



ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,832.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$68.18
- Payments & Credits	\$68.18
+ Purchases & Other Charges	\$167.49
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$167.49

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

**PAYMENT INFORMATION**

New Balance	\$167.49
<b>Minimum Payment Due</b>	<b>\$167.49</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/09	04/09	F40160033000PG099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	68.18-
04/26	04/26	24492153LRSATWN4Q	NATIONALTOOLWAREHOU 417-358-1919 MO MCC: 5533 MERCHANT ZIP: 64836	167.49

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**INTEREST CHARGE CALCULATION**

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

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



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** **May 26, 2021**  
**New Balance** **\$167.49**  
 Minimum Payment Due \$167.49  
 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	30	\$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

O1BC6415 - 4 - 06/24/2020

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

**BILLING RIGHTS SUMMARY**

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

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516 Edgewater Drive, Wakefield, MA 01880  
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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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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>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	\$3,203.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$672.70
- Payments & Credits	\$672.70
+ Purchases & Other Charges	\$1,796.92
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,796.92

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**PAYMENT INFORMATION**

New Balance	\$1,796.92
<b>Minimum Payment Due</b>	<b>\$1,796.92</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/06	04/06	241374631HF1B3SBM	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	108.00
04/09	04/09	24204293304YT4KLV	eBay O*05-06880-18669 San Jose CA MCC: 5311 MERCHANT ZIP: 95131	530.11
04/09	04/09	244921533RSBT3WMH	US MATH RECOVERY C 612-990-0253 MN MCC: 8398 MERCHANT ZIP: 55121	895.00
04/09	04/09	F40160033000PG099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	672.70-
04/20	04/20	24011343E001G7DAS	SP * WILD ROOTS BOUTI 197-02741951 CO MCC: 7296 MERCHANT ZIP: 81652	100.00
04/21	04/21	24492153FRVHZF4D7	SQ *MISTY'S COFFEE SILT CO MCC: 5814 MERCHANT ZIP: 81652	5.00
04/22	04/22	24251373G0EXGGXFH	MINERS CLAIM RESTAURANT SILT CO MCC: 5812 MERCHANT ZIP: 81652	100.81
04/23	04/23	24137463H8R0130VN	TST* BURNING MOUNTAIN PIZ SILT CO	28.00

Transactions continued on next page



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839 WHITERIVER AVE  
RIFLE CO 81650-3515

Make Check  
Payable to:

ALPINE BANK  
PO BOX 2705  
GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number:	XXXX XXXX XXXX 6190
<b>Payment Due Date</b>	<b>May 26, 2021</b>
<b>New Balance</b>	<b>\$1,796.92</b>
Minimum Payment Due	\$1,796.92
Past Due Amount	\$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5812 MERCHANT ZIP: 81652	
04/28	04/28	24492153NMHD71ABS	SQ *MISTY'S COFFEE SILT CO	30.00
			MCC: 5814 MERCHANT ZIP: 81652	

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LANCIE ELDER

Account Number: XXXX XXXX XXXX 1912

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,334.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$665.99
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$665.99

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 Grand Junction, CO 81501  
 Or e-mail: [creditcards@alpinebank.com](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$665.99
<b>Minimum Payment Due</b>	<b>\$665.99</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/01	04/01	24427332WLM9J5540	SONIC DRIVE IN #4970 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	96.07
04/01	04/01	24692162W2X6X3X72	STARBUCKS 800-782-7282 800-782-7282 WA MCC: 5814 MERCHANT ZIP: 98134	51.70
04/07	04/07	244450032BLMKH71L	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	166.52
04/09	04/09	244450034BLMZ1BS	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	86.08
04/09	04/09	24445003400PKS5K6	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	12.00
04/10	04/10	244450035BLNQFHQY	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	5.98
04/20	04/20	24055233E2DKKJARD	ACADEMIC THERAPY WEB 800-422-7249 CA	132.00

Transactions continued on next page

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 225 N 5th Street  
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LANCIE ELDER  
 839 WHITERIVER AVE  
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**Payment Due Date** **May 26, 2021**  
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Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 7399 MERCHANT ZIP: 94949	
04/29	04/29	24275393PS66GDR6F	WINGCHESTERS RIFLE 970-6256111 CO	115.64
			MCC: 5812 MERCHANT ZIP: 81650	

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SIMONE RICHARDSON

Account Number: XXXX XXXX XXXX 0001

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$5,037.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$423.39
- Payments & Credits	\$478.34
+ Purchases & Other Charges	\$17.66
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$37.29-

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 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	\$37.29-
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/06	04/06	7443106312D9S3ML6	AMAZON.COM AMZN.COM/BILL AMZN.COM CREDIT MCC: 5942 MERCHANT ZIP: 98109	10.99-
04/06	04/06	7469216312Y1LGBV2	AMZ*Amazon.com AMZN.COM/BILL WA CREDIT MCC: 5942 MERCHANT ZIP: 98109	10.99-
04/06	04/06	7469216312Y1M3ZTF	AMZ*Amazon.com AMZN.COM/BILL WA CREDIT MCC: 5942 MERCHANT ZIP: 98109	10.99-
04/06	04/06	7469216312Y11JG39	AMZ*Amazon.com AMZN.COM/BILL WA CREDIT MCC: 5942 MERCHANT ZIP: 98109	10.99-
04/07	04/07	7469216312Y1N2889	AMZ*Amazon.com AMZN.COM/BILL WA CREDIT MCC: 5942 MERCHANT ZIP: 98109	10.99-
04/14	04/14	F40160039000PI105	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	423.39-
04/15	04/15	2413746392XAMVYRG	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	17.66

6415 VVG 002 7 31 210430 0 N PAGE 1 of 3 10 4016 6000 6035

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

SIMONE RICHARDSON  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number:	XXXX XXXX XXXX 0001
<b>Payment Due Date</b>	<b>May 26, 2021</b>
<b>New Balance</b>	<b>\$37.29-</b>
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00

Amount Enclosed:

\$

**IMPORTANT ACCOUNT INFORMATION**

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

**INTEREST CHARGE CALCULATION**

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

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

(v) = variable (f) = fixed

**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).

**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.

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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.



