



Alpine Bank

ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,659.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$416.94
- Payments & Credits	\$416.94
+ Purchases & Other Charges	\$340.45
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$340.45

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	\$340.45
Minimum Payment Due	\$340.45
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/04	06/04	F4016004V000PI155	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	416.94-
06/15	06/15	247554257M9DFTQ5A	3 MARGARITAS PUEBLO CO MCC: 5812 MERCHANT ZIP: 81009	116.49
06/15	06/15	24943005702Z55T04	RED LOBSTER 0482 PUEBLO CO MCC: 5812 MERCHANT ZIP:	223.96

IMPORTANT ACCOUNT INFORMATION

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

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

ROBERT SJOGREN
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0762
Payment Due Date	July 26, 2021
New Balance	\$340.45
Minimum Payment Due	\$340.45
Past Due Amount	\$0.00
Amount Enclosed:	\$ <input type="text"/>

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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risk@cardsvcs.com

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

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



Alpine Bank

KELLY DETLEFSEN

Account Number: XXXX XXXX XXXX 6190

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$1,485.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$1,761.99
- Payments & Credits	\$1,761.99
+ Purchases & Other Charges	\$3,514.31
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,514.31

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

PAYMENT INFORMATION

New Balance	\$3,514.31
Minimum Payment Due	\$3,514.31
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/03	06/03	24445004S8PV61FVL	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	252.59
06/04	06/04	F4016004V000PI155	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,761.99-
06/07	06/07	24204294Y8NNG8Z5Q	Subway 17685 Rifle CO MCC: 5814 MERCHANT ZIP: 81650	31.11
06/07	06/07	24445004ZBLNDP5ZV	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	17.64
06/08	06/08	24431064Z2DL5Z0KA	AMZN MKTP US*2X0FQ2TA2 AM AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	159.39
06/08	06/08	24492154ZRTNP5X5Z	NAT ASSN OF ELEM SC 703-518-6241 VA MCC: 8641 MERCHANT ZIP: 22314	235.00
06/09	06/09	2443106502DJYQWNB	AMZN MKTP US*2X71N69H1 AM AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	16.99
06/09	06/09	2443106512DKYVR5Z	AMZN MKTP US*2X0AR3U61 AM AMZN.COM/BILL WA	2,228.83

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KELLY DETLEFSEN
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 6190
Payment Due Date July 26, 2021
New Balance \$3,514.31
Minimum Payment Due \$3,514.31
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5942 MERCHANT ZIP: 98109	
06/11	06/11	2443106532DZLLFZ5	AMZN MKTP US*2X22M0BE2 AM AMZN.COM/BILL WA	47.76
			MCC: 5942 MERCHANT ZIP: 98109	
06/24	06/24	24692165G2XS87Y2A	SQ *SOPRIS ALPACA FARM Silt CO	525.00
			MCC: 5995 MERCHANT ZIP: 81652	

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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.



Alpine Bank

LANCIE ELDER

Account Number: XXXX XXXX XXXX 1912

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$1,371.37
- Payments & Credits	\$1,371.37
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$0.00

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

PAYMENT INFORMATION

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/21	06/21	F4016005C000P1172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,371.37-

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

LANCIE ELDER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

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

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O1BC6415 - 4 - 06/24/2020

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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.



Alpine Bank

SIMONE RICHARDSON

Account Number: XXXX XXXX XXXX 0001

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,638.00
Statement Closing Date June 30, 2021
Days in Billing Cycle 30
Previous Balance \$1,630.29
- Payments & Credits \$1,824.92
+ Purchases & Other Charges \$556.12
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$361.49

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

PAYMENT INFORMATION

New Balance \$361.49
Minimum Payment Due \$361.49
Payment Due Date July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/01	06/01	24226384TBLH0FSFD	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	34.60
06/02	06/02	24251374T0EXLSRYB	MINERS CLAIM RESTAURANT SILT CO MCC: 5812 MERCHANT ZIP: 81652	114.00
06/03	06/03	24445004VBLNB17KE	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	337.33
06/04	06/04	74226384WBLH3GRG9	WAL-MART #5232 RIFLE CO CREDIT MCC: 5411 MERCHANT ZIP: 81650	49.97-
06/04	06/04	F4016004V000PG155	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,630.29-
06/07	06/07	74692164Y2XGBYGL8	WALMART.COM 800-966- CREDIT MCC: 5310 MERCHANT ZIP: 72716	48.22-
06/07	06/07	74692164Y2XGBYGNT	WALMART.COM 800-966- CREDIT MCC: 5310 MERCHANT ZIP: 72716	48.22-
06/07	06/07	74692164Y2XGBYGN9	WALMART.COM 800-966- CREDIT	48.22-

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

SIMONE RICHARDSON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

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GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0001
Payment Due Date July 26, 2021
New Balance \$361.49
Minimum Payment Due \$361.49
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/08	06/08	2425138500FVS2V9D	MCC: 5310 MERCHANT ZIP: 72716 BRICKHOUSE PIZZERIA 2 970-625-1222 CO MCC: 5812 MERCHANT ZIP: 81650	70.19

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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



Alpine Bank

JACOB PINGEL

Account Number: XXXX XXXX XXXX 8326

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$2,859.00
Statement Closing Date June 30, 2021
Days in Billing Cycle 30
Previous Balance \$1,013.21-
- Payments & Credits \$396.00
+ Purchases & Other Charges \$3,549.87
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$2,140.66

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 \$2,140.66
Minimum Payment Due \$2,140.66
Payment Due Date July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/03	06/03	24692164S2X6XTAL	SWEETWATER SOUND 800-222-4700 IN MCC: 5733 MERCHANT ZIP: 46818	2,087.94
06/08	06/08	24011344Z001GRS4A	POWER 2 PLAY SPORTS POWER2PLAYSPO CO MCC: 7999 MERCHANT ZIP: 80550	480.00
06/11	06/11	7489729523K6QBQ98	PAYPAL *WINFOTECH 4029357733 CD MCC: 7372 MERCHANT ZIP:	4.99
06/15	06/15	242697957EJBG68S	COMMON GROUND GOLF COU AURORA CO MCC: 7992 MERCHANT ZIP:	162.00
06/15	06/15	244921556MNPXV074	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	363.65
06/18	06/18	2443106592DKBBYE5	AMZN MKTP US*2111B2NG0 AM AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	30.30
06/18	06/18	2480197598B7Y2WX6	BOOKRAGS.COM 206-519-7910 WA MCC: 8299 MERCHANT ZIP: 98104	24.99

Transactions continued on next page

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

JACOB PINGEL
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 8326
Payment Due Date July 26, 2021
New Balance \$2,140.66
Minimum Payment Due \$2,140.66
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/20	06/20	24431065Q11HXQDMM	SUPER 8 DENVER WEST WHEAT RIDGE CO MCC: 3709 MERCHANT ZIP: 80033 LODGING CHECK-IN DATE: 06/20/21	198.00
06/20	06/20	24431065Q11HXQ8F3	SUPER 8 DENVER WEST WHEAT RIDGE CO MCC: 3709 MERCHANT ZIP: 80033 LODGING CHECK-IN DATE: 06/20/21	198.00
06/20	06/20	74431065Q11HXE7M3	SUPER 8 DENVER WEST WHEAT RIDGE CREDIT MCC: 3709 MERCHANT ZIP: 80033	198.00-
06/20	06/20	74431065Q11HXE815	SUPER 8 DENVER WEST WHEAT RIDGE CREDIT MCC: 3709 MERCHANT ZIP: 80033	198.00-

