



ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$340.45
- Payments & Credits	\$340.45
+ 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	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	340.45-

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed



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 August 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.

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.

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.

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.

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.

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

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

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.



KELLY DETLEFSEN

Account Number: XXXX XXXX XXXX 6190

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,024.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$3,514.31
- Payments & Credits	\$3,514.31
+ Purchases & Other Charges	\$976.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$976.00

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	\$976.00
Minimum Payment Due	\$976.00
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/01	07/01	24692165P2XFAL4KK	SQ *EUREKA! MCCONNELL SCI Grand Junctio CO MCC: 8398 MERCHANT ZIP: 81501	786.00
07/13	07/13	2425138630FVS2GY3	BRICKHOUSE PIZZERIA SILT CO MCC: 5812 MERCHANT ZIP: 81652	74.00
07/15	07/15	2469216652XQG2T9D	EASTERNRIOBLANCO MEEKER CO MCC: 9399 MERCHANT ZIP: 81641	116.00
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,514.31-

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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	August 26, 2021
New Balance	\$976.00
Minimum Payment Due	\$976.00
Past Due Amount	\$0.00

Amount Enclosed:

\$

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O1BC6415 - 4 - 06/24/2020

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risk@cardsvcs.com

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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



SIMONE RICHARDSON

Account Number: XXXX XXXX XXXX 0001

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,674.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$361.49
- Payments & Credits	\$361.49
+ Purchases & Other Charges	\$325.41
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$325.41

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 Or Write: 225 N 5th Street, Suite 1000
 Grand Junction, CO 81501
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PAYMENT INFORMATION

New Balance	\$325.41
Minimum Payment Due	\$325.41
Payment Due Date	August 26, 2021

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TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/01	07/01	24692165P2XD7STWD	SQ *CROSS ORCHARDS HISTOR Grand Junctio CO MCC: 7996 MERCHANT ZIP: 81504	184.00
07/13	07/13	24013396201X8WHPX	EL AZTECA WEST GLENWOOD SPRI CO MCC: 5422 MERCHANT ZIP:	111.68
07/15	07/15	244450065BLV8WMN7	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	29.73
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	361.49-

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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:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0001
Payment Due Date	August 26, 2021
New Balance	\$325.41
Minimum Payment Due	\$325.41
Past Due Amount	\$0.00

Amount Enclosed:

\$

INTEREST CHARGE CALCULATION

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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.



JACOB PINGEL

Account Number: XXXX XXXX XXXX 8326

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,764.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$2,140.66
- Payments & Credits	\$2,140.66
+ Purchases & Other Charges	\$119.47
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$119.47

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

PAYMENT INFORMATION

New Balance	\$119.47
Minimum Payment Due	\$119.47
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/07	07/07	24801975WN6DFHQDS	J.W. PEPPER 800-345-6296 PA MCC: 5733 MERCHANT ZIP: 19341	89.49
07/11	07/11	7489729603NPHEBB9	PAYPAL *WINFOTECH 4029357733 CD MCC: 7372 MERCHANT ZIP:	4.99
07/18	07/18	2480197678B7XZV6A	BOOKRAGS.COM 206-519-7910 WA MCC: 8299 MERCHANT ZIP: 98104	24.99
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,140.66-

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Alpine Bank
 225 N 5th Street
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 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	August 26, 2021
New Balance	\$119.47
Minimum Payment Due	\$119.47
Past Due Amount	\$0.00

Amount Enclosed:

\$	
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INTEREST CHARGE CALCULATION

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OIBC6415 - 4 - 06/24/2020

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

BILLING RIGHTS SUMMARY

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

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

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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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.



BRIAN SPRENGER

Account Number: XXXX XXXX XXXX 2423

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,393.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$856.55
- Payments & Credits	\$856.55
+ Purchases & Other Charges	\$606.82
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$606.82

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	\$606.82
Minimum Payment Due	\$606.82
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/02	07/02	24492165P000DWHFX	CRICUT WWW.CRICUT.CO UT MCC: 5970 MERCHANT ZIP: 84095	10.61
07/03	07/03	24692165T2X6K6VZR	Amazon Music*2972Q5AJ0 888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	16.21
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	856.55-
07/26	07/26	24275396FS66HKA9	ROCHESTER 100 INC 585-4750200 NY MCC: 5199 MERCHANT ZIP: 14623	580.00

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.

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	August 26, 2021
New Balance	\$606.82
Minimum Payment Due	\$606.82
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	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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1-888-284-3703 within the United States

OIBC6415 - 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.

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

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

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



KATHRYN SENOR

Account Number: XXXX XXXX XXXX 0416

ACCOUNT SUMMARY

Credit Limit \$5,000.00
 Credit Available \$4,036.00
 Statement Closing Date July 31, 2021
 Days in Billing Cycle 31
 Previous Balance \$2,696.51
 - Payments & Credits \$2,878.39
 + Purchases & Other Charges \$1,145.08
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$963.20

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 \$963.20
Minimum Payment Due \$963.20
Payment Due Date August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/06	07/06	24226385WBLH4PF2Z	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	91.32
07/06	07/06	24492155VJJ45AJGZ	AMER HORT SOCIETY HTTPSWWW.AHSG VA MCC: 8398 MERCHANT ZIP: 22308	80.00
07/07	07/07	24226385XBLGYH658	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	40.71
07/07	07/07	24445005W8PSWRM9X	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	23.94
07/08	07/08	24445005YBLNF6WY3	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	223.75
07/13	07/13	244450063BLV6JL5G	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	137.66
07/14	07/14	244450064BLV64JN4	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	155.93