JACOB PINGEL

Account Number: XXXX XXXX XXXX 8326

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,389.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$1,636.09
- Payments & Credits	\$3,184.05
+ Purchases & Other Charges	\$2,069.65
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$521.69

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 Grand Junction, CO 81501  
 Or e-mail: [creditcards@alpinebank.com](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$521.69
<b>Minimum Payment Due</b>	<b>\$521.69</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24692162V2XARES95	Prime Video*GQ8F47EK3 888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	4.97
04/01	04/01	24943002WRQEB44QL	CULVERS OF RIFLE RIFLE CO MCC: 5814 MERCHANT ZIP:	31.55
04/03	04/03	74445002X8R1E1YPD	WALMART.COM AZ 80096665 CREDIT MCC: 5310 MERCHANT ZIP: 72716	1,547.96-
04/07	04/07	2469216312XE7DPW6	SEI*SOCCKER.COM 800-934-3876 NC MCC: 5964 MERCHANT ZIP: 27278	455.19
04/09	04/09	2405523332DZ6TL2G	WALMART.COM AZ 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	1,547.96
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,636.09-
04/11	04/11	7489729353AXJAHTZ	PAYPAL *INGAME 4029357733 CD	4.99

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** **May 26, 2021**  
**New Balance** **\$521.69**  
 Minimum Payment Due \$521.69  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/18	04/18	24801973Q8B7XZVAF	MCC: 7372 MERCHANT ZIP: BOOKRAGS.COM 206-519-7910 WA MCC: 8299 MERCHANT ZIP: 98104	24.99

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

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- 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>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.



BRIAN SPRENGER

Account Number: XXXX XXXX XXXX 2423

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Credit Available \$1,243.00  
 Statement Closing Date April 30, 2021  
 Days in Billing Cycle 30  
 Previous Balance \$2,041.62  
 - Payments & Credits \$5,085.03  
 + Purchases & Other Charges \$6,799.89  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$3,756.48

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

**PAYMENT INFORMATION**

New Balance \$3,756.48  
**Minimum Payment Due \$3,756.48**  
**Payment Due Date May 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24493982VBLL9FPNZ	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	32.96
04/01	04/01	24687202V0T50FKYM	ORDER UP RIFLE CO MCC: 5812 MERCHANT ZIP:	39.14
04/01	04/01	24445002WEJ564WAS	LITTLE CAESARS 3452-0001 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	5.99
04/01	04/01	24493982VLQSB6NYD	LAKESHORE LEARNING MATER 310-537-8600 CA MCC: 8299 MERCHANT ZIP: 90895	60.92
04/02	04/02	24492152WJHGTXTK6	CRICUT WWW.CRICUT.CO UT MCC: 5970 MERCHANT ZIP: 84095	10.61
04/03	04/03	24692162Y2XW99VRB	Amazon Music*PH1664663 888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	16.21
04/05	04/05	24207852Z510SKXR1	THE BREAKTHROUGH COACH 904-2803052 FL MCC: 8299 MERCHANT ZIP: 32082	235.00

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 May 26, 2021**  
**New Balance \$3,756.48**  
 Minimum Payment Due \$3,756.48  
 Past Due Amount \$0.00

Amount Enclosed:

\$

<b>TRANSACTIONS (continued)</b>
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Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/05	04/05	2469216302XZ8K9Z0	SQ *CASEY & KIRSCH PUBLIS Syracuse NY MCC: 5192 MERCHANT ZIP: 13212	50.00
04/05	04/05	247893030F3PAVA89	OTC BRANDS INC 800-2280475 NE MCC: 5964 MERCHANT ZIP: 68137	49.96
04/06	04/06	241374631HF1B3S1A	FOLLETT SCHOOL SOLUTIONS MCHENRY IL MCC: 5942 MERCHANT ZIP: 60050	81.92
04/07	04/07	242263832BLH2Y1H3	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	142.64
04/07	04/07	244450032BLMKH7QE	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	105.90
04/07	04/07	244450032BLMKH747	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	668.52
04/07	04/07	244450032BLMKH79V	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	246.00
04/07	04/07	2469216312X6AJG8W	SSI SCHOOL SPECIALTY 888-388-3224 WI MCC: 5943 MERCHANT ZIP: 54942	431.54
04/08	04/08	2444500328PTZ4GAL	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	221.39
04/08	04/08	2444500328PTZ4GJB	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	7.98
04/08	04/08	2444500328PTZ4GQX	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	133.62
04/08	04/08	244939834BLL6L5X5	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	329.65
04/09	04/09	244939833LQT8E0JQ	LAKESHORE LEARNING MATER 310-537-8600 CA MCC: 8299 MERCHANT ZIP: 90895	109.25
04/09	04/09	2469216332XLLJKE1	SSI SCHOOL SPECIALTY 888-388-3224 WI MCC: 5943 MERCHANT ZIP: 54942	61.80
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,041.62-
04/12	04/12	244450037BLMTPL5M	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	16.18
04/12	04/12	244450037BLMTPL88	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	6.46
04/14	04/14	244939838LQS8NJ09	LAKESHORE LEARNING MATER 310-537-8600 CA MCC: 8299 MERCHANT ZIP: 90895	387.83
04/14	04/14	F40160039000PI105	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,041.00-
04/16	04/16	24011343A001RFM4K	EMC2 LEARNING EMC2LEARNING. WI MCC: 8299 MERCHANT ZIP: 53074	2,300.00
04/16	04/16	24789303AGM2W6WXR	NASCO FORT ATKINSON 920-5685511 WI MCC: 5965 MERCHANT ZIP: 53538	154.90
04/21	04/21	24643733F0VYPWW75	WHISTLE PIG COFFEE SHOP & RIFLE CO MCC: 5812 MERCHANT ZIP:	69.95
04/27	04/27	24445003NHEWL5STA	Dollar Tree, Inc. 877-530-8733 VA MCC: 5399 MERCHANT ZIP: 23320	103.93
04/27	04/27	24943013N09FJ7A0V	HOMEDEPOT.COM 800-430-3376 GA MCC: 5200 MERCHANT ZIP: 30339	719.64
04/28	04/28	74445003N5SDWRYNE	DOLLAR TREE ECOMM CHESAPEAKE VA CREDIT MCC: 5399 MERCHANT ZIP: 23320	2.41-