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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O1BC6415 - 4 - 06/24/2020

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

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



Alpine Bank

BRIAN SPRENGER

Account Number: XXXX XXXX XXXX 2423

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,143.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$1,894.33
- Payments & Credits	\$1,894.33
+ Purchases & Other Charges	\$856.55
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$856.55

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

PAYMENT INFORMATION

New Balance	\$856.55
Minimum Payment Due	\$856.55
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/31	06/01	24445004P8PTMGS6Y	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	106.75
06/01	06/01	24011344R001TBT18	WWW.FLIPSNACK.COM HTTPSWWW.SNAC CA MCC: 7372 MERCHANT ZIP: 94105	48.00
06/01	06/01	24493984TBLLQB99L	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	75.93
06/02	06/02	24251374T0EXLSRXT	MINERS CLAIM RESTAURANT SILT CO MCC: 5812 MERCHANT ZIP: 81652	76.60
06/02	06/02	24492154TJJ2YGHPG	CRICUT WWW.CRICUT.CO UT MCC: 5970 MERCHANT ZIP: 84095	10.61
06/03	06/03	24431064S2DKT0LLH	AMZN DIGITAL*2X3DV9OW0 88888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	16.21
06/03	06/03	24692164V2XXBVB49	DICKEYS CO-589 OLO 970-306-9713 CO MCC: 5812 MERCHANT ZIP: 81650	472.60

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

BRIAN SPRENGER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 2423
Payment Due Date	July 26, 2021
New Balance	\$856.55
Minimum Payment Due	\$856.55
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/04	06/04	F4016004V000PI155	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,894.33-
06/17	06/17	244450059BLNN51AT	WM SUPERCENTER #5232 RIFLE CO	49.85
			MCC: 5411 MERCHANT ZIP: 81650	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
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O1BC6415 - 4 - 06/24/2020

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



Alpine Bank

KATHRYN SENOR

Account Number: XXXX XXXX XXXX 0416

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$2,303.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$2,752.23
- Payments & Credits	\$2,752.23
+ Purchases & Other Charges	\$2,696.51
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,696.51

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	\$2,696.51
Minimum Payment Due	\$2,696.51
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/31	06/01	24445004P8PTMGS9F	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	20.17
05/31	06/01	24445004R00JRG2B5	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	62.50
06/02	06/02	24226384SBLGZWRQ0	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	31.68
06/02	06/02	24445004SBLN9407G	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	43.44
06/02	06/02	24445004S00PQXTGY	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	23.00
06/04	06/04	24377354W00003YPK	CAPITOL DELI RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	656.00
06/04	06/04	F4016004V000PI155	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,752.23-
06/07	06/07	24445004ZBLNDP5B7	WM SUPERCENTER #5232 RIFLE CO	560.02

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KATHRYN SENOR
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0416
Payment Due Date	July 26, 2021
New Balance	\$2,696.51
Minimum Payment Due	\$2,696.51
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/07	06/07	24445004ZBLNDP5DV	MCC: 5411 MERCHANT ZIP: 81650 WM SUPERCENTER #5232 RIFLE CO	93.62
06/08	06/08	242263850BLGZMVN3	MCC: 5411 MERCHANT ZIP: 81650 WAL-MART #5232 RIFLE CO	43.48
06/09	06/09	242263851BLH0TXPW	MCC: 5411 MERCHANT ZIP: 81650 WAL-MART #5232 RIFLE CO	75.86
06/15	06/15	244450057BLNGYZJV	MCC: 5411 MERCHANT ZIP: 81650 WM SUPERCENTER #5232 RIFLE CO	190.27
06/15	06/15	244450057BLNGYZME	MCC: 5411 MERCHANT ZIP: 81650 WM SUPERCENTER #5232 RIFLE CO	63.48
06/16	06/16	242263858BLGZ51EY	MCC: 5411 MERCHANT ZIP: 81650 WAL-MART #5232 RIFLE CO	359.39
06/23	06/23	24445005FBLNDY81V	MCC: 5411 MERCHANT ZIP: 81650 WM SUPERCENTER #5232 RIFLE CO	211.60
06/23	06/23	24692165F2XK5SYMT	MCC: 5411 MERCHANT ZIP: 81650 EASTERNRIOBLANCO MEEKER CO	262.00
			MCC: 9399 MERCHANT ZIP: 81641	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

In your letter, give us the following information:

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

JENNIFER NIPPER

Account Number: XXXX XXXX XXXX 9052

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$9,347.00
Statement Closing Date June 30, 2021
Days in Billing Cycle 30
Previous Balance \$4,190.66
- Payments & Credits \$4,190.66
+ Purchases & Other Charges \$652.14
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$652.14

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 \$652.14
Minimum Payment Due \$652.14
Payment Due Date July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/02	06/02	24445004SEJ1PHNRR	LITTLE CAESARS 3452-0001 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	133.89
06/02	06/02	24445004S00PQXTKJ	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	5.00
06/03	06/03	24445004VBLNB17GV	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	47.28
06/04	06/04	24377354W00003YNA	CAPITOL DELI RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	135.38
06/07	06/07	24692164Z2XTQML32	DICKEYS CO-589 OLO 970-306-9713 CO MCC: 5812 MERCHANT ZIP: 81650	32.35
06/11	06/11	247650153603T1G09	MIRAVIA, LLC 781-646-7377 MA MCC: 8299 MERCHANT ZIP: 02474	58.24

Transactions continued on next page

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

JENNIFER NIPPER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 9052
Payment Due Date July 26, 2021
New Balance \$652.14
Minimum Payment Due \$652.14
Past Due Amount \$0.00
Amount Enclosed: \$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/21	06/21	F4016005C000PI172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,190.66-
06/26	06/26	24692165H2X4RAPGS	Vimeo PRO 000-000-0000 NY	240.00
			MCC: 8699 MERCHANT ZIP: 10011	

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INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
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O1BC6415 - 4 - 06/24/2020

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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.



Alpine Bank

JULIE KNOWLES

Account Number: XXXX XXXX XXXX 1794

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$6,781.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$2,454.79
- Payments & Credits	\$2,568.79
+ Purchases & Other Charges	\$3,333.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,219.00

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	\$3,219.00
Minimum Payment Due	\$3,219.00
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/02	06/02	24210734S8B55FS86	NATIONAL SCIENCE TEACHER 703-243-7100 VA MCC: 8299 MERCHANT ZIP: 22201	75.00
06/04	06/04	74210734V8B55JW5G	NATIONAL SCIENCE TEACHER ARLINGTO CREDIT MCC: 8299 MERCHANT ZIP: 22201	75.00-
06/08	06/08	24692164Z2XQ7H8TA	SQ *TRAPPERS LAKE LODGE gosq.com CO MCC: 7011 MERCHANT ZIP: 81641	165.00
06/09	06/09	248019751L2MJT98F	NATIONAL ASSOCIATION FOR 202-785-4268 DC MCC: 8398 MERCHANT ZIP: 20005	2,994.00
06/14	06/14	748019756L2NBTBH4	NATIONAL ASSOCIATION FOR WASHINGT CREDIT MCC: 8398 MERCHANT ZIP: 20005	39.00-
06/21	06/21	F4016005C000P1172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,454.79-
06/24	06/24	24011345F001L5LZJ	LIBIB.COM HTTPSWWW.LIBI CA MCC: 5734 MERCHANT ZIP: 91789	99.00

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JULIE KNOWLES
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 1794
Payment Due Date **July 26, 2021**
New Balance **\$3,219.00**
Minimum Payment Due \$3,219.00
Past Due Amount \$0.00
Amount Enclosed: \$

IMPORTANT ACCOUNT INFORMATION

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O1BC6415 - 4 - 06/24/2020

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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.