Transactions continued on next page

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 August 26, 2021
New Balance \$963.20
 Minimum Payment Due \$963.20
 Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/15	07/15	244450065BLV8WM45	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	44.86
07/21	07/21	24226386BBLH3EHNT	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	26.86
07/21	07/21	24226386BBLH52ZLQ	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	56.18
07/21	07/21	24692166B2XWX3MBA	EASTERNRIOBLANCO MEEKER CO MCC: 9399 MERCHANT ZIP: 81641	182.00
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,696.51-
07/22	07/22	74431066BMSFXGWWG0	DOUBLETREE BY HILTON 97049649 CREDIT MCC: 3692 MERCHANT ZIP: 80424	181.88-
07/22	07/22	24445006B8PV49T35	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	26.87
07/29	07/29	24137466K01814N0Y	USPS PO 0737080538 GLENWOOD SPRI CO MCC: 9402 MERCHANT ZIP: 81601	55.00

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INTEREST CHARGE CALCULATION

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

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

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OIBC6415 - 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.



JENNIFER NIPPER

Account Number: XXXX XXXX XXXX 9052

ACCOUNT SUMMARY

Credit Limit \$10,000.00
 Credit Available \$9,210.00
 Statement Closing Date July 31, 2021
 Days in Billing Cycle 31
 Previous Balance \$652.14
 - Payments & Credits \$652.14
 + Purchases & Other Charges \$789.46
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$789.46

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 \$789.46
Minimum Payment Due \$789.46
Payment Due Date August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/14	07/14	2476517630FYFGLJ1	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	52.00
07/14	07/14	244450064BLV64JST	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	180.49
07/17	07/17	24377356700004PNG	CAPITOL DELI RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	78.63
07/19	07/19	2443106692DZNYD83	AMAZON.COM*2E7JO8TX2 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	35.99
07/21	07/21	24765176A0FW4A0XA	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	20.80
07/21	07/21	24275396AS66DVTSR	REMINDERBAND 435-7532263 UT MCC: 5199 MERCHANT ZIP: 84321	159.30
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	652.14-
07/28	07/28	24137466H2XD0GZDX	TST* FLIPSIDE BURGER BREC BRECKENRIDGE CO	42.83

Transactions continued on next page

Alpine Bank
 225 N 5th Street
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JENNIFER NIPPER
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

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 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 9052
Payment Due Date August 26, 2021
New Balance \$789.46
 Minimum Payment Due \$789.46
 Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/30	07/30	24431066KMSFXL6SF	MCC: 5812 MERCHANT ZIP: 80424 DOUBLETREE BY HILTON 9704964971 CO MCC: 3692 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 07/27/21	219.42

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BILLING RIGHTS SUMMARY

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

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

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.



JULIE KNOWLES

Account Number: XXXX XXXX XXXX 1794

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,566.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$3,219.00
- Payments & Credits	\$3,219.00
+ Purchases & Other Charges	\$233.51
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$233.51

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	\$233.51
Minimum Payment Due	\$233.51
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/13	07/13	244921662000B67MX	RIVER SCIENCE WWW.RIVER.SCI CO MCC: 8398 MERCHANT ZIP: 81212	53.85
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,219.00-
07/22	07/22	24493986QBLLAE89S	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	179.66

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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	August 26, 2021
New Balance	\$233.51
Minimum Payment Due	\$233.51
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	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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OIBC6415 - 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.



LISA PIERCE

Account Number: XXXX XXXX XXXX 7875

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$6,043.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$261.98
- Payments & Credits	\$261.98
+ Purchases & Other Charges	\$3,496.09
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,496.09

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	\$3,496.09
Minimum Payment Due	\$3,496.09
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/14	07/14	2469216642X9SZ482	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	502.90
07/16	07/16	2476517650FX2NPD8	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	166.40
07/19	07/19	242753968S66ESDQ7	WILL YOU ESCAPE LLC 303-5624614 CO MCC: 7999 MERCHANT ZIP: 80424	273.00
07/19	07/19	242753968S66EWMLJ	WILL YOU ESCAPE LLC 303-5624614 CO MCC: 7999 MERCHANT ZIP: 80424	234.00
07/20	07/20	24692166A2XWFEE0N	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	501.79
07/22	07/22	24445006Q00NTEGBP	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	24.00
07/22	07/22	24559306BS66FY82N	COLORADO ASSOC SCHOOL EXE303-7628762 CO MCC: 8220 MERCHANT ZIP:	225.00

Transactions continued on next page

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	August 26, 2021
New Balance	\$3,496.09
Minimum Payment Due	\$3,496.09
Past Due Amount	\$0.00

Amount Enclosed: \$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/25	07/25	24692166F2XLKAZAE	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	502.68
07/27	07/27	24717056G86NPD5LF	IMPACT APPLICATIONS INC 412-5678400 CA MCC: 8099 MERCHANT ZIP: 92123	240.00
07/27	07/27	F4016006G000PI208	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	261.98-
07/28	07/28	24906416H3N3ZFN4F	4IMPRINT 877-4467746 WI MCC: 5969 MERCHANT ZIP: 54901	266.19
07/29	07/29	24692166K2XKG0WSS	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	500.84
07/29	07/29	24692166K2XT6AQAW	SQ *MOUNTAIN TOP COOKIE S Breckenridge CO MCC: 5462 MERCHANT ZIP: 80424	59.29