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

(v) = variable (f) = fixed

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O1BC6415 - 4 - 06/24/2020

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

**BILLING RIGHTS SUMMARY**

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

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

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

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

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

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

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

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



KATHRYN SENOR

Account Number: XXXX XXXX XXXX 0416

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,511.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$4,156.46
- Payments & Credits	\$4,159.80
+ Purchases & Other Charges	\$491.67
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$488.33

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	\$488.33
<b>Minimum Payment Due</b>	<b>\$488.33</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/30	04/01	24789302SE77D22LJ	OTC BRANDS INC 800-2280475 NE MCC: 5964 MERCHANT ZIP: 68137	96.19
03/31	04/01	74789302VEQ5B47TB	OTC BRANDS INC 800-2280 CREDIT MCC: 5964 MERCHANT ZIP: 68137	3.34-
04/02	04/02	24226382YARWYZXV0	SAMSCLUB.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	33.28
04/05	04/05	242263830BLH5Z55W	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	39.71
04/12	04/12	2444500368PTRQ9KL	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	111.86
04/14	04/14	F40160039000PI105	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,156.46-
04/20	04/20	24445003FBLMM1N6J	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	92.92
04/21	04/21	24269793G00VGPWQV	JALISCO GRILL RIFLE CO	66.94

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>May 26, 2021</b>
<b>New Balance</b>	<b>\$488.33</b>
Minimum Payment Due	\$488.33
Past Due Amount	\$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5812 MERCHANT ZIP:	
04/29	04/29	24226383RBLH4V30X	WAL-MART #5232 RIFLE CO	27.27
			MCC: 5411 MERCHANT ZIP: 81650	
04/29	04/29	24445003R00PLMX8X	DOLLARTREE RIFLE CO	23.50
			MCC: 5331 MERCHANT ZIP: 81650	

**IMPORTANT ACCOUNT INFORMATION**

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

**INTEREST CHARGE CALCULATION**

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

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

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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

O1BC6415 - 4 - 06/24/2020

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

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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.



JENNIFER NIPPER

Account Number: XXXX XXXX XXXX 9052

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$6,148.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$2,804.92
- Payments & Credits	\$2,804.92
+ Purchases & Other Charges	\$3,851.54
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,851.54

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	\$3,851.54
<b>Minimum Payment Due</b>	<b>\$3,851.54</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/30	04/01	24896302S0QMGP1AK	CPM EDUCATIONAL PROGRAM 209-7452055 CA MCC: 8299 MERCHANT ZIP: 95758	20.00
03/31	04/01	24445002VBLMSNHER	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	62.54
04/01	04/01	24765172V0FYZWN2F	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	274.23
04/14	04/14	F40160038000PI104	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,804.92-
04/15	04/15	242042939047NBLT5	Subway 35425 Rifle CO MCC: 5814 MERCHANT ZIP: 81650	89.98
04/15	04/15	24445003AEJ2235TG	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	21.49
04/16	04/16	24643733A0VYT13N6	WHISTLE PIG COFFEE SHOP & RIFLE CO MCC: 5812 MERCHANT ZIP:	39.40
04/19	04/19	24632693F00T3PWL7	WESTERN PAPER DISTRIBUTOR303-371-8710 CO	1,368.74

Transactions continued on next page

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

JENNIFER NIPPER  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 9052  
**Payment Due Date** **May 26, 2021**  
**New Balance** **\$3,851.54**  
 Minimum Payment Due \$3,851.54  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/21	04/21	24251383G0FVRPNLS	MCC: 7349 MERCHANT ZIP: 80239 BRICKHOUSE PIZZERIA 2 970-625-1222 CO	84.00
04/21	04/21	24765173F0FYQ5VQW	MCC: 5812 MERCHANT ZIP: 81650 THE LITTLE COFFEE SHACK R RIFLE CO	56.24
04/21	04/21	24445003GBLMLTRDP	MCC: 5814 MERCHANT ZIP: WM SUPERCENTER #5232 RIFLE CO	120.99
04/22	04/22	24445003HEJ3DK3E8	MCC: 5411 MERCHANT ZIP: 81650 DOMINO'S 6348 719-339-5911 CO	124.49
04/22	04/22	24692163G2X93P6ZW	MCC: 5814 MERCHANT ZIP: 81650 AWL*PEARSON EDUCATION PRSONCS.COM NJ	447.09
04/23	04/23	24251383K0FVZ42VR	MCC: 8299 MERCHANT ZIP: 07458 BRICKHOUSE PIZZERIA 2 970-625-1222 CO	6.00
04/23	04/23	24377353J00003WQS	MCC: 5812 MERCHANT ZIP: 81650 CAPITOL DELI RIFLE CO	105.48
04/26	04/26	24207853L53P89JB7	MCC: 5812 MERCHANT ZIP: 81650 THE BREAKTHROUGH COACH 904-2803052 FL	695.00
04/29	04/29	24445003RBLMXZZWL	MCC: 8299 MERCHANT ZIP: 32082 WM SUPERCENTER #5232 RIFLE CO	93.75
04/29	04/29	24692163R2XS2ZTSM	MCC: 5411 MERCHANT ZIP: 81650 LEVENGER CATALOG&WEB 800-545-0242 FL	69.32
04/29	04/29	24717053R3S6626RQ	MCC: 5969 MERCHANT ZIP: 33445 SWEET COLORADOUGH 720-3299842 CO	172.80
			MCC: 5814 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	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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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.