Alpine Bank

LISA PIERCE

Account Number: XXXX XXXX XXXX 7875

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,738.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$6,462.44
- Payments & Credits	\$6,462.44
+ Purchases & Other Charges	\$261.98
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$261.98

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

PAYMENT INFORMATION

New Balance	\$261.98
Minimum Payment Due	\$261.98
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/31	06/01	24183104PS66DZ6YP	MEDBRIDGE, INC 206-2165003 WA MCC: 8699 MERCHANT ZIP: 98109	250.00
06/01	06/01	24445004TEJ2VD8QE	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	11.98
06/28	06/28	F4016005L000PI180	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	6,462.44-

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

LISA PIERCE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 7875
Payment Due Date **July 26, 2021**
New Balance **\$261.98**
Minimum Payment Due \$261.98
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

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:

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

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

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



Alpine Bank

CHRISTOPHER BOMBA

Account Number: XXXX XXXX XXXX 9087

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$476.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$105.94
- Payments & Credits	\$236.76
+ Purchases & Other Charges	\$4,103.80
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,972.98

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

PAYMENT INFORMATION

New Balance	\$3,972.98
Minimum Payment Due	\$3,972.98
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/01	06/01	24445004R8PW5SBAV	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	17.75
06/03	06/03	24445004VBLNB17BY	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	22.00
06/04	06/04	24226384WBLH11NZ9	SAMSClub #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	119.88
06/04	06/04	24717054W3SGXY6RF	SWEET COLORADOUGH GLENWOOD SPRI CO MCC: 5814 MERCHANT ZIP: 81601	54.95
06/04	06/04	24747004WJAVQKT0V	PROFESSIONAL & PUBLIC 915-7477811 TX MCC: 8220 MERCHANT ZIP: 79968	690.00
06/10	06/10	2444500518PV3EQY8	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	74.77
06/11	06/11	242707454S66JAPEP	0027-OLD CHICAGO GRAND JCT CO MCC: 5812 MERCHANT ZIP:	252.00

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

CHRISTOPHER BOMBA
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 9087
Payment Due Date	July 26, 2021
New Balance	\$3,972.98
Minimum Payment Due	\$3,972.98
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/15	06/15	24231685760VP5JKR	GENGHIS GRILL GRAND JUNCTIO CO MCC: 5812 MERCHANT ZIP:	214.02
06/18	06/18	24231685A60VP5K0H	GENGHIS GRILL GRAND JUNCTIO CO MCC: 5812 MERCHANT ZIP:	41.97
06/21	06/21	F4016005C000PI172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	105.94-
06/26	06/26	24692165K2X7A4GH1	LA QUINTA INNS 0518 DENVER CO MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	413.23
06/26	06/26	24692165K2X7A4GH9	LA QUINTA INNS 0518 DENVER CO MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	413.23
06/26	06/26	24692165K2X7A4GMX	LA QUINTA INNS 0518 DENVER CO MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	357.00
06/26	06/26	24692165K2X7A4GSS	LA QUINTA INNS 0518 DENVER CO MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	357.00
06/26	06/26	24692165K2X7A4GVK	LA QUINTA INNS 0518 DENVER CO MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	362.00
06/26	06/26	24692165K2X7A4GVQ	LA QUINTA INNS 0518 DENVER CO MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	357.00
06/26	06/26	24692165K2X7A4GVV	LA QUINTA INNS 0518 DENVER CO MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	357.00
06/26	06/26	74692165K2X7A4GZB	LA QUINTA INNS 0518 DENVER CO CREDIT MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	51.00-
06/26	06/26	74692165K2X7A4GZK	LA QUINTA INNS 0518 DENVER CO CREDIT MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	5.00-
06/26	06/26	74692165K2X7A4GZV	LA QUINTA INNS 0518 DENVER CO CREDIT MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	5.00-
06/26	06/26	74692165K2X7A4H0D	LA QUINTA INNS 0518 DENVER CO CREDIT MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	5.00-
06/26	06/26	74692165K2X7A4H0M	LA QUINTA INNS 0518 DENVER CO CREDIT MCC: 3516 MERCHANT ZIP: 80222 LODGING CHECK-IN DATE: 06/23/21	64.82-

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

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

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O1BC6415 - 4 - 06/24/2020

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



Alpine Bank

REX JOHN ARLEDGE

Account Number: XXXX XXXX XXXX 5402

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,212.00
Statement Closing Date June 30, 2021
Days in Billing Cycle 30
Previous Balance \$3,162.63
- Payments & Credits \$4,073.66
+ Purchases & Other Charges \$2,698.69
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,787.66

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 \$1,787.66
Minimum Payment Due \$1,787.66
Payment Due Date July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	9.49-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	9.49-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	9.49-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	9.49-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	9.49-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	9.49-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	28.47-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	50.92-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	56.94-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	75.92-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	75.92-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	85.41-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	203.68-
06/01	06/01	F4016004R000SA5NN	AN ADJUSTMENT TO YOUR ACCOUNT	254.60-

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

REX JOHN ARLEDGE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5402
Payment Due Date July 26, 2021
New Balance \$1,787.66
Minimum Payment Due \$1,787.66
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/01	06/01	24226384TBLGZSKYD	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	16.70
06/01	06/01	24445004R8PW5SQ4B	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	95.00
06/01	06/01	24445004T00RPNVB0	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	90.00
06/02	06/02	24445004SEJ1PHNVB	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	127.69
06/04	06/04	24750764XS66E1EP7	INDIAN TREE GOLF COURSE 303-4032542 CO MCC: 7992 MERCHANT ZIP: 80003	100.38
06/08	06/08	24323005011H26SPR	DAYS INN - MONTROSE MONTROSE CO MCC: 3510 MERCHANT ZIP: 81401 LODGING CHECK-IN DATE: 06/07/21	79.00
06/08	06/08	24323005011H26SS3	DAYS INN - MONTROSE MONTROSE CO MCC: 3510 MERCHANT ZIP: 81401 LODGING CHECK-IN DATE: 06/07/21	79.00
06/08	06/08	24323005011H26SYG	DAYS INN - MONTROSE MONTROSE CO MCC: 3510 MERCHANT ZIP: 81401 LODGING CHECK-IN DATE: 06/07/21	79.00
06/08	06/08	24323005011H26S2D	DAYS INN - MONTROSE MONTROSE CO MCC: 3510 MERCHANT ZIP: 81401 LODGING CHECK-IN DATE: 06/07/21	79.00
06/08	06/08	24323005011H26V02	DAYS INN - MONTROSE MONTROSE CO MCC: 3510 MERCHANT ZIP: 81401 LODGING CHECK-IN DATE: 06/07/21	79.00
06/09	06/09	2444500518PV3EDZT	QUALITY INN DENVER CO200 WESTMINSTER CO MCC: 3508 MERCHANT ZIP: 80031 LODGING CHECK-IN DATE: 06/08/21	89.00
06/09	06/09	2444500518PV3EE23	QUALITY INN DENVER CO200 WESTMINSTER CO MCC: 3508 MERCHANT ZIP: 80031 LODGING CHECK-IN DATE: 06/08/21	89.00
06/09	06/09	2444500518PV3EE4E	QUALITY INN DENVER CO200 WESTMINSTER CO MCC: 3508 MERCHANT ZIP: 80031 LODGING CHECK-IN DATE: 06/08/21	89.00
06/10	06/10	2469216512XKQBTGB	ULINE *SHIP SUPPLIES 800-295-5510 WI MCC: 5964 MERCHANT ZIP: 53158	803.98
06/11	06/11	242753952S66GBFNB	BLACK DIAMOND 801-2785552 UT MCC: 5131 MERCHANT ZIP: 84124	801.95
06/13	06/13	2469216552XENYPFH	APPLE.COM/BILL 866-712-7753 CA MCC: 5818 MERCHANT ZIP: 95014	0.99
06/17	06/17	7469216582Y0J7G7L	ULINE *SHIP SUPPLIES 800-295- CREDIT MCC: 5964 MERCHANT ZIP: 53158	22.23-
06/18	06/18	F4016005C000PI172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,162.63-

