: 80906 6415 VVG 002 7 31 211031 0 PAGE 1 of 3 1 0 4016 6000 6035

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

Payment Information

Account Number: XXXX XXXX XXXX 2925

Payment Due Date New Balance \$1,178.12

Minimum Payment Due Past Due Amount Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

KYLE MICKELSON 839 WHITERIVER AVE RIFLE CO 81650-3515

#### IMPORTANT ACCOUNT INFORMATION

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#### INTEREST CHARGE CALCULATION

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

<sup>(</sup>v) = variable (f) = fixed

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

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

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- 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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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.

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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.



KAYLA REECE Account Number: XXXX XXXX XXXX 7138

### ACCOUNT SUMMARY

Credit Limit \$10,000.00 Credit Available \$3,096.00 Statement Closing Date October 31, 2021 Days in Billing Cycle 31 Previous Balance \$4,816.50 - Payments & Credits \$4,816.50 + Purchases & Other Charges \$6.903.43 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$6,903.43

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\$6,903.43Minimum Payment Due\$6,903.43Payment Due DateNovember 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

Or e-mail:

Tran Post Date Date		Reference Number	Transaction Description	Amount
10/01	10/01	24692168J2XV4Y7B3	INDEED 203-564-2400 CT	33.00
			MCC: 5969 MERCHANT ZIP: 06901	
10/01	10/01	24692168J2XV5BFHF	INDEED 203-564-2400 CT	529.67
			MCC: 5969 MERCHANT ZIP: 06901	
10/03	10/03	24692168L2XEV9WPV	INDEED 203-564-2400 CT	534.34
			MCC: 5969 MERCHANT ZIP: 06901	
10/04	10/04	24943008MLQFPGT8P	ADOBE CREATIVE CLOUD 408-536-6000 CA	19.99
			MCC: 5734 MERCHANT ZIP: 95110	
10/05	10/05	24692168N2XY8RZK2	INDEED 203-564-2400 CT	501.10
			MCC: 5969 MERCHANT ZIP: 06901	
10/07	10/07	24692168R2XFK04ZJ	INDEED 203-564-2400 CT	555.28
			MCC: 5969 MERCHANT ZIP: 06901	
10/10	10/10	24692168V2XRRARE3	INDEED 203-564-2400 CT	510.66
			MCC: 5969 MERCHANT ZIP: 06901	
			Transactions continued on next page	



#### **Payment Information**

Account Number: XXXX XXXX XXXX 7138

Payment Due Date November 26, 2021

New Balance \$6,903.43

Minimum Payment Due \$6,903.43

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

KAYLA REECE 839 WHITERIVER AVE RIFLE CO 81650-3515

#### TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 10/13 10/13 24692168Y2XZ94F41 **INDEED** 203-564-2400 CT 514.10 MCC: 5969 MERCHANT ZIP: 06901 10/14 10/14 24692168Z2XPW0X7E **INDEED** 203-564-2400 CT 513.77 MCC: 5969 MERCHANT ZIP: 06901 10/14 10/14 F4016008Z000PI287 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 4,816.50-10/16 10/16 2469216912XQNQ8J0 **INDEED** 203-564-2400 CT 516.40 MCC: 5969 MERCHANT ZIP: 06901 **INDEED** 10/19 10/19 2469216942XLSFENL 203-564-2400 CT 522.55 MCC: 5969 MERCHANT ZIP: 06901 10/20 10/20 2469216952XDPEDLQ **INDEED** 203-564-2400 CT 534.72 MCC: 5969 MERCHANT ZIP: 06901 10/23 2469216982XRP1562 INDEED 203-564-2400 CT 10/23 505.27 MCC: 5969 MERCHANT ZIP: 06901 10/25 10/25 24755429B3VVFKZQZ SHRM CERTIFICATION 100.00 800-2837476 VA MCC: 8398 MERCHANT ZIP: 22314 10/27 10/27 24692169Q2XTP6WS9 INDEED 203-564-2400 CT 510.48 MCC: 5969 MERCHANT ZIP: 06901 203-564-2400 CT 24692169E2XD9K4PS INDEED 502.10 10/29 10/29

#### 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.

MCC: 5969 MERCHANT ZIP: 06901

#### INTEREST CHARGE CALCULATION

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

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

<sup>(</sup>v) = variable (f) = fixed

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

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

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

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

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

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

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

#### **BILLING RIGHTS SUMMARY**

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

How to Avoid	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 FIDELDY Account Number: XXXX XXXX XXXX 7238

# ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$1,666.00

Statement Closing Date October 31, 2021
Days in Billing Cycle 31
Previous Balance \$1,222.39
Payments & Credits \$1,222.39
Purchases & Other Charges \$3,333.60
Cash Advances \$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\$3,333.60Minimum Payment Due\$3,333.60Payment Due DateNovember 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$3,333.60

### **TRANSACTIONS**

+ Finance Charges

= New Balance

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/30 1	10/01	24011348H001EETYN	LS DRIFTERS COFFEE & F WWW.COLORADOD CO	79.46
			MCC: 5999 MERCHANT ZIP: 81647	
09/30	10/01	24137468J01A98WW2	USPS PO 0765160577 NEW CASTLE CO	4.32
			MCC: 9402 MERCHANT ZIP: 81647	
09/30	10/01	24692168J2XQWSA8V	STARBUCKS STORE 08685 RIFLE CO	100.00
			MCC: 5814 MERCHANT ZIP: 81650	
10/04	10/04	24427338MM83HHRRL	MCDONALD'S F31426 NEWCASTLE CO	6.64
			MCC: 5814 MERCHANT ZIP: 81647	
10/05	10/05	24137468P018NH7BX	USPS PO 0765160577 NEW CASTLE CO	3.56
			MCC: 9402 MERCHANT ZIP: 81647	
10/07	10/07	24943008TRQEB34HE	DD/BR #358838 RIFLE CO	191.10
			MCC: 5814 MERCHANT ZIP:	
10/14	10/14	2425137900FVSZSSF	DAM BREWING COMPANY / DILLON CO	74.06
			MCC: 5812 MERCHANT ZIP:	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 7238

Payment Due Date November 26, 2021

New Balance \$3,333.60

Minimum Payment Due Past Due Amount Amount Enclosed: \$

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 10/14 10/14 2405523908AS13E18 OTRA VEZ DENVER CO 111.96 MCC: 5812 MERCHANT ZIP: 10/14 10/14 F40160090000PI288 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 1.222.39-10/15 10/15 2423168918B5YJE9G MAGGIANOS DWNTWN DENVER DENVER CO 113.01 MCC: 5812 MERCHANT ZIP: 10/15 10/15 2441295918AX0F64B PARKING METER DENVER CO 8.00 MCC: 8220 MERCHANT ZIP: 80217 10/15 10/15 2441295918AX0F86L PARKING METER DENVER CO 6.50 MCC: 8220 MERCHANT ZIP: 80217 10/16 10/16 2441295928AX0F58D PARKING METER DENVER CO 8.00 MCC: 8220 MERCHANT ZIP: 80217 PARKING METER DENVER CO 10/16 10/16 2441295928AX0F6H6 4.50 MCC: 8220 MERCHANT ZIP: 80217 10/16 10/16 244310692M0R0YY0E HYATT HOUSE DENVER DOWNT DENVER CO 46.00 MCC: 3640 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 10/14/21 10/19 10/19 2469216942XE7MYND VISTAPR\*VistaPrint.com 866-8936743 MA 21.63 MCC: 2741 MERCHANT ZIP: 02451 LOWES #00907\* 10/20 2469216952X5JSGK7 866-483-7521 NC 10/20 1.688.98 MCC: 5200 MERCHANT ZIP: 28659 242697997EJBFD075 LAKOTA CANYON RANCH GOLF NEW CASTLE CO 10/21 10/21 567.06 MCC: 5812 MERCHANT ZIP: 10/25 10/25 24009589A5SQPTJ7B SCHOLASTIC BOOK FAIRS R4 LAKE MARY FL 85.00 MCC: 8299 MERCHANT ZIP: 32746 10/25 LS DRIFTERS COFFEE & F WWW.COLORADOD CO 10/25 24011349A00112P59 198.66 MCC: 5999 MERCHANT ZIP: 81647 10/26 10/26 24137469Q018PVPFM USPS PO 0765160577 NEW CASTLE CO 9.00 MCC: 9402 MERCHANT ZIP: 81647 MCDONALD'S F31426 NEWCASTLE CO 10/28 10/28 24427339DM83PZHLY 6.16 MCC: 5814 MERCHANT ZIP: 81647

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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.