



ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,931.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,504.78
- Payments & Credits	\$1,504.78
+ Purchases & Other Charges	\$68.18
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$68.18

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

**PAYMENT INFORMATION**

New Balance	\$68.18
<b>Minimum Payment Due</b>	<b>\$68.18</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/03	03/03	24692161Y2XA4HMXZ	ANYTHINGTRUCK.COM 309-757-1200 IL MCC: 5511 MERCHANT ZIP: 61265	56.86
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,504.78-
03/17	03/17	24445002DBLM8JDSP	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	11.32

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

ROBERT SJOGREN  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 0762  
**Payment Due Date** April 26, 2021  
**New Balance** \$68.18  
 Minimum Payment Due \$68.18  
 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	<b>ANNUAL PERCENTAGE RATE (APR)</b>	Balance Subject to Interest Rate	Days in Billing Cycle	<b>Interest Charge</b>
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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**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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If you think there is an error on your statement, write to us at:

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[risk@cardsvcs.com](mailto:risk@cardsvcs.com)

In your letter, give us the following information:

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

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

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

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

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

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

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<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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	\$4,327.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$67.55
- Payments & Credits	\$67.55
+ Purchases & Other Charges	\$672.70
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$672.70

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**PAYMENT INFORMATION**

New Balance	\$672.70
<b>Minimum Payment Due</b>	<b>\$672.70</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/05	03/05	240578121000JKN2Q	MBS INC. 913-3932525 KS MCC: 7399 MERCHANT ZIP: 66062	33.00
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	67.55-
03/10	03/10	244921525MNMRL6MH	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA MCC: 5942 MERCHANT ZIP: 98188	202.44
03/18	03/18	24492152DJHTP3HLR	SP * INSECT LORE HTTPSINSECTLO CA MCC: 5945 MERCHANT ZIP: 93263	85.43
03/30	03/30	24493982TLQTJYKBT	LAKESHORE LEARNING MATER 310-537-8600 CA MCC: 8299 MERCHANT ZIP: 90895	351.83

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<b>New Balance</b>	<b>\$672.70</b>
Minimum Payment Due	\$672.70
Past Due Amount	\$0.00

Amount Enclosed:

\$

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LANCIE ELDER

Account Number: XXXX XXXX XXXX 1912

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$151.87
- Payments & Credits	\$151.87
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$0.00

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**PAYMENT INFORMATION**

New Balance	\$0.00
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/19	03/19	F4016002E000PI078	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	151.87-

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**Payment Information**

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Amount Enclosed:

\$

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**TRANSACTIONS**

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O1BC6415 - 4 - 06/24/2020

**PAYMENT OPTIONS:** Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at [www.alpinebank.com](http://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 5<sup>th</sup> Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

**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](mailto: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.)
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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<b>Payment Processing</b>	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	\$3,359.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$4.99
- Payments & Credits	\$4.99
+ Purchases & Other Charges	\$1,636.09
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,636.09

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$1,636.09
<b>Minimum Payment Due</b>	<b>\$1,636.09</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4.99-
03/10	03/10	242390026S66GGYBZ	VICCOS CHARCOALBURGER DRI GLENWOOD SPRI CO MCC: 5812 MERCHANT ZIP:	20.00
03/10	03/10	242390026S66GKMHK	VICCOS CHARCOALBURGER DRI GLENWOOD SPRI CO MCC: 5812 MERCHANT ZIP:	19.00
03/11	03/11	7489729263686FJ91	PAYPAL *INGAME 4029357733 CD MCC: 7372 MERCHANT ZIP:	4.99
03/17	03/17	24431062D60VP5KSP	ARBY'S 5010015 RIFLE CO MCC: 5814 MERCHANT ZIP:	15.36
03/18	03/18	24801972D8B7XWTNZ	BOOKRAGS.COM 206-519-7910 WA MCC: 8299 MERCHANT ZIP: 98104	24.99
03/19	03/19	24445002E8PSK6TJ2	WALMART.COM AZ 800-966-6546 AR	1,547.96

Transactions continued on next page

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

JACOB PINGEL  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 8326  
**Payment Due Date** April 26, 2021  
**New Balance** \$1,636.09  
 Minimum Payment Due \$1,636.09  
 Past Due Amount \$0.00

Amount Enclosed:

\$	
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**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/30	03/30	24492152TMLEYBEXE	MCC: 5310 MERCHANT ZIP: 72716 TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	3.79

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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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OIBC6415 - 4 - 06/24/2020

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BRIAN SPRENGER

Account Number: XXXX XXXX XXXX 2423

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$2,865.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$864.82
- Payments & Credits	\$864.82
+ Purchases & Other Charges	\$2,041.62
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,041.62

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$2,041.62
<b>Minimum Payment Due</b>	<b>\$2,041.62</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/01	03/01	24137461X012MNRZF	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	4.57
03/02	03/02	24137461YHEYM8K68	FOLLETT SCHOOL SOLUTIONS MCHENRY IL MCC: 5942 MERCHANT ZIP: 60050	151.96
03/02	03/02	24492151XJJ2WPMXX	CRICUT WWW.CRICUT.CO UT MCC: 5970 MERCHANT ZIP: 84095	10.61
03/03	03/03	24445001Y8PTPTP1A	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	44.46
03/03	03/03	24692161Z2XSFGK01	Amazon Music*507UU0T43 888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	16.21
03/08	03/08	244921523RVLKVKYP	SQ *KATHY HEGBERG, 877-417-4551 CO MCC: 8999 MERCHANT ZIP: 81621	100.00
03/09	03/09	241374625014E2HLB	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	19.70

Transactions continued on next page

**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** April 26, 2021  
**New Balance** \$2,041.62  
 Minimum Payment Due \$2,041.62  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/09	03/09	2475542253GD1HZXQ	N C T M 703-6209840 VA MCC: 8699 MERCHANT ZIP: 20191	367.00
03/11	03/11	241374627015YF7TZ	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	4.80
03/11	03/11	242697927EJ80XBB8	BRENDEN RIFLE 7 RIFLE CO MCC: 7832 MERCHANT ZIP:	127.25
03/12	03/12	2443106272DKSD6S8	AMAZON.COM*ZR8XJ2EA3 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	100.00
03/12	03/12	2443106272DZJ5J4D	AMAZON.COM*OC5WC3YF3 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	300.00
03/15	03/15	24011342A001706GA	SP * SHAWNEE SCIENTIFI HTTPSSHAWNEES IL MCC: 5942 MERCHANT ZIP: 62902	145.00
03/16	03/16	F4016002B000PI075	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	864.82-
03/17	03/17	24493982QLQTWWQYV	LAKESHORE LEARNING MATER 310-537-8600 CA MCC: 8299 MERCHANT ZIP: 90895	103.48
03/18	03/18	24445002EEJ2GLQ7A	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	49.22
03/18	03/18	24445002EEJ2GLQ9V	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	46.49
03/18	03/18	24492152DJHTN1BHK	EMC2 LEARNING EMC2LEARNING. WI MCC: 8299 MERCHANT ZIP: 53074	100.00
03/18	03/18	24492152DRS3JBVDD	WILSONLANGU 508-368-2399 MA MCC: 8249 MERCHANT ZIP: 01540	246.89
03/23	03/23	24210732J60HJ88DW	LEARNING WITHOUT TEARS 301-263-2700 MD MCC: 8299 MERCHANT ZIP: 20818	60.95
03/23	03/23	24692162J2XXH4VK7	SAVVAS LEARNING 844-330-1119 NJ MCC: 5192 MERCHANT ZIP: 07652	40.63
03/30	03/30	24137462S017RDTPN	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	2.40