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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:

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

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

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



Alpine Bank

RYAN HUDSON

Account Number: XXXX XXXX XXXX 9987

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$4,632.75
- Payments & Credits	\$4,632.75
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$0.00

Questions? Call Card Services 1-888-284-3703

Or Write: 225 N 5th Street, Suite 1000

Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/18	06/18	F4016005C000P1172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,632.75-

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

RYAN HUDSON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

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

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

O1BC6415 - 4 - 06/24/2020

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.

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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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risk@cardsvcs.com

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



Alpine Bank

MICHAEL MIKALAKIS

Account Number: XXXX XXXX XXXX 1752

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,945.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$490.45
- Payments & Credits	\$490.45
+ Purchases & Other Charges	\$54.95
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$54.95

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	\$54.95
Minimum Payment Due	\$54.95
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/03	06/03	24692164V2X6DH6DD	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	43.55
06/08	06/08	2413746500184L3YK	USPS PO 0782800591 SILT CO MCC: 9402 MERCHANT ZIP: 81652	11.40
06/18	06/18	F4016005C000PI172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	490.45-

IMPORTANT ACCOUNT INFORMATION

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

MICHAEL MIKALAKIS
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 1752
Payment Due Date	July 26, 2021
New Balance	\$54.95
Minimum Payment Due	\$54.95
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

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

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IMPORTANT MESSAGES

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O1BC6415 - 4 - 06/24/2020

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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.



Alpine Bank

KAREN SATTER

Account Number: XXXX XXXX XXXX 5332

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$4,912.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$1,079.71
- Payments & Credits	\$1,079.71
+ Purchases & Other Charges	\$5,087.44
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$5,087.44

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

PAYMENT INFORMATION

New Balance	\$5,087.44
Minimum Payment Due	\$5,087.44
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/02	06/02	24055234S11HL1KXV	GLENWOOD RETAIL GLENWOOD SPRI CO MCC: 5999 MERCHANT ZIP: 81601	3,770.00
06/03	06/03	24011344S001SPHAV	DESERTMOUNTAINMEDICINE HTTPSDESERTMO CO MCC: 8299 MERCHANT ZIP: 80461	755.00
06/03	06/03	24013394V00ER91KP	UNIVERSITY OF COLORADO 303-8372182 CO MCC: 8220 MERCHANT ZIP: 80203	95.00
06/04	06/04	F4016004V000PI155	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,079.71-
06/11	06/11	242476053EJFPX09Z	OUTDOOR PROLINK 720-987-9567 CO MCC: 5941 MERCHANT ZIP: 80301	467.44

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KAREN SATTER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5332
Payment Due Date **July 26, 2021**
New Balance **\$5,087.44**
Minimum Payment Due \$5,087.44
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
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O1BC6415 - 4 - 06/24/2020

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Alpine Bank

JOHN OLDHAM

Account Number: XXXX XXXX XXXX 7039

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$4,228.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$2,831.91
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$2,669.82
+ Cash Advances	\$0.00
+ Finance Charges	\$46.00
= New Balance	\$5,547.73

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

PAYMENT INFORMATION

New Balance	\$5,547.73
Minimum Payment Due	\$5,547.73
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/03	06/03	24445004S8PV61FEG	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	45.98
06/03	06/03	24445004S8PV61FKW	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	96.21
06/03	06/03	24445004V00PVSTL8	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	44.00
06/24	06/24	24270745F0A1ZM7Q9	Flower Extraordinaire GRAND JCT CO MCC: 5992 MERCHANT ZIP:	65.00
06/25	06/25	24270745GS66JKM51	SELECTBLINDS LLC 480-7196978 AZ MCC: 5714 MERCHANT ZIP: 85283	282.64
06/25	06/25	24445005G8PVXXQJ4	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	46.99

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JOHN OLDHAM
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 7039
Payment Due Date	July 26, 2021
New Balance	\$5,547.73
Minimum Payment Due	\$5,547.73
Past Due Amount	\$2,831.91

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/28	06/28	24113435LHEZXXBB1	The Webstaurant Store Inc717-392-7472 PA	2,089.00
			MCC: 5099 MERCHANT ZIP: 17602	
06/30	06/30	*FINANCE CHARGE*	PURCHASES \$46.00 CASH ADVANCE \$0.00	46.00

IMPORTANT ACCOUNT INFORMATION

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

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

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$3,295.68	30	\$46.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

In your letter, give us the following information:

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

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

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

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

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

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

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



YOLANDA DAVIS

Account Number: XXXX XXXX XXXX 7485

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$2,555.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$4,737.84
- Payments & Credits	\$4,737.84
+ Purchases & Other Charges	\$7,444.45
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$7,444.45

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	\$7,444.45
Minimum Payment Due	\$7,444.45
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/04	06/04	24692164V2X4D8PQ3	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	35.98
06/08	06/08	240133950016WW92Y	WWWBRODERBUNDCOM 408-3821568 CA MCC: 5734 MERCHANT ZIP: 94949	49.99
06/09	06/09	2470780510VZQJ8F6	INNOVADISCS.COM 909-481-6266 CA MCC: 5941 MERCHANT ZIP: 91761	336.80
06/09	06/09	7460905500001F5HA	YEARLY20210430 STOCKHOLM SE MCC: 5399 MERCHANT ZIP:	49.00
06/09	06/09	247554251JMHFN1M	WESTERN STATE COLORADO UN970-9432031 CO MCC: 8220 MERCHANT ZIP: 81231	2,635.00
06/11	06/11	240731454S6XQF0X7	CARROT TOP INDUSTRIES 919-7326200 NC MCC: 5131 MERCHANT ZIP: 27278	239.68

Transactions continued on next page

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

YOLANDA DAVIS
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 7485
Payment Due Date	July 26, 2021
New Balance	\$7,444.45
Minimum Payment Due	\$7,444.45
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/18	06/18	F40160059000PI169	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,737.84-
06/21	06/21	24431065D8AZMSFXF	UCA CAMPS & COMPETITIONS MEMPHIS TN	4,098.00
			MCC: 7399 MERCHANT ZIP: 38115	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

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IMPORTANT MESSAGES

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O1BC6415 - 4 - 06/24/2020

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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.