JULIE KNOWLES

Account Number: XXXX XXXX XXXX 1794

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$7,940.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$100.42
- Payments & Credits	\$100.42
+ Purchases & Other Charges	\$561.24
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$561.24

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

**PAYMENT INFORMATION**

New Balance	\$561.24
<b>Minimum Payment Due</b>	<b>\$561.24</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24251382V0FVV7G9N	BRICKHOUSE PIZZERIA 970-876-2222 CO MCC: 5812 MERCHANT ZIP: 81652	124.00
04/07	04/07	2425138320FVV3EZJ	BRICKHOUSE PIZZERIA 970-876-2222 CO MCC: 5812 MERCHANT ZIP: 81652	147.00
04/09	04/09	F40160033000PG099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	100.42-
04/12	04/12	2425138370FVRQWK0	BRICKHOUSE PIZZERIA 970-876-2222 CO MCC: 5812 MERCHANT ZIP: 81652	154.00
04/15	04/15	24801973AL38PPTH9	NATIONAL ASSOCIATION FOR 202-785-4268 DC MCC: 8398 MERCHANT ZIP: 20005	49.00
04/22	04/22	24643733G0VYPZL45	WHISTLE PIG COFFEE SHOP & RIFLE CO MCC: 5812 MERCHANT ZIP:	52.24
04/05	04/05		LATE FEE	35.00

**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** **May 26, 2021**  
**New Balance** **\$561.24**  
 Minimum Payment Due \$561.24  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**IMPORTANT ACCOUNT INFORMATION**

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**INTEREST CHARGE CALCULATION**

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

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

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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O1BC6415 - 4 - 06/24/2020

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

Dispute Management  
516 Edgewater Drive, Wakefield, MA 01880  
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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.
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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	\$6,577.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$2,074.30
- Payments & Credits	\$2,098.80
+ Purchases & Other Charges	\$3,430.96
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,406.46

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 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	\$3,406.46
<b>Minimum Payment Due</b>	<b>\$3,406.46</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24226382VBLGY45M2	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	128.80
03/31	04/01	24427332SMHDWD87J	MCDONALD'S F7316 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	11.12
04/02	04/02	24435652X8ASRV8WW	BROOKES PUBLISHING 410-337-9580 MD MCC: 7399 MERCHANT ZIP: 21204	180.80
04/05	04/05	24011342Z0019YLNQ	CE*SPEECHPATHOLOGY.COM WWW.CONTINUED TX MCC: 8299 MERCHANT ZIP: 77080	99.00
04/05	04/05	24492152ZS18TAAXK	PAYPAL *SLPATH 402-935-7733 CA MCC: 8211 MERCHANT ZIP: 92007	249.95
04/06	04/06	2469216312XY4Z6Z0	LEVENGER CATALOG&WEB 800-545-0242 FL MCC: 5969 MERCHANT ZIP: 33445	82.28
04/06	04/06	2469216312Y108VTE	ENSTROM CANDIES 970-242-1655 CO MCC: 5969 MERCHANT ZIP: 81501	252.72

Transactions continued on next page

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

LISA PIERCE  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 7875  
**Payment Due Date** **May 26, 2021**  
**New Balance** **\$3,406.46**  
 Minimum Payment Due \$3,406.46  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/07	04/07	2425138320FVV3H5Z	BRICKHOUSE PIZZERIA 2 970-625-1222 CO MCC: 5812 MERCHANT ZIP: 81650	106.50
04/07	04/07	242107332617XWNFG	ASHA 3 800-498-2071 MD MCC: 8398 MERCHANT ZIP: 20850	249.00
04/07	04/07	244921531JHNGVRQT	SP * STUTTERINGTHERAPY HTTPSSUTTERI TX MCC: 8299 MERCHANT ZIP: 75072	154.23
04/08	04/08	244450033EJ2ZZVVQ	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	24.00
04/08	04/08	2469216332X9Y5LMF	SQ *MUSEUMS OF WESTERN CO gosq.com CO MCC: 8398 MERCHANT ZIP: 81501	162.60
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,074.30-
04/14	04/14	2475542393S1SEZ48	BUREAU OF EDUCATION AND R800-7362136 WA MCC: 8299 MERCHANT ZIP: 98009	279.00
04/15	04/15	24269793AEJ88XGMD	BRENDEN RIFLE 7 RIFLE CO MCC: 7832 MERCHANT ZIP:	115.00
04/15	04/15	24269793AEJ88XGPN	BRENDEN RIFLE 7 RIFLE CO MCC: 7832 MERCHANT ZIP:	45.00
04/20	04/20	24445003E8PS01PT9	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	31.71
04/21	04/21	24226383GBLH2J155	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	84.14
04/21	04/21	24445003GBLMLTRME	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	75.35
04/22	04/22	24692163H2Y0NJRKY	EASTERNRIOBLANCO MEEKER CO MCC: 9399 MERCHANT ZIP: 81641	24.50
04/22	04/22	24692163H2Y0NJRLE	EASTERNRIOBLANCO MEEKER CO MCC: 9399 MERCHANT ZIP: 81641	55.50
04/22	04/22	24692163H2Y0NJRLL6	EASTERNRIOBLANCO MEEKER CO MCC: 9399 MERCHANT ZIP: 81641	24.50
04/22	04/22	74692163G2XGZJLWH	ACT*meekerrecdistrict 970-8783 CREDIT MCC: 9399 MERCHANT ZIP: 81641	24.50-
04/26	04/26	24270763M61BG4LPL	UNIV OF COLORADO EVENTS 303-837-2131 CO MCC: 8220 MERCHANT ZIP: 80203	39.00
04/26	04/26	24492153MRSB5H2Y2	BUREAUEDUCA 425-453-2121 WA MCC: 8249 MERCHANT ZIP: 98009	279.00
04/27	04/27	24445003M8PS3A5SY	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	22.75
04/27	04/27	24493983NBLLBQRR1	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	50.98
04/28	04/28	24226383PBLH2ELD0	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	244.53
04/29	04/29	24492153PJHMBG46W	LEARN PLAY THRIVE, LLC LEARNPLAYTHRI NC MCC: 8099 MERCHANT ZIP: 28803	359.00