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INTEREST CHARGE CALCULATION

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CHRISTOPHER BOMBA

Account Number: XXXX XXXX XXXX 9087

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,842.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$3,972.98
- Payments & Credits	\$3,972.98
+ Purchases & Other Charges	\$1,157.59
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,157.59

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PAYMENT INFORMATION

New Balance	\$1,157.59
Minimum Payment Due	\$1,157.59
Payment Due Date	August 26, 2021

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TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/01	07/01	24692165P2XGHMPS2	FAIRFIELD INN & SUITES EL PASO TX MCC: 3715 MERCHANT ZIP: 79912 LODGING CHECK-IN DATE: 07/01/21	551.95
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,972.98-
07/27	07/27	24137466HHEZ3M9P9	FOLLETT SCHOOL SOLUTIONS 888-511-5114 IL MCC: 5942 MERCHANT ZIP: 60050	605.64

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Alpine Bank
 225 N 5th Street
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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 August 26, 2021
New Balance \$1,157.59
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 Past Due Amount \$0.00

Amount Enclosed:

\$

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



REX JOHN ARLEDGE

Account Number: XXXX XXXX XXXX 5402

ACCOUNT SUMMARY

Credit Limit \$5,000.00
 Credit Available \$4,466.00
 Statement Closing Date July 31, 2021
 Days in Billing Cycle 31
 Previous Balance \$1,787.66
 - Payments & Credits \$1,787.66
 + Purchases & Other Charges \$533.64
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$533.64

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 \$533.64
Minimum Payment Due \$533.64
Payment Due Date August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/06	07/06	24011345W0000KYM5	DRAMA TEACHER ACADEMY HTTPSWWW.THEA NY MCC: 2741 MERCHANT ZIP: 10003	37.00
07/13	07/13	244309962R3DDLDEL	APPLE.COM/BILL 408-974-1010 CA MCC: 5735 MERCHANT ZIP: 95014	0.99
07/18	07/18	244310668M0PJF6WS	WOODSPRING SUITES WICHIT 3168583500 KS MCC: 7011 MERCHANT ZIP: 67220 LODGING CHECK-IN DATE: 07/18/21	410.47
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,787.66-
07/22	07/22	24431066QM0PM5DJS	WOODSPRING SUITES WICHIT 3168583500 KS MCC: 7011 MERCHANT ZIP: 67220 LODGING CHECK-IN DATE: 07/18/21	85.18

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 August 26, 2021
New Balance \$533.64
 Minimum Payment Due \$533.64
 Past Due Amount \$0.00

Amount Enclosed:

\$

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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1-888-284-3703 within the United States

OIBC6415 - 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.

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.

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.

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.

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.

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

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



RYAN HUDSON

Account Number: XXXX XXXX XXXX 9987

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,716.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$283.48
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$283.48

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	\$283.48
Minimum Payment Due	\$283.48
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/20	07/20	24226386A2LR8287V	WAL-MART #5099 GRAND JUNCTIO CO MCC: 5411 MERCHANT ZIP: 81505	70.12
07/28	07/28	24061066J0FSYTTY0	WELDRITE WELDING REPAIR TUCSON AZ MCC: 7692 MERCHANT ZIP: 85714	213.36

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INTEREST CHARGE CALCULATION

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

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

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 August 26, 2021
New Balance \$283.48
 Minimum Payment Due \$283.48
 Past Due Amount \$0.00

Amount Enclosed:

\$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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OIBC6415 - 4 - 06/24/2020

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MICHAEL MIKALAKIS

Account Number: XXXX XXXX XXXX 1752

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$54.95
- Payments & Credits	\$54.95
+ 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	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	54.95-

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INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed



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 August 26, 2021
New Balance \$0.00
 Minimum Payment Due \$0.00
 Past Due Amount \$0.00

Amount Enclosed:

\$

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OIBC6415 - 4 - 06/24/2020

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KAREN SATTER

Account Number: XXXX XXXX XXXX 5332

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,399.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$5,087.44
- Payments & Credits	\$5,087.44
+ Purchases & Other Charges	\$12.64
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$12.64

Questions? Call Card Services 1-888-284-3703
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 Grand Junction, CO 81501
 Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$12.64
Minimum Payment Due	\$12.64
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,087.44-
07/27	07/27	24055236HMSFSF7N4	SKYWALK DELI BRECKENRIDGE CO MCC: 5812 MERCHANT ZIP: 80424	12.64

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

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 August 26, 2021
New Balance \$12.64
 Minimum Payment Due \$12.64
 Past Due Amount \$0.00

Amount Enclosed:

\$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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1-888-284-3703 within the United States

OIBC6415 - 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.

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.

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.

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.

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.

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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- 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.