Alpine Bank

ROGER GOSE

Account Number: XXXX XXXX XXXX 4665

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$8,474.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$440.30
- Payments & Credits	\$440.30
+ Purchases & Other Charges	\$1,525.74
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,525.74

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

PAYMENT INFORMATION

New Balance	\$1,525.74
Minimum Payment Due	\$1,525.74
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/04	06/04	24692164W2XHW3LTY	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	31.26
06/07	06/07	24445004Y8PSB39TT	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	10.48
06/08	06/08	24013394Z0156FW0Q	TAPATIOS NEW CASTLE CO MCC: 5812 MERCHANT ZIP:	29.60
06/09	06/09	2444500508PSSFG23	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	199.81
06/10	06/10	2413746518R07WVKP	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	350.00
06/10	06/10	2469216522XY9B0GE	SQ *88 GRILL Carbondale CO MCC: 5812 MERCHANT ZIP: 81623	525.00
06/11	06/11	2401134520005PZED	TODOIST HTTPSTODOIST. CA MCC: 5734 MERCHANT ZIP: 94303	202.90

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

ROGER GOSE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 4665
Payment Due Date	July 26, 2021
New Balance	\$1,525.74
Minimum Payment Due	\$1,525.74
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/13	06/13	2469216542XWRSSKD	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	9.99
06/15	06/15	244921556RS1B6SY8	PRESENTERMEDIA 605-274-2424 SD MCC: 5817 MERCHANT ZIP: 57106	59.95
06/21	06/21	F4016005C000PI172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	440.30-
06/22	06/22	24011345D001QF9A5	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	15.57
06/24	06/24	24692165F2XF3JNVM	ULINE *SHIP SUPPLIES 800-295-5510 WI MCC: 5964 MERCHANT ZIP: 53158	43.35
06/28	06/28	24692165L2Y0S5KZF	SQ *88 GRILL Carbondale CO MCC: 5812 MERCHANT ZIP: 81623	47.83

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION				
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Purchases	16.99% (v)	\$0.00	30	\$0.00
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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

THERESA HAMILTON

Account Number: XXXX XXXX XXXX 0978

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$6,815.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$1,147.49
- Payments & Credits	\$1,147.49
+ Purchases & Other Charges	\$2,896.90
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,896.90

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

PAYMENT INFORMATION

New Balance	\$2,896.90
Minimum Payment Due	\$2,896.90
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/31	06/01	24204294P9QN5DP6W	FACEBK ZY6LU4TBY2 650-5434800 CA MCC: 7311 MERCHANT ZIP: 94025	15.00
05/31	06/01	24492154PJHZYT222	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	145.46
05/31	06/01	24943004PLQHWYK3A	ADOBE PRODUCTS 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	9.99
06/01	06/01	24793384R000L84YK	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	328.32
06/03	06/03	24445004S8PV61G3K	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	1,016.65
06/03	06/03	24755424VJMFNXAAE	DIGITAL JUICE 407-5315540 FL MCC: 7333 MERCHANT ZIP: 34472	9.95
06/07	06/07	24011344Z0004L589	CONVERSION.AI CONVERSION.AI TX MCC: 7399 MERCHANT ZIP: 78701	29.00

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

THERESA HAMILTON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0978
Payment Due Date	July 26, 2021
New Balance	\$2,896.90
Minimum Payment Due	\$2,896.90
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/07	06/07	24492154YLR9T38DN	UPLIFT DESK 800-349-3839 TX MCC: 5021 MERCHANT ZIP: 78757	164.16
06/08	06/08	24492154ZLXXYS2XB	INFOGRAM.COM 650-434-0034 CA MCC: 5045 MERCHANT ZIP: 94107	228.00
06/08	06/08	2469216512X6468KA	UNITED 0167605819765800-932-2732 TX MCC: 3000 MERCHANT ZIP: 77002	418.40
06/08	06/08	24793384Y8KW2VVKJ	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	30.13
06/09	06/09	7460905500005J1A7	TIMEULAR VIENNA AT MCC: 5734 MERCHANT ZIP:	9.00
06/10	06/10	2413829515ZV90Y13	NSPRA 301-519-0496 MD MCC: 8641 MERCHANT ZIP: 20855	115.50
06/10	06/10	244921551LRHGN99P	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	50.00
06/11	06/11	2413829525ZVAXLTD	NSPRA 301-519-0496 MD MCC: 8641 MERCHANT ZIP: 20855	59.00
06/11	06/11	244921552LW91ES56	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	25.65
06/14	06/14	7420847560001F9YJ	CAPTIVATE.FM BARNESLEY GB MCC: 5734 MERCHANT ZIP:	19.00
06/27	06/27	24483475J003VDDT3	LinkedIn 6556101303 855-6535653 CA MCC: 5968 MERCHANT ZIP: 94043	132.02
06/28	06/28	74481325K0000TSFF	REMO.CO* REMO.CO JORDAN HK MCC: 5734 MERCHANT ZIP:	60.51
06/28	06/28	F4016005L000PI180	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,147.49-
06/29	06/29	24943005LLQL465QG	ADOBE STOCK 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	31.16

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

LOST OR STOLEN CARDS: To report a lost or stolen card 24 hours a day, 7 days a week, call toll free
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O1BC6415 - 4 - 06/24/2020

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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:

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

In your letter, give us the following information:

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

RICHARD III HILLS

Account Number: XXXX XXXX XXXX 2966

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,251.00
Statement Closing Date June 30, 2021
Days in Billing Cycle 30
Previous Balance \$769.30
- Payments & Credits \$967.30
+ Purchases & Other Charges \$1,946.20
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,748.20

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 \$1,748.20
Minimum Payment Due \$1,748.20
Payment Due Date July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/03	06/03	24765174S0FYSN2QF	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	105.49
06/03	06/03	24071054VVAL1B58D	CITY OF RIFLE CO PARKS RIFLE CO MCC: 9399 MERCHANT ZIP:	400.00
06/03	06/03	24445004S8PV61G66	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	14.57
06/04	06/04	24269794W00YS0N9Q	JALISCO GRILL RIFLE CO MCC: 5812 MERCHANT ZIP:	106.15
06/05	06/05	24692164W2XW4SNGT	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
06/10	06/10	2405523512DJY3TLQ	WALMART.COM AS 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	340.00
06/16	06/16	2405523572DKZJ5DX	WALMART.COM AY 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	566.00

Transactions continued on next page

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

RICHARD III HILLS
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 2966
Payment Due Date July 26, 2021
New Balance \$1,748.20
Minimum Payment Due \$1,748.20
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/18	06/18	F40160059000PI169	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	769.30-
06/21	06/21	24492155QLSD28259	EB SUPERKIDS SCHOOLS 801-413-7200 CA	396.00
			MCC: 7399 MERCHANT ZIP: 94103	
06/21	06/21	74492155QLSD3PN03	EB SUPERKIDS SCHOOLS 80141372 CREDIT	198.00-
			MCC: 7399 MERCHANT ZIP: 94103	

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

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O1BC6415 - 4 - 06/24/2020

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



Alpine Bank

PENNY KUPER

Account Number: XXXX XXXX XXXX 7525

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$7,642.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$0.00
- Payments & Credits	\$91.36
+ Purchases & Other Charges	\$2,448.81
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,357.45

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	\$2,357.45
Minimum Payment Due	\$2,357.45
Payment Due Date	July 26, 2021