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OIBC6415 - 4 - 06/24/2020

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KATHRYN SENOR

Account Number: XXXX XXXX XXXX 0416

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$747.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$937.88
- Payments & Credits	\$937.88
+ Purchases & Other Charges	\$4,156.46
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$4,156.46

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**PAYMENT INFORMATION**

New Balance	\$4,156.46
<b>Minimum Payment Due</b>	<b>\$4,156.46</b>
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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/02	03/02	24445001YBLMQJPK0	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	24.08
03/04	03/04	24445001Z8PTNYMSR	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	70.68
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	937.88-
03/09	03/09	2444500248PTEP64E	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	73.43
03/11	03/11	244921526JHG4REJK	RIVERSIDE INSIGHTS WWW.RIVERSIDE IL MCC: 8299 MERCHANT ZIP: 60143	778.39
03/14	03/14	241640729M7VNHJBK	PETCO 1446 63514467 GLENWOOD SPRI CO MCC: 5995 MERCHANT ZIP: 81601	17.00
03/14	03/14	24445002ABLML3BVS	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	220.05
03/14	03/14	24445002ABLML3BY3	WM SUPERCENTER #5232 RIFLE CO	54.46

Transactions continued on next page



KATHRYN SENOR  
839 WHITERIVER AVE  
RIFLE CO 81650-3515

Make Check  
Payable to:

ALPINE BANK  
PO BOX 2705  
GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number:	XXXX XXXX XXXX 0416
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$4,156.46</b>
Minimum Payment Due	\$4,156.46
Past Due Amount	\$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5411 MERCHANT ZIP: 81650	
03/16	03/16	24226382QBLH0WPW5	WAL-MART #5232 RIFLE CO	83.62
			MCC: 5411 MERCHANT ZIP: 81650	
03/16	03/16	24692162B2XNW3PXF	LOWES #01905* 970-384-3940 CO	1,898.00
			MCC: 5200 MERCHANT ZIP: 81601	
03/17	03/17	24055232Q5SGXKJ41	TENSHON LLC 480-663-3166 AZ	817.40
			MCC: 1520 MERCHANT ZIP: 85212	
03/18	03/18	24445002D8PTMY6VA	CITY MARKET #0443 RIFLE CO	50.00
			MCC: 5411 MERCHANT ZIP: 81650	
03/29	03/29	24226382TBLH29PKJ	WAL-MART #5232 RIFLE CO	69.35
			MCC: 5411 MERCHANT ZIP: 81650	

**IMPORTANT ACCOUNT INFORMATION**

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**INTEREST CHARGE CALCULATION**

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

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

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

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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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<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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	\$747.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$937.88
- Payments & Credits	\$937.88
+ Purchases & Other Charges	\$4,156.46
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$4,156.46

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$4,156.46
<b>Minimum Payment Due</b>	<b>\$4,156.46</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/02	03/02	24445001YBLMQJPK0	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	24.08
03/04	03/04	24445001Z8PTNYMSR	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	70.68
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	937.88-
03/09	03/09	2444500248PTEP64E	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	73.43
03/11	03/11	244921526JHG4REJK	RIVERSIDE INSIGHTS WWW.RIVERSIDE IL MCC: 8299 MERCHANT ZIP: 60143	778.39
03/14	03/14	241640729M7VNHJBK	PETCO 1446 63514467 GLENWOOD SPRI CO MCC: 5995 MERCHANT ZIP: 81601	17.00
03/14	03/14	24445002ABLML3BVS	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	220.05
03/14	03/14	24445002ABLML3BY3	WM SUPERCENTER #5232 RIFLE CO	54.46

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** April 26, 2021  
**New Balance** \$4,156.46  
 Minimum Payment Due \$4,156.46  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5411 MERCHANT ZIP: 81650	
03/16	03/16	24226382QBLH0WPW5	WAL-MART #5232 RIFLE CO	83.62
			MCC: 5411 MERCHANT ZIP: 81650	
03/16	03/16	24692162B2XNW3PXF	LOWES #01905* 970-384-3940 CO	1,898.00
			MCC: 5200 MERCHANT ZIP: 81601	
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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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OIBC6415 - 4 - 06/24/2020

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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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<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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	\$9,775.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$99.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$1.42
= New Balance	\$100.42

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$100.42
<b>Minimum Payment Due</b>	<b>\$100.42</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	03/31	*FINANCE CHARGE*	PURCHASES \$1.42 CASH ADVANCE \$0.00	1.42

**IMPORTANT ACCOUNT INFORMATION**

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

**INTEREST CHARGE CALCULATION**

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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)	\$99.00	31	\$1.42

6415 VVG 002 7 31 210331 0 D PAGE 1 of 3 1 0 4016 6000 6035

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

JULIE KNOWLES  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 1794  
**Payment Due Date** April 26, 2021  
**New Balance** \$100.42  
 Minimum Payment Due \$100.42  
 Past Due Amount \$99.00

Amount Enclosed:

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

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<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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	\$7,786.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$2,738.36
- Payments & Credits	\$2,738.36
+ Purchases & Other Charges	\$2,074.30
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,074.30

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$2,074.30
<b>Minimum Payment Due</b>	<b>\$2,074.30</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/03	03/03	24445001Y8PTPTPSJ	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	20.64
03/03	03/03	24445001Y8PTTPX5	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	30.28
03/09	03/09	242697524S66FSM04	AEP CONNECTIONS LLC 833-2372668 IN MCC: 8299 MERCHANT ZIP: 46567	295.00
03/11	03/11	242697927EJ80XBJZ	BRENDEN RIFLE 7 RIFLE CO MCC: 7832 MERCHANT ZIP:	120.00
03/11	03/11	242697927EJ80XBMJ	BRENDEN RIFLE 7 RIFLE CO MCC: 7832 MERCHANT ZIP:	40.00
03/15	03/15	24005942A8PW5Z88M	DON JOHNSTON, INC 847-740-0749 IL MCC: 5734 MERCHANT ZIP: 60073	1,425.60
03/17	03/17	24445002Q8PS0AABK	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	33.40

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
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$2,074.30</b>
Minimum Payment Due	\$2,074.30
Past Due Amount	\$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/17	03/17	24445002Q8PS0AAGP	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	18.08
03/18	03/18	24137462E015HKXXH	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	15.90
03/19	03/19	F4016002E000PI078	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,738.36-
03/29	03/29	24492152RS0WX1503	PAYPAL *SLP THERAPY 402-935-7733 MA MCC: 8244 MERCHANT ZIP: 01742	75.40

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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**

**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

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](http://www.alpinebank.com).