JOHN OLDHAM

Account Number: XXXX XXXX XXXX 7039

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$7,263.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$5,547.73
- Payments & Credits	\$5,547.73
+ Purchases & Other Charges	\$1,470.89
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,470.89

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	\$1,470.89
Minimum Payment Due	\$1,470.89
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/30	07/01	24687205M0T50HXNM	ORDER UP RIFLE CO MCC: 5812 MERCHANT ZIP:	84.92
06/30	07/01	24692165N2XG0RQYW	LOWES #01905* 970-384-3940 CO MCC: 5200 MERCHANT ZIP: 81601	159.92
07/01	07/01	24226385PBLH65B5F	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	21.50
07/01	07/01	24445005N8PX62EDQ	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	21.99
07/15	07/15	2476501645S8FSQDE	KULLY SUPPLY 800-518-5388 MN MCC: 5074 MERCHANT ZIP: 55337	133.62
07/20	07/20	244273369MHDVFTN	MCDONALD'S F7316 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	88.31
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,547.73-
07/27	07/27	24445006G8PV3HMGJ	CITY MARKET #0443 RIFLE CO	77.10

Transactions continued on next page

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 August 26, 2021
New Balance \$1,470.89
 Minimum Payment Due \$1,470.89
 Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/28	07/28	24269796J00XG11K9	MCC: 5411 MERCHANT ZIP: 81650 RIB CITY GRILL - RIFLE CO RIFLE CO	690.60
07/28	07/28	24692166H2XJPL9JX	MCC: 5812 MERCHANT ZIP: SQ *MISTY'S COFFEE SHOP Silt CO	60.00
07/28	07/28	24943006JRQEB6L28	MCC: 5814 MERCHANT ZIP: 81652 DD/BR #358838 RIFLE CO	97.93
07/06	07/06		MCC: 5814 MERCHANT ZIP: LATE FEE	35.00

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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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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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	\$7,687.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$7,444.45
- Payments & Credits	\$7,444.45
+ Purchases & Other Charges	\$2,312.99
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,312.99

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	\$2,312.99
Minimum Payment Due	\$2,312.99
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/01	07/01	24323005N60TNZPYE	EDJE FUNDRAISING 866-543-5483 WA MCC: 2741 MERCHANT ZIP: 98684	1,700.00
07/04	07/04	24692165T2XFMWND6	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	7,444.45-
07/29	07/29	24445006K00R9D1W7	THE JON GORDON COS INC 904-931-0070 FL MCC: 7399 MERCHANT ZIP: 32082	595.00

IMPORTANT ACCOUNT INFORMATION

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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	August 26, 2021
New Balance	\$2,312.99
Minimum Payment Due	\$2,312.99
Past Due Amount	\$0.00

Amount Enclosed:

\$	
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INTEREST CHARGE CALCULATION

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

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



ROGER GOSE

Account Number: XXXX XXXX XXXX 4665

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$6,761.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,525.74
- Payments & Credits	\$1,525.74
+ Purchases & Other Charges	\$3,228.06
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,228.06

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	\$3,228.06
Minimum Payment Due	\$3,228.06
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/05	07/05	24906415S3LJ07JP2	Vacasa LLC 208-4732837 OR MCC: 7011 MERCHANT ZIP: 97209	612.61
07/05	07/05	24906415S3LJ085H9	Vacasa LLC 208-4732837 OR MCC: 7011 MERCHANT ZIP: 97209	612.61
07/12	07/12	2469216622XH126W8	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	9.99
07/20	07/20	24692166A2XRMJJEA	SQ *88 GRILL Carbondale CO MCC: 5812 MERCHANT ZIP: 81623	39.62
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,525.74-
07/22	07/22	24011346B001FGFJT	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	15.57
07/27	07/27	24492156GLYQWY3TJ	MONOPRICE, INC. 877-271-2592 CA MCC: 5732 MERCHANT ZIP: 91730	1,180.36
07/29	07/29	24445006J8PV8PRF3	CITY-MARKET #0414 STEAMBOAT SPR CO	10.74

Transactions continued on next page

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	August 26, 2021
New Balance	\$3,228.06
Minimum Payment Due	\$3,228.06
Past Due Amount	\$0.00

Amount Enclosed:

\$	
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TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5411 MERCHANT ZIP: 80487	
07/29	07/29	24540456K4G8PZK0N	DRUNKEN ONION GET & GO 970-8798423 CO	35.13
			MCC: 5812 MERCHANT ZIP: 80487	
07/29	07/29	24943006KS4AFJFLZ	COSTCO WHSE #0637 GYPSUM CO	78.26
			MCC: 5300 MERCHANT ZIP: 81637	
07/30	07/30	24116416L60Q46TAK	VAQUEROS UNO STEAMBOAT SPR CO	217.60
			MCC: 5812 MERCHANT ZIP:	
07/30	07/30	24137466K2XDLZLVQ	TST* BLUE SAGE PIZZA STEAMBOAT SPR CO	201.12
			MCC: 5812 MERCHANT ZIP: 80487	
07/30	07/30	24137466L01AVTMEH	TST* APRES BURGER BISTRO STEAMBOAT SPR CO	214.45
			MCC: 5812 MERCHANT ZIP: 80487	

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IMPORTANT MESSAGES



THERESA HAMILTON

Account Number: XXXX XXXX XXXX 0978

ACCOUNT SUMMARY

Credit Limit \$10,000.00
 Credit Available \$4,523.00
 Statement Closing Date July 31, 2021
 Days in Billing Cycle 31
 Previous Balance \$2,896.90
 - Payments & Credits \$2,896.90
 + Purchases & Other Charges \$5,316.26
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$5,316.26