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

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**



LARRY BRADY

Account Number: XXXX XXXX XXXX 9475

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,985.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$66.17-
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$80.44
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$14.27

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 Grand Junction, CO 81501  
 Or e-mail: [creditcards@alpinebank.com](mailto:creditcards@alpinebank.com)

**PAYMENT INFORMATION**

New Balance	\$14.27
<b>Minimum Payment Due</b>	<b>\$14.27</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/10	04/10	24377353500004LHW	CAPITOL DELI RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	80.44

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**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  
**Payment Due Date** **May 26, 2021**  
**New Balance** **\$14.27**  
 Minimum Payment Due \$14.27  
 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>
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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.



CHRISTOPHER BOMBA

Account Number: XXXX XXXX XXXX 9087

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Credit Available \$4,289.00  
 Statement Closing Date April 30, 2021  
 Days in Billing Cycle 30  
 Previous Balance \$2,053.70  
 - Payments & Credits \$2,127.14  
 + Purchases & Other Charges \$691.88  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$618.44

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

**PAYMENT INFORMATION**

New Balance \$618.44  
**Minimum Payment Due \$618.44**  
**Payment Due Date May 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/30	04/01	24999892SS66M86ZZ	SCP HOTEL CO SPRINGS COLORADO SPRI CO MCC: 7011 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 03/24/21	553.00
04/02	04/02	24275392WS66DXADY	WINGCHESTERS RIFLE 970-6256111 CO MCC: 5812 MERCHANT ZIP: 81650	83.44
04/03	04/03	24275392YS66DYP25	WINGCHESTERS RIFLE 970-6256111 CO MCC: 5812 MERCHANT ZIP: 81650	55.44
04/03	04/03	74275392YS66E13GR	WINGCHESTERS RIFLE RIFLE CO CREDIT MCC: 5812 MERCHANT ZIP:	73.44-
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,053.70-

**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

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 May 26, 2021**  
**New Balance \$618.44**  
 Minimum Payment Due \$618.44  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**INTEREST CHARGE CALCULATION**

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

Type of Balance	<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	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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

O1BC6415 - 4 - 06/24/2020

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



REX JOHN ARLEDGE

Account Number: XXXX XXXX XXXX 5402

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$6,240.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$8,647.70
- Payments & Credits	\$8,647.70
+ Purchases & Other Charges	\$3,759.41
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,759.41

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	\$3,759.41
<b>Minimum Payment Due</b>	<b>\$3,759.41</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24492152SJHQSZ18W	CALENDLY HTTPSCALENDLY GA MCC: 5734 MERCHANT ZIP: 30363	360.00
03/31	04/01	24692162V2XAKK0G5	SQ *GREAT HARVEST BREAD C Grand Junctio CO MCC: 5812 MERCHANT ZIP: 81505	65.99
04/06	04/06	2441295315SFF5BR0	THE MASTER TEACHER 800-669-9000 KS MCC: 8299 MERCHANT ZIP: 66505	430.50
04/07	04/07	244921531LXT24BNR	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	3.46
04/07	04/07	2469216322XR6H7ZT	IN *HANDS ON TASKS AND ID281-3954302 TX MCC: 8249 MERCHANT ZIP: 77450	275.93
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	8,647.70-
04/15	04/15	24028213AS66KMDGX	SHANGHAI GARDEN 970-6200927 CO MCC: 5812 MERCHANT ZIP:	55.96
04/15	04/15	7460905390009QZD3	SP * HERITAGE TYPE CO. BERLIN DF	49.00

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 5402  
**Payment Due Date** **May 26, 2021**  
**New Balance** **\$3,759.41**  
 Minimum Payment Due \$3,759.41  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5734 MERCHANT ZIP:	
04/17	04/17	24692163Q2XA1PVAB	MICHAELS STORES 2749 GRND JUNCTION CO	776.72
			MCC: 5970 MERCHANT ZIP: 81505	
04/19	04/19	24011343D0015H6QX	POWER 2 PLAY SPORTS POWER2PLAYSPO CO	315.50
			MCC: 7999 MERCHANT ZIP: 80550	
04/19	04/19	24011343D0015Q2ST	POWER 2 PLAY SPORTS POWER2PLAYSPO CO	315.50
			MCC: 7999 MERCHANT ZIP: 80550	
04/21	04/21	24055233F2DZGDM9	WALMART.COM 800-966-6546 AR	159.85
			MCC: 5310 MERCHANT ZIP: 72716	
04/26	04/26	24483473L90246DA8	Etsy.com 718-8557955 NY	62.20
			MCC: 5699 MERCHANT ZIP: 11201	
04/27	04/27	24492153MRS10Y3B	PP*TARGET GOOGLE 402-935-7733 MN	9.49
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153MRS15MEA	PP*TARGET GOOGLE 402-935-7733 MN	28.47
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153MRS2SNTR	PP*TARGET GOOGLE 402-935-7733 MN	9.49
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153MRSQB8MT	PP*TARGET GOOGLE 402-935-7733 MN	56.94
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153MRSQXTD47	PP*TARGET GOOGLE 402-935-7733 MN	9.49
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153MRSQY26W7	PP*TARGET GOOGLE 402-935-7733 MN	75.92
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153MRSQZK6PK	PP*TARGET GOOGLE 402-935-7733 MN	9.49
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153MRSQZND10	PP*TARGET GOOGLE 402-935-7733 MN	9.49
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153MS1GP9MBM	PP*TARGET GOOGLE 402-935-7733 MN	254.60
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153NRS6YLYD	PP*TARGET GOOGLE 402-935-7733 MN	50.92
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153NRTFKWLS	PP*TARGET GOOGLE 402-935-7733 MN	75.92
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153NRTFLXZDM	PP*TARGET GOOGLE 402-935-7733 MN	203.68
			MCC: 5310 MERCHANT ZIP: 55403	
04/27	04/27	24492153NRTFNBD	PP*TARGET GOOGLE 402-935-7733 MN	9.49
			MCC: 5310 MERCHANT ZIP: 55403	
04/28	04/28	24492153NRTGFE0GM	PP*TARGET GOOGLE 402-935-7733 MN	85.41
			MCC: 5310 MERCHANT ZIP: 55403	