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

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516 Edgewater Drive, Wakefield, MA 01880  
[risk@cardsvcs.com](mailto: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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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

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

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

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



LARRY BRADY

Account Number: XXXX XXXX XXXX 9475

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$5,066.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$135.72
- Payments & Credits	\$243.01
+ Purchases & Other Charges	\$41.12
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$66.17-

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

**PAYMENT INFORMATION**

New Balance	\$66.17-
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/08	03/08	244450024BLMJ1XTA	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	41.12
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	107.29-
03/19	03/19	F4016002E000PI078	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	135.72-

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

6415 VVG 002 7 31 210331 0 N PAGE 1 of 3 10 4016 6000 6035

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

LARRY BRADY  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number:	XXXX XXXX XXXX 9475
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$66.17-</b>
Minimum Payment Due	\$0.00
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	<b>ANNUAL PERCENTAGE RATE (APR)</b>	Balance Subject to Interest Rate	Days in Billing Cycle	<b>Interest Charge</b>
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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OIBC6415 - 4 - 06/24/2020

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

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

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

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

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



CHRISTOPHER BOMBA

Account Number: XXXX XXXX XXXX 9087

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$2,393.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$372.08
- Payments & Credits	\$372.08
+ Purchases & Other Charges	\$2,053.70
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,053.70

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

**PAYMENT INFORMATION**

New Balance	\$2,053.70
<b>Minimum Payment Due</b>	<b>\$2,053.70</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/03	03/03	24493981ZBLLF6V1W	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	45.97
03/05	03/05	24445002100R2T8NW	PAAP JOHNN'S #5099 PAGOSA SPRING CO MCC: 5814 MERCHANT ZIP: 81147	109.06
03/05	03/05	2469216202XXQG8D6	ROSIE'S PIZZERIA PAGOSA SPRING CO MCC: 5812 MERCHANT ZIP: 81147	170.85
03/07	03/07	249430023LKMKGQJ9	HOLIDAY INN PAGOSA SPRING CO MCC: 3501 MERCHANT ZIP: 81147 LODGING CHECK-IN DATE: 03/04/21	1,727.82
03/08	03/08	F40160023000PG067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	372.08-

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

CHRISTOPHER BOMBA  
839 WHITERIVER AVE  
RIFLE CO 81650-3515

Make Check  
Payable to:

ALPINE BANK  
PO BOX 2705  
GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 9087  
**Payment Due Date** April 26, 2021  
**New Balance** \$2,053.70  
 Minimum Payment Due \$2,053.70  
 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	<b>ANNUAL PERCENTAGE RATE (APR)</b>	Balance Subject to Interest Rate	Days in Billing Cycle	<b>Interest Charge</b>
Purchases	16.99% (v)	\$0.00	31	\$0.00
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<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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 5105

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$484.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$612.64
- Payments & Credits	\$612.64
+ Purchases & Other Charges	\$8,647.70
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$8,647.70

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

**PAYMENT INFORMATION**

New Balance	\$8,647.70
<b>Minimum Payment Due</b>	<b>\$8,647.70</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/02	03/02	24003411XS66FDBFH	CPR CERTIFICATION ONLINE 732-3221555 NJ MCC: 8299 MERCHANT ZIP: 07095	34.95
03/10	03/10	2401134250013KYXZ	MATBOSS WWW.MATBOSSAP MN MCC: 7399 MERCHANT ZIP: 55439	399.00
03/10	03/10	244921526RTNXHWTX	THECERAMICSHOP 888-457-4236 PA MCC: 5970 MERCHANT ZIP: 19401	1,619.00
03/10	03/10	244921526RTNXNNNL	ASCA 703-683-2722 VA MCC: 8699 MERCHANT ZIP: 22314	179.00
03/13	03/13	242263829BLGYXWWL	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	213.11
03/13	03/13	244450029BLNQX4BV	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	61.88
03/13	03/13	2475542294Z069HF1	HAMPTON INNS 719-5436606 CO MCC: 3665 MERCHANT ZIP: 81001	268.00

Transactions continued on next page

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

REX JOHN ARLEDGE  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 5105  
**Payment Due Date** April 26, 2021  
**New Balance** \$8,647.70  
 Minimum Payment Due \$8,647.70  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			LODGING CHECK-IN DATE: 03/11/21	
03/13	03/13	2475542294Z069HM7	HAMPTON INNS 719-5436606 CO MCC: 3665 MERCHANT ZIP: 81001	268.00
			LODGING CHECK-IN DATE: 03/11/21	
03/16	03/16	F4016002B000PI075	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	612.64-
03/18	03/18	24492152DJHTZH6PB	SP * LIGHT ARMOR, INC. HTTPSLIGHTARM IL MCC: 5734 MERCHANT ZIP: 62563	4,474.62
03/18	03/18	24692162D2XZT8WQ3	KELVIN ELECTRONICS 631-756-1750 NY MCC: 5943 MERCHANT ZIP: 11735	630.40
03/19	03/19	24013392F02JY5N9S	WWWBRODERBUNDCOM 408-3821568 CA MCC: 5734 MERCHANT ZIP: 94949	49.99
03/19	03/19	24906412E3QTRZSTY	NASSP Product & Service 703-8600200 VA MCC: 8699 MERCHANT ZIP: 20191	449.75

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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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[risk@cardsvcs.com](mailto: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.

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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RYAN HUDSON

Account Number: XXXX XXXX XXXX 2700

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$1,397.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$3,154.51
- Payments & Credits	\$3,154.51
+ Purchases & Other Charges	\$3,592.93
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,592.93

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

**PAYMENT INFORMATION**

New Balance	\$3,592.93
<b>Minimum Payment Due</b>	<b>\$3,592.93</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/28	03/01	24943011W09FS49HG	THE HOME DEPOT #1513 GRAND JCT CO MCC: 5200 MERCHANT ZIP: 81505	1,842.88
03/01	03/01	24445001W8PTVV33B	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	5.98
03/08	03/08	2424760235SQ6KHE3	DO IT CORPORATION 319-987-6055 IA MCC: 5085 MERCHANT ZIP: 50622	190.58
03/11	03/11	24943012709FNL15J	THE HOME DEPOT #1513 GRAND JCT CO MCC: 5200 MERCHANT ZIP: 81505	69.06
03/12	03/12	244921527RTTR1D92	PAYPAL *WADSWORTHCO 402-935-7733 CA MCC: 5261 MERCHANT ZIP: 95131	97.24
03/15	03/15	24270742AS66G4YB0	BOOKCLIFF GARDENS 970-2427766 CO MCC: 5261 MERCHANT ZIP: 81506	120.00
03/16	03/16	F4016002B000PI075	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,154.51-
03/17	03/17	74284502D37071VGM	PAYPAL *POWDERCOATINGG 4029357733 HK	1,100.00