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TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/01	06/01	24765174R0FYH3BVL	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	52.00
06/01	06/01	24207854T1017DVHX	WINGNUTZ BAR AND GRILL RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	75.00
06/01	06/01	24275394RS66KLT8B	WINGCHESTERS RIFLE 970-6256111 CO MCC: 5812 MERCHANT ZIP: 81650	50.00
06/01	06/01	24445004T00RPNV3R	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	78.00
06/01	06/01	24445004T00RPNV6B	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	10.00
06/03	06/03	24445004S8PV61FNF	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	32.93
06/03	06/03	24445004V00PVSTTY	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	10.00

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

PENNY KUPER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 7525
Payment Due Date	July 26, 2021
New Balance	\$2,357.45
Minimum Payment Due	\$2,357.45
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/13	06/13	240372455S66ENEJ0	MY SISTERS PLACE CANON CITY CO MCC: 5812 MERCHANT ZIP:	107.94
06/14	06/14	240133955022SZF70	TOWNHOUSE LOUNGE MANITOU SPRIN CO MCC: 5812 MERCHANT ZIP:	47.35
06/14	06/14	24204295500YAXS7K	Subway 46767 Pueblo CO MCC: 5814 MERCHANT ZIP: 81008	63.13
06/15	06/15	242316856RBGJ1DSA	TEXAS ROADHOUSE #2045 PUEBLO CO MCC: 5812 MERCHANT ZIP:	90.95
06/16	06/16	241640758VVYNTM56	APPLBEES PUEBL48248215 PUEBLO CO MCC: 5812 MERCHANT ZIP:	134.76
06/16	06/16	249430058BLXYFDVJ	KFC C975110 PUEBLO CO MCC: 5814 MERCHANT ZIP: 81008	8.69
06/17	06/17	24431065961NH99J6	WAFFLE HOUSE 1598 CASTLE ROCK CO MCC: 5812 MERCHANT ZIP:	60.70
06/17	06/17	249430059LKS3DRQ0	HOLIDAY INN EXPRESS & SU PUEBLO CO MCC: 3501 MERCHANT ZIP: 81008 LODGING CHECK-IN DATE: 06/13/21	384.00
06/17	06/17	249430059LKS3DRR4	HOLIDAY INN EXPRESS & SU PUEBLO CO MCC: 3501 MERCHANT ZIP: 81008 LODGING CHECK-IN DATE: 06/13/21	429.68
06/17	06/17	249430059LKS3DRVZ	HOLIDAY INN EXPRESS & SU PUEBLO CO MCC: 3501 MERCHANT ZIP: 81008 LODGING CHECK-IN DATE: 06/13/21	429.68
06/17	06/17	249430059LKS3DRZV	HOLIDAY INN EXPRESS & SU PUEBLO CO MCC: 3501 MERCHANT ZIP: 81008 LODGING CHECK-IN DATE: 06/13/21	384.00
06/18	06/18	74943005ALKS5YJH9	HOLIDAY INN EXPRESS & SU PUEBLO CREDIT MCC: 3501 MERCHANT ZIP: 81008	45.68-
06/18	06/18	74943005ALKS5YX4J	HOLIDAY INN EXPRESS & SU PUEBLO CREDIT MCC: 3501 MERCHANT ZIP: 81008	45.68-

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

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

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



Alpine Bank

HEATHER GRUMLEY

Account Number: XXXX XXXX XXXX 1976

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,278.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$4,004.70
- Payments & Credits	\$4,004.70
+ Purchases & Other Charges	\$721.16
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$721.16

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

PAYMENT INFORMATION

New Balance	\$721.16
Minimum Payment Due	\$721.16
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/07	06/07	24493984Z2M9J2EWM	BE HEALTHY STAY FIT RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	100.71
06/11	06/11	2425137520EXH3M84	MINERS CLAIM RESTAURANT SILT CO MCC: 5812 MERCHANT ZIP: 81652	184.25
06/14	06/14	240552356MSFV8BTD	BEAVER RUN RESORT 9704536000 CO MCC: 7011 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 06/13/21	318.00
06/22	06/22	24692165E2XGZH9XW	IN *HARRINGTON SMITH LLC 970-9278545 CO MCC: 5992 MERCHANT ZIP: 81621	118.20
06/28	06/28	F4016005L000PI180	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,004.70-

IMPORTANT ACCOUNT INFORMATION

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

HEATHER GRUMLEY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 1976
Payment Due Date	July 26, 2021
New Balance	\$721.16
Minimum Payment Due	\$721.16
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

LOST OR STOLEN CARDS: To report a lost or stolen card 24 hours a day, 7 days a week, call toll free
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O1BC6415 - 4 - 06/24/2020

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



Alpine Bank

SARAH BELL

Account Number: XXXX XXXX XXXX 4004

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,865.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$1,902.59
- Payments & Credits	\$1,902.59
+ Purchases & Other Charges	\$134.99
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$134.99

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	\$134.99
Minimum Payment Due	\$134.99
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/16	06/16	24204295700B7SNE9	Adobe Inc 800-8336687 CA MCC: 5817 MERCHANT ZIP: 95110	14.99
06/17	06/17	244921558RS46AB3N	PROFESSIONAL EMS ED 970-254-8135 CO MCC: 8249 MERCHANT ZIP: 81504	120.00
06/28	06/28	F4016005L000PI180	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,902.59-

IMPORTANT ACCOUNT INFORMATION

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

SARAH BELL
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 4004
Payment Due Date **July 26, 2021**
New Balance **\$134.99**
Minimum Payment Due \$134.99
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION

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

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

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IMPORTANT MESSAGES

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JEFF BRADLEY

Account Number: XXXX XXXX XXXX 3504

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,810.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$2,726.56
- Payments & Credits	\$2,726.56
+ Purchases & Other Charges	\$189.82
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$189.82

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

PAYMENT INFORMATION

New Balance	\$189.82
Minimum Payment Due	\$189.82
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/03	06/03	24226384VBLH5B7QL	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	117.93
06/03	06/03	24445004V2XALG3RG	DOLLAR GENERAL #13582 SILT CO MCC: 5331 MERCHANT ZIP: 81652	71.89
06/04	06/04	F4016004V000PG155	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,726.56-

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JEFF BRADLEY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 3504
Payment Due Date	July 26, 2021
New Balance	\$189.82
Minimum Payment Due	\$189.82
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

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

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O1BC6415 - 4 - 06/24/2020

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Alpine Bank

JANA PRICE

Account Number: XXXX XXXX XXXX 4040

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,782.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$3,876.38
- Payments & Credits	\$3,876.38
+ Purchases & Other Charges	\$1,217.63
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,217.63

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

PAYMENT INFORMATION

New Balance	\$1,217.63
Minimum Payment Due	\$1,217.63
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/02	06/02	24717054S3SGAHDFF	SWEET COLORADO GLENWOOD SPRI CO MCC: 5814 MERCHANT ZIP: 81601	50.00
06/03	06/03	24269794VEJ8GWQS4	LAKOTA CANYON RANCH GOLF NEW CASTLE CO MCC: 5812 MERCHANT ZIP:	400.00
06/04	06/04	F4016004V000PI155	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,876.38-
06/14	06/14	2471705564ZW00VPF	BRECK PARK BRECKENRIDGE CO MCC: 7523 MERCHANT ZIP: 80424	15.00
06/14	06/14	2471705564ZW00VR1	BRECK PARK BRECKENRIDGE CO MCC: 7523 MERCHANT ZIP: 80424	8.75
06/14	06/14	2471705564ZW00VR9	BRECK PARK BRECKENRIDGE CO MCC: 7523 MERCHANT ZIP: 80424	15.00
06/15	06/15	240552357MSFSBSH9	SKYWALK DELI BRECKENRIDGE CO MCC: 5812 MERCHANT ZIP: 80424	117.74
06/15	06/15	240552357MSFV8BLG	BEAVER RUN RESORT BRECKENRIDGE CO	116.11