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**INTEREST CHARGE CALCULATION**

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

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

<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	30	\$0.00

(v) = variable (f) = fixed

<b>IMPORTANT MESSAGES</b>
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1-888-284-3703 within the United States

O1BC6415 - 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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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:

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

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

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

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

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



RYAN HUDSON

Account Number: XXXX XXXX XXXX 9987

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$3,645.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$3,592.93
- Payments & Credits	\$3,592.93
+ Purchases & Other Charges	\$1,354.85
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,354.85

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	\$1,354.85
<b>Minimum Payment Due</b>	<b>\$1,354.85</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24445002S8PSQMVSJ	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	10.72
04/01	04/01	24116412X2M1S3WZ7	THE GRAND OLD WEST KREMMLING CO MCC: 5812 MERCHANT ZIP: 80459	215.53
04/01	04/01	24226382WBLH2FY36	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	46.20
04/02	04/02	24251372Y0W17PZHL	BIG SHOOTER COFFEE KREMMLING CO MCC: 5812 MERCHANT ZIP:	96.60
04/02	04/02	24431062X12BQZ8WX	SUPER 8 CLIFF SIDE INN KREMMLING CO MCC: 7011 MERCHANT ZIP: 80459 LODGING CHECK-IN DATE: 04/01/21	88.10
04/02	04/02	24431062X12BQZ9J0	SUPER 8 CLIFF SIDE INN KREMMLING CO MCC: 7011 MERCHANT ZIP: 80459 LODGING CHECK-IN DATE: 04/01/21	88.10

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 9987  
**Payment Due Date** **May 26, 2021**  
**New Balance** **\$1,354.85**  
 Minimum Payment Due \$1,354.85  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/02	04/02	24431062X12BQZ91A	SUPER 8 CLIFF SIDE INN KREMMLING CO MCC: 7011 MERCHANT ZIP: 80459 LODGING CHECK-IN DATE: 04/01/21	88.10
04/07	04/07	247170532JLYRXZP5	JDS INDUSTRIES INC 605-3394010 SD MCC: 5085 MERCHANT ZIP: 57104	721.50
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,592.93-

**IMPORTANT ACCOUNT INFORMATION**

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**INTEREST CHARGE CALCULATION**

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

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

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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

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.

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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:

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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<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.



MICHAEL MIKALAKIS

Account Number: XXXX XXXX XXXX 1752

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$2,630.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$271.45
- Payments & Credits	\$271.45
+ Purchases & Other Charges	\$2,369.63
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,369.63

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

**PAYMENT INFORMATION**

New Balance	\$2,369.63
<b>Minimum Payment Due</b>	<b>\$2,369.63</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24445002VBLMSNHVN	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	117.02
04/01	04/01	24427332VM83AEX6X	MCDONALD'S F7316 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	200.00
04/01	04/01	24692162W2XPYVK72	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	34.28
04/09	04/09	2469216342XL6PB2H	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	82.40
04/09	04/09	F40160033000PG099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	271.45-
04/12	04/12	2444500368PTRQA3B	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	60.94
04/23	04/23	24431063JBLXMP0TP	NOODLES & CO 147 DILLON CO MCC: 5812 MERCHANT ZIP: 80435	281.93
04/23	04/23	24431063JBLXMRX8Q	NOODLES & CO 147 DILLON CO	14.26

Transactions continued on next page

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

MICHAEL MIKALAKIS  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 1752  
**Payment Due Date** **May 26, 2021**  
**New Balance** **\$2,369.63**  
 Minimum Payment Due \$2,369.63  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/24	04/24	24269793K00SB5FS4	MCC: 5812 MERCHANT ZIP: 80435 JIMMY JOHNS # 807 - M 303-577-9670 CO	134.00
04/24	04/24	24431063KBLMLD3DX	MCC: 5814 MERCHANT ZIP: 80228 CHIPOTLE 1105 SILVERTHORNE CO	178.80
04/24	04/24	24755423KM8Y193KJ	MCC: 5814 MERCHANT ZIP: 80498 HOMEWOOD SUITES 303-7165737 CO	134.00
04/24	04/24	24755423KM8Y193KS	MCC: 3751 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 04/23/21 HOMEWOOD SUITES 303-7165737 CO	149.00
04/24	04/24	24755423KM8Y193LA	MCC: 3751 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 04/23/21 HOMEWOOD SUITES 303-7165737 CO	134.00
04/24	04/24	24755423KM8Y193L2	MCC: 3751 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 04/23/21 HOMEWOOD SUITES 303-7165737 CO	149.00
04/24	04/24	24755423KM8Y193P5	MCC: 3751 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 04/23/21 HOMEWOOD SUITES 303-7165737 CO	149.00
04/24	04/24	24755423KM8Y193SS	MCC: 3751 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 04/23/21 HOMEWOOD SUITES 303-7165737 CO	134.00
04/24	04/24	24755423KM8Y193S0	MCC: 3751 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 04/23/21 HOMEWOOD SUITES 303-7165737 CO	134.00
04/24	04/24	24755423KM8Y193S8	MCC: 3751 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 04/23/21 HOMEWOOD SUITES 303-7165737 CO	134.00
04/24	04/24	24755423KM8Y193TR	MCC: 3751 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 04/23/21 HOMEWOOD SUITES 303-7165737 CO	149.00

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**INTEREST CHARGE CALCULATION**

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

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

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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

O1BC6415 - 4 - 06/24/2020

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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.