Transactions continued on next page

**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 2700  
**Payment Due Date** April 26, 2021  
**New Balance** \$3,592.93  
 Minimum Payment Due \$3,592.93  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/18	03/18	24692162D2XH4SKP6	MCC: 8999 MERCHANT ZIP: EXPEDIA 72074188499046 EXPEDIA.COM WA	151.20
03/28	03/28	24137462R011TWYYB	MCC: 4722 MERCHANT ZIP: 98004 TRACTOR SUPPLY CO #1668 GRAND JUNCTIO CO	15.99
			MCC: 5599 MERCHANT ZIP:	

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



MICHAEL MIKALAKIS

Account Number: XXXX XXXX XXXX 1752

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,611.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$342.31
- Payments & Credits	\$342.31
+ Purchases & Other Charges	\$271.45
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$271.45

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

**PAYMENT INFORMATION**

New Balance	\$271.45
<b>Minimum Payment Due</b>	<b>\$271.45</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/11	03/11	24204292605D77X0K	Subway 14627 Buena Vista CO MCC: 5814 MERCHANT ZIP: 81211	128.29
03/11	03/11	244450027EJ201HVH	WENDY'S 9041 ALAMOSA CO MCC: 5814 MERCHANT ZIP: 81101	143.16
03/16	03/16	F4016002B000PI075	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	342.31-

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

MICHAEL MIKALAKIS  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number:	XXXX XXXX XXXX 1752
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$271.45</b>
Minimum Payment Due	\$271.45
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	<b>ANNUAL PERCENTAGE RATE (APR)</b>	Balance Subject to Interest Rate	Days in Billing Cycle	<b>Interest Charge</b>
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O1BC6415 - 4 - 06/24/2020

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

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

Dispute Management  
516 Edgewater Drive, Wakefield, MA 01880  
[risk@cardsvcs.com](mailto: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.

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



KAREN SATTER

Account Number: XXXX XXXX XXXX 5332

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$9,791.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$483.70
- Payments & Credits	\$483.70
+ Purchases & Other Charges	\$65.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$65.00

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$65.00
<b>Minimum Payment Due</b>	<b>\$65.00</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/08	03/08	F40160023000PG067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	483.70-
03/19	03/19	24492152ELY7H8BZ4	AVERY PRODUCTS CORPORATIO714-674-8117 CA MCC: 5111 MERCHANT ZIP: 92821	65.00

**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



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** April 26, 2021  
**New Balance** \$65.00  
 Minimum Payment Due \$65.00  
 Past Due Amount \$0.00

Amount Enclosed:

\$

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

(v) = variable (f) = fixed

<b>IMPORTANT MESSAGES</b>
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**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

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

**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.

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Dispute Management  
516 Edgewater Drive, Wakefield, MA 01880  
[risk@cardsvcs.com](mailto:risk@cardsvcs.com)

In your letter, give us the following information:

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

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

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

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

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

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JOHN OLDHAM

Account Number: XXXX XXXX XXXX 7039

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$10,057.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$333.30
- Payments & Credits	\$511.71
+ Purchases & Other Charges	\$120.87
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$57.54-

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$57.54-
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/01	03/01	24445001X00L9L7YZ	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	37.57
03/05	03/05	2444500208PSPKKNR	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	83.30
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	511.71-

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

6415 VVG 002 7 31 210331 0 N PAGE 1 of 3 1 0 4016 6000 6035

**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
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$57.54-</b>
Minimum Payment Due	\$0.00
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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O1BC6415 - 4 - 06/24/2020

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<b>Payment Processing</b>	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	\$4,135.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$2,045.75
- Payments & Credits	\$2,123.18
+ Purchases & Other Charges	\$3,944.50
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,867.07

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$3,867.07
<b>Minimum Payment Due</b>	<b>\$3,867.07</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/03	03/03	24251381Z0FVTBEZY	BRICKHOUSE PIZZERIA SILT CO MCC: 5812 MERCHANT ZIP: 81652	41.00
03/03	03/03	24323041Y1BFRR7WW	HYWAY FEED AND RANCH SUPP970-8762724 CO MCC: 5599 MERCHANT ZIP: 81652	434.45
03/04	03/04	24492151ZMJHJ2L5S	SQ *88 GRILL CARBONDALE CO MCC: 5812 MERCHANT ZIP: 81623	114.59
03/04	03/04	24692161Z2X73NTGT	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
03/09	03/09	2469216242XY3Z11D	LOWES #00907* 866-483-7521 NC MCC: 5200 MERCHANT ZIP: 28659	2,142.78
03/10	03/10	2469216252XT8B4KQ	GOOGLE *YouTubePremium 855-836-3987 CA MCC: 5815 MERCHANT ZIP: 94043	12.90
03/11	03/11	2425138270FVTFZSL	BRICKHOUSE PIZZERIA 970-876-2222 CO MCC: 5812 MERCHANT ZIP: 81652	83.25

Transactions continued on next page

**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** April 26, 2021  
**New Balance** \$3,867.07  
 Minimum Payment Due \$3,867.07  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/11	03/11	7469216262XE2H2SF	LOWES #00907* NORTH WILKESB NC CREDIT MCC: 5200 MERCHANT ZIP: 28659	77.43-
03/15	03/15	24445002A8PT4LSDV	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	250.00
03/16	03/16	24226382QBLGZ4FFS	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	36.65
03/16	03/16	24692162B2XZTNZ1L	SQ *MIDWEST VOLLEYBALL WA gosq.com MN MCC: 5941 MERCHANT ZIP: 55337	210.62
03/16	03/16	F4016002B000PI075	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,045.75-
03/18	03/18	24251382E0FVWSLQ4	BRICKHOUSE PIZZERIA 970-876-2222 CO MCC: 5812 MERCHANT ZIP: 81652	76.75
03/18	03/18	24492152DMHB4BHET	SQ *88 GRILL CARBONDALE CO MCC: 5812 MERCHANT ZIP: 81623	90.19
03/19	03/19	24137462F5SDXLVY3	HOBBY-LOBBY #0102 GRAND JUNCTIO CO MCC: 5945 MERCHANT ZIP: 81505	116.34
03/20	03/20	24137462F2XD9YK1N	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	55.00
03/20	03/20	24269792G00SS6JRX	JIMMY JOHNS - 1849 970-230-9044 CO MCC: 5814 MERCHANT ZIP: 81601	119.98
03/20	03/20	24943002GLKN13VRW	HOLIDAY INN EXPRESS-SILT SILT CO MCC: 3501 MERCHANT ZIP: 81652 LODGING CHECK-IN DATE: 03/19/21	107.40
03/29	03/29	24445002TBLMXG4WP	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	34.61