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JANA PRICE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 4040
Payment Due Date	July 26, 2021
New Balance	\$1,217.63
Minimum Payment Due	\$1,217.63
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 7011 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 06/14/21	
06/15	06/15	240552357MSFV8BLP	BEAVER RUN RESORT BRECKENRIDGE CO	166.95
			MCC: 7011 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 06/14/21	
06/15	06/15	240552357MSFV8BLZ	BEAVER RUN RESORT BRECKENRIDGE CO	166.95
			MCC: 7011 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 06/14/21	
06/15	06/15	2405523572MG10T6A	BRECKENRIDGE POUR HOUSE BRECKENRIDGE CO	161.13
			MCC: 5812 MERCHANT ZIP: 80424	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

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:

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

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

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



Alpine Bank

BENJAMIN KIRK

Account Number: XXXX XXXX XXXX 2180

ACCOUNT SUMMARY

Credit Limit	\$15,000.00
Credit Available	\$5,564.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$2,963.88
- Payments & Credits	\$3,008.06
+ Purchases & Other Charges	\$8,879.50
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$8,835.32

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

PAYMENT INFORMATION

New Balance	\$8,835.32
Minimum Payment Due	\$8,835.32
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/01	06/01	24492154RJ1VFL09	WWW.COLOHSCA.OR* CHSCA WWW.COLOHSCA. CO MCC: 8398 MERCHANT ZIP: 80013	115.00
06/02	06/02	24692164S2Y0QHSPK	IN *TEAM FITZ GRAPHICS, L513-7822047 OH MCC: 7333 MERCHANT ZIP: 45241	160.00
06/03	06/03	74492154SMLTV473J	CUSTOMINK LLC 80029342 CREDIT MCC: 5691 MERCHANT ZIP: 22031	26.28-
06/03	06/03	74492154SMNMEGBES	CUSTOMINK LLC 80029342 CREDIT MCC: 5691 MERCHANT ZIP: 22031	17.90-
06/18	06/18	F4016005C000PI172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,963.88-
06/19	06/19	24755425B4ZXDFMD0	HAMPTON INN 253-9467000 CO MCC: 3665 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 06/17/21	218.00
06/19	06/19	24755425B4ZXDFMD8	HAMPTON INN 253-9467000 CO MCC: 3665 MERCHANT ZIP: 80228	218.00

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

BENJAMIN KIRK
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 2180
Payment Due Date	July 26, 2021
New Balance	\$8,835.32
Minimum Payment Due	\$8,835.32
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/19	06/19	24755425B4ZXDFMQR	LODGING CHECK-IN DATE: 06/17/21 HAMPTON INN 253-9467000 CO MCC: 3665 MERCHANT ZIP: 80228	218.00
06/19	06/19	24755425B4ZXDFM0L	LODGING CHECK-IN DATE: 06/17/21 HAMPTON INN 253-9467000 CO MCC: 3665 MERCHANT ZIP: 80228	218.00
06/19	06/19	24755425B4ZXDFM0Q	LODGING CHECK-IN DATE: 06/17/21 HAMPTON INN 253-9467000 CO MCC: 3665 MERCHANT ZIP: 80228	218.00
06/19	06/19	24755425B4ZXDFM0W	LODGING CHECK-IN DATE: 06/17/21 HAMPTON INN 253-9467000 CO MCC: 3665 MERCHANT ZIP: 80228	218.00
06/19	06/19	24755425B4ZXDFM1Q	LODGING CHECK-IN DATE: 06/17/21 HAMPTON INN 253-9467000 CO MCC: 3665 MERCHANT ZIP: 80228	218.00
06/26	06/26	24692165K2XFE12AV	LODGING CHECK-IN DATE: 06/17/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	474.30
06/26	06/26	24692165K2XFE12A1	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	474.30
06/26	06/26	24692165K2XFE12A9	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	474.30
06/26	06/26	24692165K2XFE12BA	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	474.30
06/26	06/26	24692165K2XFE12B3	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	474.30
06/26	06/26	24692165K2XFE12D4	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	474.30
06/26	06/26	24692165K2XFE12QL	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	456.30
06/26	06/26	24692165K2XFE12QQ	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	474.30
06/26	06/26	24692165K2XFE12QW	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	474.30
06/26	06/26	24692165K2XFE126E	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	456.30
06/26	06/26	24692165K2XFE126N	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO MCC: 3510 MERCHANT ZIP: 80401	474.30
06/26	06/26	24692165K2XFE126Y	LODGING CHECK-IN DATE: 06/23/21 DAYS INN AND SUITES GO GOLDEN CO	474.30

Transactions continued on next page

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 3510 MERCHANT ZIP: 80401	
			LODGING CHECK-IN DATE: 06/23/21	
06/26	06/26	24692165K2XFE127E	DAYS INN AND SUITES GO GOLDEN CO	474.30
			MCC: 3510 MERCHANT ZIP: 80401	
			LODGING CHECK-IN DATE: 06/23/21	
06/26	06/26	24692165K2XFE1280	DAYS INN AND SUITES GO GOLDEN CO	474.30
			MCC: 3510 MERCHANT ZIP: 80401	
			LODGING CHECK-IN DATE: 06/23/21	
06/26	06/26	24692165K2XFE1287	DAYS INN AND SUITES GO GOLDEN CO	474.30
			MCC: 3510 MERCHANT ZIP: 80401	
			LODGING CHECK-IN DATE: 06/23/21	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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BILLING RIGHTS SUMMARY

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516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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516 Edgewater Drive, Wakefield, MA 01880
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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

MARY MCPHEE

Account Number: XXXX XXXX XXXX 5927

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,590.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$936.41
- Payments & Credits	\$936.41
+ Purchases & Other Charges	\$409.16
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$409.16

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

PAYMENT INFORMATION

New Balance	\$409.16
Minimum Payment Due	\$409.16
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/02	06/02	24943004SS4AFK8DE	COSTCO WHSE #0637 GYPSUM CO MCC: 5300 MERCHANT ZIP: 81637	242.35
06/04	06/04	F4016004V000PI155	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	936.41-
06/06	06/06	24226384Y2LR8P97A	WAL-MART #1095 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	43.16
06/06	06/06	24445004X8PSNK4NP	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	85.70
06/08	06/08	24445004Z8PV2DW0G	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	37.95

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

MARY MCPHEE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 5927
Payment Due Date	July 26, 2021
New Balance	\$409.16
Minimum Payment Due	\$409.16
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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O1BC6415 - 4 - 06/24/2020

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Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

In your letter, give us the following information:

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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



Alpine Bank

SHELLEY GARDINEER

Account Number: XXXX XXXX XXXX 5536

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,933.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$679.76
- Payments & Credits	\$679.76
+ Purchases & Other Charges	\$66.48
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$66.48

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

PAYMENT INFORMATION

New Balance	\$66.48
Minimum Payment Due	\$66.48
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/01	06/01	24445004T00RPNV8Z	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	10.00
06/02	06/02	24692164S2X6PPJXE	DICKEYS CO-589 OLO 970-306-9713 CO MCC: 5812 MERCHANT ZIP: 81650	35.24
06/04	06/04	24492154VLRWRNVXL	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	3.25
06/21	06/21	F4016005C000PI172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	679.76-
06/26	06/26	24692165H2X80D8LK	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

SHELLEY GARDINEER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 5536
Payment Due Date	July 26, 2021
New Balance	\$66.48
Minimum Payment Due	\$66.48
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

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

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IMPORTANT MESSAGES

LOST OR STOLEN CARDS: To report a lost or stolen card 24 hours a day, 7 days a week, call toll free
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O1BC6415 - 4 - 06/24/2020

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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.