KAREN SATTER

Account Number: XXXX XXXX XXXX 5332

**ACCOUNT SUMMARY**

Credit Limit \$10,000.00  
 Credit Available \$618.00  
 Statement Closing Date April 30, 2021  
 Days in Billing Cycle 30  
 Previous Balance \$65.00  
 - Payments & Credits \$76.01  
 + Purchases & Other Charges \$9,392.18  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$9,381.17

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 \$9,381.17  
**Minimum Payment Due \$9,381.17**  
**Payment Due Date May 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/01	04/01	24896302W0QMV1B2B	CPM EDUCATIONAL PROGRAM 209-7452055 CA MCC: 8299 MERCHANT ZIP: 95758	144.74
04/06	04/06	242753930S66GZ29R	PRESTWICK HOUSE 302-6592070 DE MCC: 5942 MERCHANT ZIP: 19977	119.90
04/06	04/06	244921530JHMNDSSV	CORNHOLE STOP HTTPWWW.CORN MI MCC: 5399 MERCHANT ZIP: 48353	146.87
04/07	04/07	2469216312X76MH16	BARNES&NOBLE.COM-BN 800-843-2665 NY MCC: 5192 MERCHANT ZIP: 11590	308.51
04/08	04/08	240095833HEXF6NLK	Scholastic, Inc. 573-632-1834 MO MCC: 8299 MERCHANT ZIP: 65101	3,347.82
04/08	04/08	2449398320D17HV20	CAROLINA BIOLOGIC SUPPLY 336-586-6301 NC MCC: 5047 MERCHANT ZIP: 27215	134.59
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	65.00-
04/12	04/12	240552237603ZJAJG	MOR STORAGE 970-254-0460 CO	5,090.00

Transactions continued on next page



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 May 26, 2021**  
**New Balance \$9,381.17**  
 Minimum Payment Due \$9,381.17  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 1520 MERCHANT ZIP: 81504	
04/14	04/14	2449398380D17H67K	CAROLINA BIOLOGIC SUPPLY 336-586-6301 NC	24.75
			MCC: 5047 MERCHANT ZIP: 27215	
04/20	04/20	24013393E02PYJZ1Q	TAPATIOS NEW CASTLE CO	50.00
			MCC: 5812 MERCHANT ZIP:	
04/20	04/20	24492153FRVHYA406	SQ *88 GRILL CARBONDALE CO	25.00
			MCC: 5812 MERCHANT ZIP: 81623	
04/23	04/23	74692163H2XWFRB1P	BARNES&NOBLE.COM-BN 800-843- CREDIT	11.01-
			MCC: 5192 MERCHANT ZIP: 11590	

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



JOHN OLDHAM

Account Number: XXXX XXXX XXXX 7039

**ACCOUNT SUMMARY**

Credit Limit \$10,000.00  
 Credit Available \$9,290.00  
 Statement Closing Date April 30, 2021  
 Days in Billing Cycle 30  
 Previous Balance \$57.54-  
 - Payments & Credits \$0.00  
 + Purchases & Other Charges \$767.22  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$709.68

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 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 \$709.68  
**Minimum Payment Due \$709.68**  
**Payment Due Date May 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/01	04/01	24445002V8PW7AQBW	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	25.00
04/02	04/02	24943002XRQEBD3MM	DD/BR #358838 RIFLE CO MCC: 5814 MERCHANT ZIP:	149.88
04/24	04/24	24431053J6122WRV3	HTP 774-271-9100 MA MCC: 5074 MERCHANT ZIP: 02745	371.23
04/28	04/28	24431053N614GM9QZ	HTP 774-271-9100 MA MCC: 5074 MERCHANT ZIP: 02745	221.11

**IMPORTANT ACCOUNT INFORMATION**

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

JOHN OLDHAM  
839 WHITERIVER AVE  
RIFLE CO 81650-3515

Make Check  
Payable to:

ALPINE BANK  
PO BOX 2705  
GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 7039  
**Payment Due Date May 26, 2021**  
**New Balance \$709.68**  
 Minimum Payment Due \$709.68  
 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	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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

O1BC6415 - 4 - 06/24/2020

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

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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.



YOLANDA DAVIS

Account Number: XXXX XXXX XXXX 7485

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$27.00-
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$3,867.07
- Payments & Credits	\$3,867.07
+ Purchases & Other Charges	\$10,027.86
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$10,027.86

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

**PAYMENT INFORMATION**

New Balance	\$10,027.86
<b>Minimum Payment Due</b>	<b>\$10,027.86</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24431062V8AZMLQ17	UCA CAMPS & COMPETITIONS MEMPHIS TN MCC: 7399 MERCHANT ZIP: 38115	385.00
03/31	04/01	24692162V2XKRJT1H	DICKEYS CO-589 OLO 970-306-9713 CO MCC: 5812 MERCHANT ZIP: 81650	407.56
04/01	04/01	24294282V01HZEWB5	901Pin Microbric Pty Ltd Tennyson AU MCC: 5999 MERCHANT ZIP:	990.00
04/01	04/01	24492152VRWNHNR70	SQ *88 GRILL CARBONDALE CO MCC: 5812 MERCHANT ZIP: 81623	110.53
04/02	04/02	24906412W3D VW0RX0	NASSP Product & Service 703-8600200 VA MCC: 8699 MERCHANT ZIP: 20191	395.76
04/03	04/03	24137462Y5SBQGH62	HOBBY-LOBBY #0102 GRAND JUNCTIO CO MCC: 5945 MERCHANT ZIP: 81505	83.37
04/04	04/04	24692162Y2X7A02B8	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99