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 \$5,316.26
Minimum Payment Due \$5,316.26
Payment Due Date August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/30	07/01	24011345M001F5GNZ	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	145.46
06/30	07/01	24204295M007BSX6X	FACEBK MQM7L57BY2 650-5434800 CA MCC: 7311 MERCHANT ZIP: 94025	133.14
06/30	07/01	24943005MLQL67HTJ	ADOBE PRODUCTS 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	9.99
07/01	07/01	24692165P2XL1YLYX	LINKEDIN-583*5605456 LNKD.IN/BILL CA MCC: 7311 MERCHANT ZIP: 94085	120.61
07/02	07/02	24692165R2XE8EHX9	IN *MARKETING ON THE MOVE715-2050429 MN MCC: 8999 MERCHANT ZIP: 55125	295.00
07/02	07/02	24692165R2XF236PH	LINKEDIN-678*0952514 LNKD.IN/BILL CA MCC: 5968 MERCHANT ZIP: 94043	508.52
07/03	07/03	24755425TJMRMPA82	DIGITAL JUICE 407-5315540 FL MCC: 7333 MERCHANT ZIP: 34472	9.95

Transactions continued on next page

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

THERESA HAMILTON
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0978
Payment Due Date August 26, 2021
New Balance \$5,316.26
 Minimum Payment Due \$5,316.26
 Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/06	07/06	24204295V01YSKRX3	LinkedIn 6792892944 855-6535653 CA MCC: 5968 MERCHANT ZIP: 94043	117.82
07/08	07/08	24011345X00045BTH	JARVIS - CONVERSION.AI CONVERSION.AI TX MCC: 7399 MERCHANT ZIP: 78701	29.00
07/08	07/08	24793385W7R4RBQ2S	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	30.13
07/09	07/09	74609055Y0005KSL7	TIMEULAR VIENNA AT MCC: 5734 MERCHANT ZIP:	9.00
07/09	07/09	24869485Z7LSVTJH0	TAXI SVC LIC GRETNA LA MCC: 4121 MERCHANT ZIP:	36.00
07/10	07/10	240009760W5WR1P4F	BOURBON HOUSE 504-5220111 LA MCC: 5812 MERCHANT ZIP: 70130	30.35
07/10	07/10	24483475Z0043P1J2	LinkedIn 6808087754 855-6535653 CA MCC: 5968 MERCHANT ZIP: 94043	115.02
07/11	07/11	241374661EJEG7FSE	CREOLE HOUSE NEW ORLEANS LA MCC: 5812 MERCHANT ZIP: 70130	37.47
07/11	07/11	2420429600046LMM3	FACEBK 6H79B6XBY2 650-5434800 CA MCC: 7311 MERCHANT ZIP: 94025	250.00
07/12	07/12	241374662018HRPA8	CREOLE HOUSE NEW ORLEANS LA MCC: 5812 MERCHANT ZIP: 70130	61.00
07/13	07/13	2413746625SDR5MWN	TST* THE RUBY SLIPPER CAF NEW ORLEANS LA MCC: 5812 MERCHANT ZIP: 70130	43.28
07/14	07/14	742084764000162QW	CAPTIVATE.FM BARNESLEY GB MCC: 5734 MERCHANT ZIP:	19.00
07/14	07/14	2486948647LPHM8YE	TAXI SVC NEW ORLEANS NEW ORLEANS LA MCC: 4121 MERCHANT ZIP:	36.00
07/14	07/14	249430064WESP034R	AMERICAN AIR0010273971749 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 70062	30.00
07/15	07/15	244834764004FA0W1	LinkedIn 6824485194 855-6535653 CA MCC: 5968 MERCHANT ZIP: 94043	112.13
07/15	07/15	2475542645050NZ3A	SHERATON NEW ORLEANS 504-5252500 LA MCC: 3503 MERCHANT ZIP: 70130 LODGING CHECK-IN DATE: 07/10/21	658.29
07/15	07/15	2475542645050POGD	SHERATON NEW ORLEANS NEW ORLEANS LA MCC: 3503 MERCHANT ZIP: 70130 LODGING CHECK-IN DATE: 07/09/21	787.18
07/16	07/16	2469216652XQ5S6JS	MAKESTICKERS.COM 708-532-8244 IL MCC: 5099 MERCHANT ZIP: 60487	600.92
07/19	07/19	2448347688KB3E3TS	LinkedIn 6836661094 855-6535653 CA MCC: 5968 MERCHANT ZIP: 94043	502.23
07/21	07/21	24483476A004K9320	LinkedIn 6843990874 855-6535653 CA MCC: 5968 MERCHANT ZIP: 94043	27.40
07/21	07/21	24492156ALXWKN5BJ	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	12.15
07/26	07/26	24906416F3MZ43Z21	DNH*GODADDY.COM 480-5058855 AZ MCC: 4816 MERCHANT ZIP: 85284	363.06
07/27	07/27	F4016006G000PI208	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,896.90-
07/28	07/28	74481326H0000Z26Q	REMO.CO* REMO.CO JORDAN HK MCC: 5734 MERCHANT ZIP:	125.00
07/29	07/29	24492156JMMVESP2N	REV.COM 888-369-0701 CA	12.50

Transactions continued on next page

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 7339 MERCHANT ZIP: 94108	
07/29	07/29	24492156JMMVF1A5D	REV.COM 888-369-0701 CA	17.50
			MCC: 7339 MERCHANT ZIP: 94108	
07/29	07/29	24943006JLQNQN7W4	ADOBE STOCK 408-536-6000 CA	31.16
			MCC: 5734 MERCHANT ZIP: 95110	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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1-888-284-3703 within the United States

OIBC6415 - 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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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.
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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.

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OIBC6415 - 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.