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OIBC6415 - 4 - 06/24/2020

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<p><b>MAILED PAYMENTS:</b> Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5<sup>th</sup> Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.</p>	<p><b>ADDRESS and EMAIL CHANGES:</b> Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p>
<p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p><b>CREDIT BUREAU REPORTING:</b> We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.</p> <p><b>CREDIT BALANCE:</b> If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.</p>

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

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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	\$7,069.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$862.05
- Payments & Credits	\$862.05
+ Purchases & Other Charges	\$2,772.46
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,772.46

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$2,772.46
<b>Minimum Payment Due</b>	<b>\$2,772.46</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/02	03/02	24492151XML8EKZAR	MONOPRICE, INC. 877-271-2592 CA MCC: 5732 MERCHANT ZIP: 91730	426.75
03/05	03/05	2490641203BNXSVY0	Vacasa LLC 208-4732837 OR MCC: 7011 MERCHANT ZIP: 97209	612.62
03/05	03/05	2490641203BNX2KWZ	Vacasa LLC 208-4732837 OR MCC: 7011 MERCHANT ZIP: 97209	612.62
03/06	03/06	2469216212XW18Y4F	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	2.07
03/11	03/11	244921526MMSY604A	MONOPRICE, INC. 877-271-2592 CA MCC: 5732 MERCHANT ZIP: 91730	571.40
03/12	03/12	2469216272X4L6GEQ	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	9.99
03/16	03/16	24011342B001H7FYL	WRIST-BAND* CUSTOMLANY WRISTBAND.COM TX MCC: 5691 MERCHANT ZIP: 77478	185.40

Transactions continued on next page



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
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$2,772.46</b>
Minimum Payment Due	\$2,772.46
Past Due Amount	\$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/16	03/16	24270742BS66LTPKT	PERSONALIZED PAPER STORE 800-9211322 NM MCC: 2741 MERCHANT ZIP: 87113	99.99
03/16	03/16	24492152BJHP8W8NB	SP * PENSXPRESS STRIPE.COM NJ MCC: 5999 MERCHANT ZIP: 07747	109.10
03/19	03/19	F4016002E000PI078	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	862.05-
03/20	03/20	24011342G0000XBR2	PADDLE.NET* MACPAW.COM PADDLE.COM NY MCC: 5817 MERCHANT ZIP: 11105	34.95
03/22	03/22	24492152HJHZE38X4	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	15.57
03/24	03/24	24204292KJASYK4M3	Twilio 629EISIT2EH 844-8144627 CA MCC: 5734 MERCHANT ZIP: 94105	20.00
03/30	03/30	74208472T0001SQW4	POWTOON.COM STANMORE GB MCC: 5734 MERCHANT ZIP:	72.00

**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**

**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

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](http://www.alpinebank.com).

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

**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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516 Edgewater Drive, Wakefield, MA 01880  
[risk@cardsvcs.com](mailto:risk@cardsvcs.com)

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THERESA HAMILTON

Account Number: XXXX XXXX XXXX 0978

**ACCOUNT SUMMARY**

Credit Limit \$10,000.00  
 Credit Available \$6,655.00  
 Statement Closing Date March 31, 2021  
 Days in Billing Cycle 31  
 Previous Balance \$2,386.26  
 - Payments & Credits \$2,386.26  
 + Purchases & Other Charges \$410.28  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$410.28

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

**PAYMENT INFORMATION**

New Balance \$410.28  
**Minimum Payment Due \$410.28**  
**Payment Due Date April 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/28	03/01	24204291V00AG918M	FACEBK S5VSH2TBY2 650-5434800 CA MCC: 7311 MERCHANT ZIP: 94025	10.00
02/28	03/01	24492151WJHZWWZ6H	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	145.46
02/28	03/01	24943001VLQNAVGYT	ADOBE PRODUCTS 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	9.99
03/01	03/01	24943001WLQNGNS8L	ADOBE STOCK 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	31.16
03/03	03/03	24755421ZJLL9FFYK	DIGITAL JUICE 407-5315540 FL MCC: 7333 MERCHANT ZIP: 34472	9.95
03/06	03/06	2413829215ZVJ0GA7	NSPRA 301-519-0496 MD MCC: 8641 MERCHANT ZIP: 20855	69.00
03/07	03/07	2479338220047EWLV	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	30.13

Transactions continued on next page

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

THERESA HAMILTON  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 0978  
**Payment Due Date April 26, 2021**  
**New Balance \$410.28**  
 Minimum Payment Due \$410.28  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/09	03/09	7460905240004AN6Q	TIMEULAR VIENNA AT MCC: 5734 MERCHANT ZIP:	9.00
03/15	03/15	74208472A0001LYZ4	CAPTIVATE.FM BARNESLEY GB MCC: 5734 MERCHANT ZIP:	19.00
03/16	03/16	24011342B001DKL9X	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	17.08
03/17	03/17	24492152QLY2SEKBD	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	18.90
03/18	03/18	24492152DLSY1ZGE	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	9.45
03/19	03/19	F4016002E000PG078	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,386.26-
03/29	03/29	24943002RLQD25MAL	ADOBE STOCK 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	31.16

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OIBC6415 - 4 - 06/24/2020

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THERESA HAMILTON

Account Number: XXXX XXXX XXXX 0978

**ACCOUNT SUMMARY**

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**PAYMENT INFORMATION**

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**Minimum Payment Due \$410.28**  
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02/28	03/01	24943001VLQNAVGYT	ADOBE PRODUCTS 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	9.99
03/01	03/01	24943001WLQNGNS8L	ADOBE STOCK 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	31.16
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Transactions continued on next page

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 225 N 5th Street  
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03/19	03/19	F4016002E000PG078	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,386.26-
03/29	03/29	24943002RLQD25MAL	ADOBE STOCK 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	31.16

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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

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

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**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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516 Edgewater Drive, Wakefield, MA 01880  
[risk@cardsvcs.com](mailto:risk@cardsvcs.com)

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

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

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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.