Alpine Bank

KYLE MICKELSON

Account Number: XXXX XXXX XXXX 2925

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,355.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$5,073.18
- Payments & Credits	\$5,073.18
+ Purchases & Other Charges	\$1,644.76
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,644.76

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	\$1,644.76
Minimum Payment Due	\$1,644.76
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/04	06/04	24643734V0VYTR1GA	WHISTLE PIG COFFEE SHOP & RIFLE CO MCC: 5812 MERCHANT ZIP:	44.75
06/04	06/04	24767254V00019YNS	THAI CHILI BISTRO RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	228.75
06/18	06/18	F4016005C000PI172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,073.18-
06/23	06/23	24943005F5V5YWZME	CINZZETTI'S ITALIAN MARK NORTHGLENN CO MCC: 5812 MERCHANT ZIP:	371.26
06/28	06/28	24687205L0VYL6FJ0	ORDER UP RIFLE CO MCC: 5812 MERCHANT ZIP:	1,000.00

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KYLE MICKELSON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 2925
Payment Due Date July 26, 2021
New Balance \$1,644.76
Minimum Payment Due \$1,644.76
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
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O1BC6415 - 4 - 06/24/2020

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Alpine Bank

KAYLA REECE

Account Number: XXXX XXXX XXXX 7138

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$406.00
Statement Closing Date June 30, 2021
Days in Billing Cycle 30
Previous Balance \$2,639.80
- Payments & Credits \$2,639.80
+ Purchases & Other Charges \$9,593.46
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$9,593.46

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

PAYMENT INFORMATION

New Balance \$9,593.46
Minimum Payment Due \$9,593.46
Payment Due Date July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/01	06/01	24717054T4D41KQ9J	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
06/02	06/02	24692164S2Y18LWJA	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	173.29
06/04	06/04	24692164V2X49S6FA	ADOBE *800-833-6687 ADOBE.LY/ENUS CA MCC: 5734 MERCHANT ZIP: 95110	19.99
06/04	06/04	24717054W4ZT13V4P	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
06/04	06/04	24801974V60YNEAHJ	COLORADO DEPARTMENT OF E 303-866-6678 CO MCC: 8299 MERCHANT ZIP: 80203	62.40
06/08	06/08	2443654500ARJY5TD	SOCIETYFORHUMANRESOURCE 800-2837476 VA MCC: 8999 MERCHANT ZIP: 22314	1,790.00
06/08	06/08	2491507508AM5Y61K	SHRM HSG 888.241.8396 888-241-8396 TX MCC: 5999 MERCHANT ZIP: 75093	799.33

Transactions continued on next page

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Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KAYLA REECE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 7138
Payment Due Date July 26, 2021
New Balance \$9,593.46
Minimum Payment Due \$9,593.46
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/08	06/08	2491507508AM5Y625	SHRM HSG 888.241.8396 888-241-8396 TX MCC: 5999 MERCHANT ZIP: 75093	799.33
06/09	06/09	2443654510ARL6AQP	SOCIETYFORHUMANRESOURCE 800-2837476 VA MCC: 8999 MERCHANT ZIP: 22314	1,790.00
06/09	06/09	24801975060YNE9AE	COLORADO DEPARTMENT OF E 303-866-6678 CO MCC: 8299 MERCHANT ZIP: 80203	62.40
06/11	06/11	2469216532Y14VT39	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	511.13
06/16	06/16	2469216582XWVF53T	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	513.38
06/20	06/20	24692165Q2XVNVFBJ	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	502.49
06/21	06/21	F4016005C000PI172	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,639.80-
06/23	06/23	24436545F0AT1YMK2	SOCIETYFORHUMANRESOURCE 800-2837476 VA MCC: 8999 MERCHANT ZIP: 22314	1,790.00
06/23	06/23	24692165F2XAKV4KQ	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	504.98
06/23	06/23	24915075F8AM6DEQF	SHRM HSG 888.241.8396 888-241-8396 TX MCC: 5999 MERCHANT ZIP: 75093	175.74

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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:

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

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

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



Alpine Bank

RYAN FIDELDY

Account Number: XXXX XXXX XXXX 7238

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,517.00
Statement Closing Date	June 30, 2021
Days in Billing Cycle	30
Previous Balance	\$3,604.67
- Payments & Credits	\$3,604.67
+ Purchases & Other Charges	\$482.78
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$482.78

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

PAYMENT INFORMATION

New Balance	\$482.78
Minimum Payment Due	\$482.78
Payment Due Date	July 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/01	06/01	24445004R8PW5SBFG	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	39.32
06/01	06/01	24445004TEJ2VD81W	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	32.39
06/02	06/02	24251384S0FVSZ5YH	BRICKHOUSE PIZZERIA SILT CO MCC: 5812 MERCHANT ZIP:	75.50
06/03	06/03	24445004S8PV61FBX	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	27.04
06/03	06/03	24445004S8PV61F9V	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	150.09
06/07	06/07	24207854Z0XTNJBJP	RIFLE FIRESIDE LANES RIFLE CO MCC: 7933 MERCHANT ZIP: 81650	38.00
06/07	06/07	24207854Z0XTNJBZ	RIFLE FIRESIDE LANES RIFLE CO MCC: 7933 MERCHANT ZIP: 81650	7.00

Transactions continued on next page

6415 VVG 002 7 31 210630 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

RYAN FIDELDY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 7238
Payment Due Date	July 26, 2021
New Balance	\$482.78
Minimum Payment Due	\$482.78
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/07	06/07	24207854Z0XTNJBKT	RIFLE FIRESIDE LANES RIFLE CO MCC: 7933 MERCHANT ZIP: 81650	2.50
06/07	06/07	24207854Z0XTNJBK7	RIFLE FIRESIDE LANES RIFLE CO MCC: 7933 MERCHANT ZIP: 81650	27.00
06/07	06/07	24207854Z0XTNJBL1	RIFLE FIRESIDE LANES RIFLE CO MCC: 7933 MERCHANT ZIP: 81650	14.00
06/07	06/07	24207854Z0XTNJBL9	RIFLE FIRESIDE LANES RIFLE CO MCC: 7933 MERCHANT ZIP: 81650	7.00
06/18	06/18	F40160059000PI169	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,604.67-
06/25	06/25	24692165H2XMH0TRF	SQ *SOPRIS ALPACA FARM Silt CO MCC: 5995 MERCHANT ZIP: 81652	62.94

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

Dispute Management
516 Edgewater Drive, Wakefield, MA 01880
risk@cardsvcs.com

In your letter, give us the following information:

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

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

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

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

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