RICHARD III HILLS

Account Number: XXXX XXXX XXXX 2966

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,572.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,748.20
- Payments & Credits	\$1,748.20
+ Purchases & Other Charges	\$1,427.40
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,427.40

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

PAYMENT INFORMATION

New Balance	\$1,427.40
Minimum Payment Due	\$1,427.40
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/05	07/05	24692165S2XZX8Y81	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
07/12	07/12	2420785610XDT10HH	MOUNTAIN VIEW TREE FARM RIFLE CO MCC: 5261 MERCHANT ZIP: 81650	888.00
07/14	07/14	240710564VAMB2TAS	CITY OF RIFLE CO PARKS 970-6656574 CO MCC: 9399 MERCHANT ZIP:	200.00
07/15	07/15	240710565VAMXVRE6	CITY OF RIFLE CO PARKS 970-6656574 CO MCC: 9399 MERCHANT ZIP:	180.00
07/27	07/27	24431866H0FV6YVDN	MICHAELS ITALIAN BRECKENRIDGE CO MCC: 5812 MERCHANT ZIP:	48.77
07/27	07/27	F4016006G000PI208	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,748.20-
07/30	07/30	24137466L01ESS606	WHOLEFDS FCO #10470 FRISCO CO	40.64

Transactions continued on next page

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	August 26, 2021
New Balance	\$1,427.40
Minimum Payment Due	\$1,427.40
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/30	07/30	24492156KMJZMS0MT	MCC: 5411 MERCHANT ZIP: 80443 SQ *ONE TON CREATIV BRECKENRIDGE CO MCC: 7299 MERCHANT ZIP: 80424	52.00

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O1BC6415 - 4 - 06/24/2020

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PENNY KUPER

Account Number: XXXX XXXX XXXX 7525

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,414.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$2,357.45
- Payments & Credits	\$2,357.45
+ Purchases & Other Charges	\$585.06
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$585.06

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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	\$585.06
Minimum Payment Due	\$585.06
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/12	07/12	243230061JGA904AG	ASE TEST FEES 703-669-6600 VA MCC: 8299 MERCHANT ZIP: 20176	81.00
07/12	07/12	243230061JGA9048Y	ASE TEST FEES 703-669-6600 VA MCC: 8299 MERCHANT ZIP: 20176	81.00
07/19	07/19	248019768M4Q08AX3	H2O POWER EQUIPMENT COMMERCE CITY CO MCC: 2842 MERCHANT ZIP: 80022	423.06
07/21	07/21	F4016006A000PY202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,357.45-

IMPORTANT ACCOUNT INFORMATION

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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	August 26, 2021
New Balance	\$585.06
Minimum Payment Due	\$585.06
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	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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OIBC6415 - 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.

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.

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.

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.

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.

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

BILLING RIGHTS SUMMARY

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

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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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- 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.



HEATHER GRUMLEY

Account Number: XXXX XXXX XXXX 1976

ACCOUNT SUMMARY

Credit Limit	\$15,000.00
Credit Available	\$3,310.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$721.16
- Payments & Credits	\$721.16
+ Purchases & Other Charges	\$10,572.24
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$10,572.24

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	\$10,572.24
Minimum Payment Due	\$10,572.24
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/12	07/12	2420785624PGWGMN3	COLORADO ASSOCIATION OF S303-8321000 CO MCC: 8699 MERCHANT ZIP: 80224	210.00
07/13	07/13	244921562RSD6QVFL	SUCCESSORIE 800-535-2773 FL MCC: 5947 MERCHANT ZIP: 33487	3,071.15
07/19	07/19	2420785694PZTAHZV	COLORADO ASSOCIATION OF S303-8321000 CO MCC: 8699 MERCHANT ZIP: 80224	5,850.00
07/23	07/23	24055236DMSFVAEDL	BEAVER RUN RESORT 9704536000 CO MCC: 7011 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 07/22/21	95.95
07/27	07/27	24055236HMSFVAN15	BEAVER RUN RESORT 9704536000 CO MCC: 7011 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 07/26/21	688.47
07/27	07/27	F4016006G000PI208	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	721.16-
07/29	07/29	24013396J04983BG6	MI CASA-BRECKENRIDGE BRECKENRIDGE CO	82.68

Transactions continued on next page



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	August 26, 2021
New Balance	\$10,572.24
Minimum Payment Due	\$10,572.24
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/29	07/29	24013396J04983BW0	MCC: 5812 MERCHANT ZIP: MI CASA-BRECKENRIDGE BRECKENRIDGE CO	112.79
07/29	07/29	24013396J04983B1Z	MCC: 5812 MERCHANT ZIP: MI CASA-BRECKENRIDGE BRECKENRIDGE CO	88.34
07/29	07/29	24137466K5SE35FJF	MCC: 5812 MERCHANT ZIP: KENOSHA STEAKHOUSE RITA S BRECKENRIDGE CO	328.68
07/30	07/30	24137466L01ESS5XK	MCC: 5812 MERCHANT ZIP: 80424 WHOLEFDS FCO #10470 FRISCO CO MCC: 5411 MERCHANT ZIP: 80443	44.18

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



SARAH BELL

Account Number: XXXX XXXX XXXX 4004

ACCOUNT SUMMARY

Credit Limit \$0.00
 Credit Available \$0.00
 Statement Closing Date July 31, 2021
 Days in Billing Cycle 31
 Previous Balance \$134.99
 - Payments & Credits \$134.99
 + Purchases & Other Charges \$554.99
 + Cash Advances \$0.00
 + Finance Charges \$0.00
 = New Balance \$554.99