PENNY KUPER

Account Number: XXXX XXXX XXXX 7525

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$9,308.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$66.66
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$66.66

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

**PAYMENT INFORMATION**

New Balance	\$66.66
<b>Minimum Payment Due</b>	<b>\$66.66</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/02	03/02	24445001YBLMQJPM1	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	66.66

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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

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** April 26, 2021  
**New Balance** \$66.66  
 Minimum Payment Due \$66.66  
 Past Due Amount \$0.00

Amount Enclosed:

\$

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

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<b>IMPORTANT MESSAGES</b>
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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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<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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	\$10,000.00
Credit Available	\$9,760.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,561.69
- Payments & Credits	\$1,561.69
+ Purchases & Other Charges	\$93.29
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$93.29

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$93.29
<b>Minimum Payment Due</b>	<b>\$93.29</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,561.69-
03/31	03/31	24009582S00X9E0GY	AVAS FLOWERS 877-638-3303 DE MCC: 5193 MERCHANT ZIP: 19713	93.29

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**INTEREST CHARGE CALCULATION**

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

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

HEATHER GRUMLEY  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 1976  
**Payment Due Date** April 26, 2021  
**New Balance** \$93.29  
 Minimum Payment Due \$93.29  
 Past Due Amount \$0.00

Amount Enclosed:

\$

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

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



SARAH BELL

Account Number: XXXX XXXX XXXX 4004

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$5,010.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,396.15
- Payments & Credits	\$1,842.28
+ Purchases & Other Charges	\$436.07
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$10.06-

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$10.06-
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/04	03/04	24445001Z8PTNYNA5	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	14.99
03/09	03/09	247170525JLN1TMY3	MOORE MEDICAL LLC 800-2341464 CT MCC: 5047 MERCHANT ZIP: 06032	371.09
03/16	03/16	24204292B007MYNHD	Adobe Inc 800-8336687 CA MCC: 5817 MERCHANT ZIP: 95110	14.99
03/16	03/16	F4016002B000PI075	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	512.98-
03/19	03/19	F4016002E000PI078	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,329.30-
03/08	03/08		LATE FEE	35.00

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

6415 VVG 002 7 31 210331 0 N PAGE 1 of 3 10 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
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$10.06-</b>
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00

Amount Enclosed:

\$

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

**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](mailto:risk@cardsvcs.com)

In your letter, give us the following information:

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

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

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

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

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

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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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<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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	\$5,783.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$541.68-
- Payments & Credits	\$848.44
+ Purchases & Other Charges	\$606.18
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$783.94-

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$783.94-
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/04	03/04	240095820HEWRGP20	Scholastic, Inc. 573-632-1834 MO MCC: 8299 MERCHANT ZIP: 65101	156.00
03/05	03/05	240095821HEXB9AGR	Scholastic, Inc. 573-632-1834 MO MCC: 8299 MERCHANT ZIP: 65101	165.00
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	848.44-
03/12	03/12	2444500278PSMZJZ	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	15.99
03/17	03/17	24692162D2X9Q4Q1T	LOWES #01905* GLENWOOD SPRI CO MCC: 5200 MERCHANT ZIP: 81601	126.23
03/19	03/19	24445002FBLMW0EP3	SAMS CLUB #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	128.10
03/21	03/21	24445002HBLMPFMS6	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	14.86

6415 VVG 002 7 31 210331 0 N PAGE 1 of 3 1 0 4016 6000 6035

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

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
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$783.94-</b>
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00

Amount Enclosed:

\$	
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**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.

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

**INTEREST CHARGE CALCULATION**

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

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

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](http://www.alpinebank.com).

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

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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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<b>Payment Processing</b>	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 \$4,230.00  
 Statement Closing Date March 31, 2021  
 Days in Billing Cycle 31  
 Previous Balance \$1,726.12  
 - Payments & Credits \$1,726.12  
 + Purchases & Other Charges \$734.41  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$734.41

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance \$734.41  
**Minimum Payment Due \$734.41**  
**Payment Due Date April 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/02	03/02	24493981Y602FTQV2	KAGAN PUBLISHING INC 949-545-6300 CA MCC: 5192 MERCHANT ZIP: 92673	56.00
03/04	03/04	240552320MSFV57LD	BEAVER RUN RESORT 9704536000 CO MCC: 7011 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 03/03/21	45.31
03/04	03/04	240552320MSFV57LW	BEAVER RUN RESORT 9704536000 CO MCC: 7011 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 03/03/21	65.15
03/04	03/04	240552320MSFV57MN	BEAVER RUN RESORT 9704536000 CO MCC: 7011 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 03/03/21	65.15
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,726.12-
03/11	03/11	244450027BLMKDP55	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	432.45

Transactions continued on next page

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

JANA PRICE  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 4040  
**Payment Due Date April 26, 2021**  
**New Balance \$734.41**  
 Minimum Payment Due \$734.41  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/12	03/12	2405523272E00KAQN	WALMART.COM AW 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	40.00
03/15	03/15	24137462B0150F7MK	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	30.35

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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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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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<b>Payment Processing</b>	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	\$20,000.00
Credit Available	\$9,556.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$2,304.00
- Payments & Credits	\$3,254.00
+ Purchases & Other Charges	\$11,393.18
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$10,443.18

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

**PAYMENT INFORMATION**

New Balance	\$10,443.18
<b>Minimum Payment Due</b>	<b>\$10,443.18</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/03	03/03	24412951Y5SEK767V	TROPHY OUTLET 319-524-8101 IA MCC: 5999 MERCHANT ZIP: 52632	109.98
03/04	03/04	2425137200FVTE0KL	PAGOSA SPRINGS INN & SUIT PAGOSA SPRING CO MCC: 7011 MERCHANT ZIP: 81147 LODGING CHECK-IN DATE: 03/04/21	1,979.10
03/04	03/04	24137461Z8PY8Z9SB	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	36.00
03/08	03/08	2405523232DJVL045	WALMART.COM AY 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	23.58
03/08	03/08	244921523JHQKM26S	WWW.COLOHSCA.OR* CHSCA WWW.COLOHSCA. CO MCC: 8398 MERCHANT ZIP: 80013	44.00
03/08	03/08	2469216242XZS6NDF	SOUTHWES 5262361106498800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	94.38
03/08	03/08	2469216242XZS6NDP	SOUTHWES 5262361106497800-435-9792 TX	94.38

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** April 26, 2021  
**New Balance** \$10,443.18  
 Minimum Payment Due \$10,443.18  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NDZ	SOUTHWES 5262361106496800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6ND7	SOUTHWES 5262361106499800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NET	SOUTHWES 5262361106494800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NE7	SOUTHWES 5262361106495800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NFH	SOUTHWES 5262361106491800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NFT	SOUTHWES 5262361106490800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NF1	SOUTHWES 5262361106493800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NF9	SOUTHWES 5262361106492800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NGA	SOUTHWES 5262361106489800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NGJ	SOUTHWES 5262361106488800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NGS	SOUTHWES 5262361106487800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NHA	SOUTHWES 5262361106485800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NHW	SOUTHWES 5262361106484800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NH2	SOUTHWES 5262361106486800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NQE	SOUTHWES 5262361106501800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NQN	SOUTHWES 5262361106500800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/08	03/08	2469216242XZS6NQ6	SOUTHWES 5262361106502800-435-9792 TX	94.38
			MCC: 3066 MERCHANT ZIP: 75235	
03/09	03/09	2413746248PXRFRH39	TST* BURNING MOUNTAIN PIZ SILT CO	39.00
			MCC: 5812 MERCHANT ZIP: 81652	
03/09	03/09	2413746248PXRFRH5W	TST* BURNING MOUNTAIN PIZ SILT CO	39.00
			MCC: 5812 MERCHANT ZIP: 81652	
03/09	03/09	244450025BLMHX9B	WM SUPERCENTER #5232 RIFLE CO	121.30
			MCC: 5411 MERCHANT ZIP: 81650	
03/10	03/10	2443106268AZME9XL	UCA CAMPS & COMPETITIONS MEMPHIS TN	5,775.00
			MCC: 7399 MERCHANT ZIP: 38115	
03/10	03/10	2469216252XMFA0VN	HOTELSCOM9185017671763 HOTELS.COM WA	98.72
			MCC: 4722 MERCHANT ZIP: 98004	
03/10	03/10	2469216252XMFA4DX	HOTELSCOM9190017885698 HOTELS.COM WA	98.72
			MCC: 4722 MERCHANT ZIP: 98004	
03/10	03/10	2469216252XMFA8L7	HOTELSCOM9185017920437 HOTELS.COM WA	197.44
			MCC: 4722 MERCHANT ZIP: 98004	
03/10	03/10	7469216252XNM41P9	SOUTHWES 5260206315288800-435- CREDIT	950.00-