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 \$554.99
Minimum Payment Due \$554.99
Payment Due Date August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/13	07/13	24717056286JGJ91P	IMPACT APPLICATIONS INC 412-5678400 CA MCC: 8099 MERCHANT ZIP: 92123	120.00
07/14	07/14	24717056386JX5J83	IMPACT APPLICATIONS INC 412-5678400 CA MCC: 8099 MERCHANT ZIP: 92123	420.00
07/16	07/16	242042965008J6LS6	Adobe Inc 800-8336687 CA MCC: 5817 MERCHANT ZIP: 95110	14.99
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	134.99-

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6415 VVG 002 7 31 210731 0 A 0 PAGE 1 of 3 1 0 4016 6000 6035

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 August 26, 2021
New Balance \$554.99
 Minimum Payment Due \$554.99
 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	31	\$0.00
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



JEFF BRADLEY

Account Number: XXXX XXXX XXXX 3504

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,333.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$189.82
- Payments & Credits	\$189.82
+ Purchases & Other Charges	\$666.82
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$666.82

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	\$666.82
Minimum Payment Due	\$666.82
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/16	07/16	243274365WW4VFLRR	MICRO PLASTICS - RIFLE RIFLE CO MCC: 5099 MERCHANT ZIP:	666.82
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	189.82-

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



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 August 26, 2021
New Balance \$666.82
 Minimum Payment Due \$666.82
 Past Due Amount \$0.00

Amount Enclosed:

\$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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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.

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.

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

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

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



JANA PRICE

Account Number: XXXX XXXX XXXX 4040

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,217.63
- Payments & Credits	\$1,217.63
+ 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	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,217.63-

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

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 August 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
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OIBC6415 - 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.



BENJAMIN KIRK

Account Number: XXXX XXXX XXXX 2180

ACCOUNT SUMMARY

Credit Limit	\$15,000.00
Credit Available	\$12,064.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$8,835.32
- Payments & Credits	\$8,928.08
+ Purchases & Other Charges	\$2,707.85
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,615.09

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	\$2,615.09
Minimum Payment Due	\$2,615.09
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/30	07/01	24270745MS66ETT1T	KIDZPLEX 970-2453610 CO MCC: 8351 MERCHANT ZIP: 81505	600.00
07/10	07/10	24055235Z2DYRH5VJ	WALMART.COM 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	36.86
07/14	07/14	2444500638PV0WGXN	COMFORTINN & SUITESCO236 FIRESTONE CO MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/12/21	257.46
07/14	07/14	2444500638PV0WGY	COMFORTINN & SUITESCO236 FIRESTONE CO MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/12/21	257.46
07/14	07/14	2444500638PV0WHQW	COMFORTINN & SUITESCO236 FIRESTONE CO MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/12/21	257.46
07/14	07/14	2444500638PV0WH2A	COMFORTINN & SUITESCO236 FIRESTONE CO	257.46

Transactions continued on next page

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 August 26, 2021
New Balance \$2,615.09
 Minimum Payment Due \$2,615.09
 Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/12/21	
07/14	07/14	2444500638PV0WH4X	COMFORTINN & SUITESCO236 FIRESTONE CO	257.46
			MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/12/21	
07/14	07/14	2444500638PV0WH76	COMFORTINN & SUITESCO236 FIRESTONE CO	257.46
			MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/12/21	
07/15	07/15	7444500658R2WT4BV	COMFORTINN & SUITESCO236 FIRESTON CREDIT	15.46-
			MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/13/21	
07/15	07/15	7444500658R2WT4E4	COMFORTINN & SUITESCO236 FIRESTON CREDIT	15.46-
			MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/13/21	
07/15	07/15	7444500658R2WT4GG	COMFORTINN & SUITESCO236 FIRESTON CREDIT	15.46-
			MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/13/21	
07/15	07/15	7444500658R2WT4K3	COMFORTINN & SUITESCO236 FIRESTON CREDIT	15.46-
			MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/13/21	
07/15	07/15	7444500658R2WT4RF	COMFORTINN & SUITESCO236 FIRESTON CREDIT	15.46-
			MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/13/21	
07/15	07/15	7444500658R2WT4V2	COMFORTINN & SUITESCO236 FIRESTON CREDIT	15.46-
			MCC: 3562 MERCHANT ZIP: 80504 LODGING CHECK-IN DATE: 07/13/21	
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	8,835.32-
07/24	07/24	24492166D000GTJ77	WWW.COLOHSCA.OR* CHSCA WWW.COLOHSCA. CO	230.00
			MCC: 8398 MERCHANT ZIP: 80013	
07/27	07/27	24492166G0002KY0A	STICKER MULE STICKERMULE.C NY	208.83
			MCC: 5111 MERCHANT ZIP: 12010	
07/27	07/27	24692166H2X9V0GGV	SQ *88 GRILL Carbondale CO	87.40
			MCC: 5812 MERCHANT ZIP: 81623	

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MARY MCPHEE

Account Number: XXXX XXXX XXXX 5927

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,247.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$409.16
- Payments & Credits	\$409.16
+ Purchases & Other Charges	\$752.73
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$752.73

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 Grand Junction, CO 81501
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PAYMENT INFORMATION

New Balance	\$752.73
Minimum Payment Due	\$752.73
Payment Due Date	August 26, 2021

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TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/02	07/02	24113435RHF53LFGL	The Webstaurant Store Inc717-392-7472 PA MCC: 5099 MERCHANT ZIP: 17602	572.45
07/16	07/16	241134366HF4HY2SP	The Webstaurant Store Inc717-392-7472 PA MCC: 5099 MERCHANT ZIP: 17602	180.28
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	409.16-

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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	August 26, 2021
New Balance	\$752.73
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Past Due Amount	\$0.00

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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.

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:

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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.



SHELLEY GARDINEER

Account Number: XXXX XXXX XXXX 5536

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,982.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$66.48
- Payments & Credits	\$66.48
+ Purchases & Other Charges	\$17.99
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$17.99

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	\$17.99
Minimum Payment Due	\$17.99
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/21	07/21	F4016006A000PI202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	66.48-
07/26	07/26	24692166F2XWG7ZRA	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

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 August 26, 2021
New Balance \$17.99
 Minimum Payment Due \$17.99
 Past Due Amount \$0.00

Amount Enclosed: \$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Cash Advances	21.00% (f)	\$0.00	31	\$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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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



KYLE MICKELSON

Account Number: XXXX XXXX XXXX 2925

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,579.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,644.76
- Payments & Credits	\$1,644.76
+ 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	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/21	07/21	F4016006A000PY202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,644.76-

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

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 August 26, 2021
New Balance \$0.00
 Minimum Payment Due \$0.00
 Past Due Amount \$0.00

Amount Enclosed:

\$

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1-888-284-3703 within the United States

OIBC6415 - 4 - 06/24/2020

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BILLING RIGHTS SUMMARY

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risk@cardsvcs.com

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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.



KAYLA REECE

Account Number: XXXX XXXX XXXX 7138

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,962.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$9,593.46
- Payments & Credits	\$9,593.46
+ Purchases & Other Charges	\$37.98
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$37.98

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	\$37.98
Minimum Payment Due	\$37.98
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/01	07/01	24692165P2XL2L60L	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	10.99
07/04	07/04	24692165T2XFMM85D	ADOBE *800-833-6687 ADOBE.LY/ENUS CA MCC: 5734 MERCHANT ZIP: 95110	19.99
07/07	07/07	24137465X0170RBSK	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	7.00
07/27	07/27	F4016006G000PI208	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	9,593.46-

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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	August 26, 2021
New Balance	\$37.98
Minimum Payment Due	\$37.98
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	31	\$0.00
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O1BC6415 - 4 - 06/24/2020

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RYAN FIDELDY

Account Number: XXXX XXXX XXXX 7238

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,352.00
Statement Closing Date	July 31, 2021
Days in Billing Cycle	31
Previous Balance	\$482.78
- Payments & Credits	\$482.78
+ Purchases & Other Charges	\$1,621.86
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,621.86

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

PAYMENT INFORMATION

New Balance	\$1,621.86
Minimum Payment Due	\$1,621.86
Payment Due Date	August 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/21	07/21	F4016006A000PY202	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	482.78-
07/25	07/25	24498136F0GT39TKR	QUANDARY GRILL BRECKENRIDGE CO MCC: 5812 MERCHANT ZIP:	68.17
07/25	07/25	24013396E03RZ5Z9V	TOWN OF BRECKENRIDGE PARK BRECKENRIDGE CO MCC: 7523 MERCHANT ZIP:	25.00
07/25	07/25	24013396E03RZ61XK	TOWN OF BRECKENRIDGE PARK BRECKENRIDGE CO MCC: 7523 MERCHANT ZIP:	25.00
07/25	07/25	24445006E8PX6B8LW	WALMART GROCERY 800-966-6546 AR MCC: 5411 MERCHANT ZIP: 72716	162.78
07/26	07/26	24013396F03XNBEYS	TOWN OF BRECKENRIDGE PARK BRECKENRIDGE CO MCC: 7523 MERCHANT ZIP:	15.00
07/26	07/26	24013396F03XNBQB0	TOWN OF BRECKENRIDGE PARK BRECKENRIDGE CO MCC: 7523 MERCHANT ZIP:	15.00
07/26	07/26	24428066G5SDX89R3	BURKE AND RILEYS BRECKENRIDGE CO	77.24

Transactions continued on next page

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

RYAN FIDELDY
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

Make Check
 Payable to:

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 7238
Payment Due Date	August 26, 2021
New Balance	\$1,621.86
Minimum Payment Due	\$1,621.86
Past Due Amount	\$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5812 MERCHANT ZIP: 80424	
07/27	07/27	24013396H043HTPMT	CREPES A LA CART BRECKENRIDGE CO	24.00
			MCC: 5812 MERCHANT ZIP:	
07/27	07/27	24717056H508SZZN2	331 N MAIN STREET BRECKENRIDGE CO	20.00
			MCC: 7523 MERCHANT ZIP: 80424	
07/28	07/28	24431866H0FV6YSSL	MICHAELS ITALIAN BRECKENRIDGE CO	73.16
			MCC: 5812 MERCHANT ZIP:	
07/28	07/28	24055236JMSFSFBH3	SKYWALK DELI BRECKENRIDGE CO	29.29
			MCC: 5812 MERCHANT ZIP: 80424	
07/28	07/28	24692166J2XT9MXB4	HOTELSCOM9189094223897 HOTELS.COM WA	1,056.84
			MCC: 4722 MERCHANT ZIP: 98004	
07/30	07/30	24137466L01ESS5PX	WHOLEFDS FCO #10470 FRISCO CO	30.38
			MCC: 5411 MERCHANT ZIP: 80443	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

(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.

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.

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.

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.

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.

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.