Transactions continued on next page

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/11	03/11	244273327LM88SKTT	MCC: 3066 MERCHANT ZIP: 75235 CHICK-FIL-A #03120 LAKEWOOD CO	135.19
03/11	03/11	244450027EJ201J03	MCC: 5814 MERCHANT ZIP: 80401 DOMINO'S 6261 719-594-8900 CO	59.93
03/16	03/16	F4016002B000PI075	MCC: 5814 MERCHANT ZIP: 80904 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,304.00-
03/26	03/26	24943002NLKN98H3R	HOLIDAY INN EXPRESS & SU COLORADO SPRI CO MCC: 3501 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 03/25/21	110.00
03/26	03/26	24943002NLKN98JAN	HOLIDAY INN EXPRESS & SU COLORADO SPRI CO MCC: 3501 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 03/25/21	110.00
03/26	03/26	24943002NLKN98JD1	HOLIDAY INN EXPRESS & SU COLORADO SPRI CO MCC: 3501 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 03/25/21	110.00
03/26	03/26	24943002NLKN98JGL	HOLIDAY INN EXPRESS & SU COLORADO SPRI CO MCC: 3501 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 03/25/21	110.00
03/26	03/26	24943002NLKN98JKF	HOLIDAY INN EXPRESS & SU COLORADO SPRI CO MCC: 3501 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 03/25/21	110.00
03/26	03/26	24943002NLKN98J15	HOLIDAY INN EXPRESS & SU COLORADO SPRI CO MCC: 3501 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 03/25/21	110.00
03/26	03/26	24943002NLKN98J5T	HOLIDAY INN EXPRESS & SU COLORADO SPRI CO MCC: 3501 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 03/25/21	110.00
03/27	03/27	24137462N8PY5S6MX	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	73.00

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**INTEREST CHARGE CALCULATION**

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

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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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.

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[risk@cardsvcs.com](mailto:risk@cardsvcs.com)

In your letter, give us the following information:

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

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

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

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

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

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

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



MARY MCPHEE

Account Number: XXXX XXXX XXXX 5927

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,632.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$401.53
- Payments & Credits	\$401.53
+ Purchases & Other Charges	\$367.28
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$367.28

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

**PAYMENT INFORMATION**

New Balance	\$367.28
<b>Minimum Payment Due</b>	<b>\$367.28</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/02	03/02	24226381YBLH61N10	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	60.01
03/04	03/04	24445001Z8PTNYMZM	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	56.33
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	401.53-
03/09	03/09	2444500248PTEP6A4	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	79.85
03/10	03/10	2444500258PTSSF3H	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	15.16
03/11	03/11	2469216262XDWZNPT	AMZN Mktg US*3R7VA41F3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	15.02
03/16	03/16	24445002B8PTT95L8	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	57.65
03/18	03/18	24445002EEJ2GLQHS	DOMINO'S 6348 719-339-5911 CO	54.97

Transactions continued on next page



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
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$367.28</b>
Minimum Payment Due	\$367.28
Past Due Amount	\$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5814 MERCHANT ZIP: 81650	
03/18	03/18	24493982E2MG5TBNJ	THE WHIMSICAL WAGON SILT CO	28.29
			MCC: 5947 MERCHANT ZIP: 81652	

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

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



SHELLEY GARDINEER

Account Number: XXXX XXXX XXXX 5536

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$3,561.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,861.90
- Payments & Credits	\$1,861.90
+ Purchases & Other Charges	\$1,438.46
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,438.46

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 Grand Junction, CO 81501  
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**PAYMENT INFORMATION**

New Balance	\$1,438.46
<b>Minimum Payment Due</b>	<b>\$1,438.46</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/27	03/01	24226381VARV364NE	SAMSCLUB.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	201.70
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,228.28-
03/09	03/09	242263825ARVLEVAK	SAMSCLUB.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	369.08
03/09	03/09	242263825ARVLY584	SAMSCLUB.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	141.56
03/09	03/09	242697524S66FRER8	AEP CONNECTIONS LLC 833-2372668 IN MCC: 8299 MERCHANT ZIP: 46567	495.00
03/12	03/12	242263829ARVTSQBW	SAMSCLUB.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	16.80
03/17	03/17	24055232Q2DZD6ZML	WALMART.COM AW 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	183.34
03/18	03/18	24055232D2DZD6ZMK	WALMART.COM AW 800-966-6546 AR	12.99

Transactions continued on next page

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

SHELLEY GARDINEER  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number:	XXXX XXXX XXXX 5536
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$1,438.46</b>
Minimum Payment Due	\$1,438.46
Past Due Amount	\$0.00

Amount Enclosed:

\$	
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**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5310 MERCHANT ZIP: 72716	
03/19	03/19	F4016002E000PI078	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	633.62-
03/26	03/26	24692162M2XBYV6DK	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	

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

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](mailto:risk@cardsvcs.com)

In your letter, give us the following information:

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

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

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

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

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

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

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

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

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

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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.

<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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	\$3,848.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$934.65
- Payments & Credits	\$934.65
+ Purchases & Other Charges	\$1,151.30
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,151.30

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$1,151.30
<b>Minimum Payment Due</b>	<b>\$1,151.30</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/03	03/03	24692161Z2XM6E8EB	VISTAPR*VistaPrint.com 866-8936743 MA MCC: 2741 MERCHANT ZIP: 02451	178.64
03/11	03/11	244450027BLMKDPJ2	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	135.46
03/12	03/12	247170528JLP0SMXK	JDS INDUSTRIES 605-2719111 SD MCC: 5085 MERCHANT ZIP: 57104	837.20
03/16	03/16	F4016002B000PI075	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	934.65-

**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

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
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$1,151.30</b>
Minimum Payment Due	\$1,151.30
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	<b>ANNUAL PERCENTAGE RATE (APR)</b>	Balance Subject to Interest Rate	Days in Billing Cycle	<b>Interest Charge</b>
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

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](http://www.alpinebank.com).

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- **Dollar amount:** The dollar amount of the suspected error.
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To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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516 Edgewater Drive, Wakefield, MA 01880  
[risk@cardsvcs.com](mailto:risk@cardsvcs.com)

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<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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	\$6,296.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,695.58
- Payments & Credits	\$1,422.33
+ Purchases & Other Charges	\$3,399.01
+ Cash Advances	\$0.00
+ Finance Charges	\$31.25
= New Balance	\$3,703.51

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](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$3,703.51
<b>Minimum Payment Due</b>	<b>\$3,703.51</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/01	03/01	24011341W001KDTQ3	CUBOULDERCAREERSERVICE HTTPSBOULDER. CO MCC: 5734 MERCHANT ZIP: 80309	150.00
03/01	03/01	24733091X2M03RH6X	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
03/01	03/01	24733091X2M03RJN9	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
03/01	03/01	24733091X2M03RMKK	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
03/02	03/02	24493981X5ZY7DH7B	NMSU CASHNET 575-646-2046 NM MCC: 8220 MERCHANT ZIP: 88003	200.00
03/03	03/03	24643731Z0VYNY2SA	WHISTLE PIG COFFEE SHOP & RIFLE CO MCC: 5812 MERCHANT ZIP:	60.70
03/05	03/05	2443654210ALRDLTR	SOCIETYFORHUMANRESOURCE 800-2837476 VA MCC: 8999 MERCHANT ZIP: 22314	219.00

Transactions continued on next page

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

KAYLA REECE  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number:	XXXX XXXX XXXX 7138
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$3,703.51</b>
Minimum Payment Due	\$3,703.51
Past Due Amount	\$322.75

Amount Enclosed:

\$	
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**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/08	03/08	2469216232Y01W493	ADOBE *800-833-6687 ADOBE.LY/ENUS CA MCC: 5734 MERCHANT ZIP: 95110	14.99
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,372.83-
03/09	03/09	2471705253TNXHDDY	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
03/09	03/09	2471705253TNXHER6	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
03/10	03/10	2471705263TP8E8Y2	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
03/10	03/10	2471705263TP8E9PQ	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
03/10	03/10	74717052A3TP8E9NL	COLORADO FINGERPRINTING 833-2242 CREDIT MCC: 7393 MERCHANT ZIP: 80202	49.50-
03/10	03/10	2473309262M02S5B6	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
03/16	03/16	24202982Q0GRTZK7S	GJSENTINELCOM 970-2425050 CO MCC: 2741 MERCHANT ZIP: 81501	1,163.20
03/17	03/17	24717052D3TTDVGDO	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
03/19	03/19	24733092F2M01VD2P	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
03/23	03/23	24493982J0T47Q5NV	SOS REGISTRATION FEE 303-860-6962 CO MCC: 9399 MERCHANT ZIP: 80209	10.00
03/24	03/24	24013392L037L1T9Q	CMU GENERAL 970-2481567 CO MCC: 8220 MERCHANT ZIP: 81501	100.00
03/24	03/24	24013392L037L1T94	CMU GENERAL 970-2481567 CO MCC: 8220 MERCHANT ZIP: 81501	150.00
03/24	03/24	24692162L2XQQGS6H	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	501.62
03/25	03/25	24445002MEJ2FHFJE	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	213.00
03/25	03/25	24445002MEJ2FHFLT	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	69.00
03/31	03/31	*FINANCE CHARGE*	PURCHASES \$31.25 CASH ADVANCE \$0.00	31.25

**IMPORTANT ACCOUNT INFORMATION**

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

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

**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)	\$2,166.61	31	\$31.25

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

(v) = variable (f) = fixed

<b>IMPORTANT MESSAGES</b>
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O1BC6415 - 4 - 06/24/2020

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



RYAN FIDELDY

Account Number: XXXX XXXX XXXX 7482

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$1,265.00
Statement Closing Date	March 31, 2021
Days in Billing Cycle	31
Previous Balance	\$3,536.84
- Payments & Credits	\$2,044.19
+ Purchases & Other Charges	\$1,216.03
+ Cash Advances	\$0.00
+ Finance Charges	\$39.50
= New Balance	\$2,748.18

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

**PAYMENT INFORMATION**

New Balance	\$2,748.18
<b>Minimum Payment Due</b>	<b>\$2,748.18</b>
<b>Payment Due Date</b>	<b>April 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/01	03/01	24692161X2XDJEV1F	DISCOUNTSCH 8006272829 800-482-5846 CA MCC: 5943 MERCHANT ZIP: 93940	621.05
03/08	03/08	F40160023000PI067	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,044.19-
03/16	03/16	24226382QBLH5T7MR	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	73.03
03/17	03/17	24493982QLQTWVSVT	LAKESHORE LEARNING MATER 310-537-8600 CA MCC: 8299 MERCHANT ZIP: 90895	103.43
03/18	03/18	24943002ERQEBL0PZ	DD/BR #358838 RIFLE CO MCC: 5814 MERCHANT ZIP:	27.01
03/25	03/25	24193042M017LQH3J	Bookbinders Basalt 970-2795040 CO MCC: 5942 MERCHANT ZIP: 81621	225.00
03/26	03/26	24164072M2LRFT493	TARGET 00000935 GRAND JUNCTIO CO MCC: 5310 MERCHANT ZIP: 81505	6.51
03/28	03/28	24492152RMHEJK6DT	SQ *TESSERACT COMIC 877-417-4551 CO	10.00

Transactions continued on next page

6415 VVG 002 7 31 210331 0 D PAGE 1 of 3 1 0 4016 6000 6035



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 7482
<b>Payment Due Date</b>	<b>April 26, 2021</b>
<b>New Balance</b>	<b>\$2,748.18</b>
Minimum Payment Due	\$2,748.18
Past Due Amount	\$1,492.65

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RMHEJK61D	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RMHEJK7RK	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RMHEJLVE4	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RMHEJLVKA	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RMHEJL8ZF	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RMHEJMVDD	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RMHEJMV9H	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RRVL1F4GH	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RRVL1F4XN	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RRVL1G2QE	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RRVL1G369	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RRVL1HJKH	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RRVL1H6BM	SQ *TESSERACT COMIC 877-417-4551 CO	10.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/28	03/28	24492152RRVL1J20Z	SQ *TESSERACT COMIC 877-417-4551 CO	20.00
			MCC: 5945 MERCHANT ZIP: 81601	
03/31	03/31	*FINANCE CHARGE*	PURCHASES \$39.50 CASH ADVANCE \$0.00	39.50

**IMPORTANT ACCOUNT INFORMATION**

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

**INTEREST CHARGE CALCULATION**

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$2,739.33	31	\$39.50
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](http://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 5<sup>th</sup> Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

**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](mailto: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](mailto: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.

<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Balance Computation Method</b>	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.
<b>Payment Processing</b>	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.