Transactions continued on next page

6415 VVG 002 7 31 210430 0 0 PAGE 1 of 4 1 0 4016 6000 6035

**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
<b>Payment Due Date</b>	<b>May 26, 2021</b>
<b>New Balance</b>	<b>\$10,027.86</b>
Minimum Payment Due	\$10,027.86
Past Due Amount	\$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/06	04/06	2401134300018ZV5Z	LEARNING.CAREYINSTITUT CAREYINSTITUT NY MCC: 8398 MERCHANT ZIP: 12147	150.00
04/06	04/06	24011343000191HVE	LEARNING.CAREYINSTITUT CAREYINSTITUT NY MCC: 8398 MERCHANT ZIP: 12147	150.00
04/06	04/06	742084730000Q004M	NET WORLD SPORTS WREXHAM GB MCC: 5399 MERCHANT ZIP:	2,189.93
04/06	04/06	244310630LQVQ4J59	MF ATHLETIC & PERFORM BE 401-942-9363 RI MCC: 5964 MERCHANT ZIP: 02893	233.95
04/06	04/06	244921530JHMGELSUV	WWW.COLOHSCA.OR* CHSCA WWW.COLOHSCA. CO MCC: 8398 MERCHANT ZIP: 80013	200.00
04/07	04/07	24013393200ZYM1JK	WWWBRODERBUNDCOM 408-3821568 CA MCC: 5734 MERCHANT ZIP: 94949	49.99
04/07	04/07	24013393200ZYM1JV	WWWBRODERBUNDCOM 408-3821568 CA MCC: 5734 MERCHANT ZIP: 94949	49.99
04/07	04/07	2413746318PYY6NJX	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	47.95
04/08	04/08	240113432001KFS9P	LEARNING.CAREYINSTITUT CAREYINSTITUT NY MCC: 8398 MERCHANT ZIP: 12147	150.00
04/08	04/08	240113432001KF1Q9	LEARNING.CAREYINSTITUT CAREYINSTITUT NY MCC: 8398 MERCHANT ZIP: 12147	150.00
04/08	04/08	244921532RVM2HPRY	SQ *88 GRILL CARBONDALE CO MCC: 5812 MERCHANT ZIP: 81623	13.06
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,867.07-
04/10	04/10	2469216352XXH1SEZ	GOOGLE *YouTubePremium 855-836-3987 CA MCC: 7372 MERCHANT ZIP: 94043	12.90
04/14	04/14	244921538RVH9X1JR	SQ *88 GRILL CARBONDALE CO MCC: 5812 MERCHANT ZIP: 81623	110.54
04/15	04/15	244921539RTR57L7J	ASCA 703-683-2722 VA MCC: 8699 MERCHANT ZIP: 22314	129.00
04/16	04/16	24251373A0EXEL2NQ	MINERS CLAIM RESTAURANT SILT CO MCC: 5812 MERCHANT ZIP: 81652	79.60
04/16	04/16	24692163A2XV260F4	SINCLAIR SANITARY SUPP 805-487-3647 CA MCC: 5169 MERCHANT ZIP: 93030	320.80
04/19	04/19	24073143PS6XJYJ8E	CARROT TOP INDUSTRIES 919-7326200 NC MCC: 5131 MERCHANT ZIP: 27278	296.63
04/19	04/19	24137463G016QP1LJ	TRACTOR SUPPLY CO #5509 BRENTWOOD TN MCC: 5599 MERCHANT ZIP: 37027	908.84
04/19	04/19	24445003D8PTTBE73	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	89.98
04/19	04/19	24492153DRTZ28JW0	PAYPAL *2080MEDIA 402-935-7733 GA MCC: 5815 MERCHANT ZIP: 30341	1,500.00
04/19	04/19	24692163D2XFN61XZ	IN *TEAM FITZ GRAPHICS, L513-7822047 OH MCC: 7333 MERCHANT ZIP: 45241	45.00
04/19	04/19	24692163D2XFN61Y7	IN *TEAM FITZ GRAPHICS, L513-7822047 OH MCC: 7333 MERCHANT ZIP: 45241	90.00
04/22	04/22	24013393G030EVLK7	TAPATIOS NEW CASTLE CO MCC: 5812 MERCHANT ZIP:	103.88
04/23	04/23	24323033J61A8R8JS	FISHPOND INC 970-468-2056 CO MCC: 5941 MERCHANT ZIP: 80223	326.61
04/24	04/24	24445003KBLNE1GA9	WM SUPERCENTER #5232 RIFLE CO	133.00

Transactions continued on next page

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5411 MERCHANT ZIP: 81650	
04/26	04/26	24251383M0FVR0JJ2	BRICKHOUSE PIZZERIA 970-876-2222 CO	76.00
			MCC: 5812 MERCHANT ZIP: 81652	
04/28	04/28	24207853P52KFX96S	COLORADO COUNCIL ON HIGH 720-8516005 CO	30.00
			MCC: 8699 MERCHANT ZIP: 80113	

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**INTEREST CHARGE CALCULATION**

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

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

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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OIBC6415 - 4 - 06/24/2020

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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.

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

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

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

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

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

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

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<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 \$9,288.00  
 Statement Closing Date April 30, 2021  
 Days in Billing Cycle 30  
 Previous Balance \$2,772.46  
 - Payments & Credits \$2,772.46  
 + Purchases & Other Charges \$572.53  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$572.53

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 \$572.53  
**Minimum Payment Due \$572.53**  
**Payment Due Date May 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24906412S3DLJXPXDG	Dropbox*HX73WV9SX25K db.tt/cchelp DE MCC: 4816 MERCHANT ZIP: 19808	158.88
04/08	04/08	244921532LR8JB3KN	MONOPRICE, INC. 877-271-2592 CA MCC: 5732 MERCHANT ZIP: 91730	157.98
04/08	04/08	244921532LVZRVBAS	MONOPRICE, INC. 877-271-2592 CA MCC: 5732 MERCHANT ZIP: 91730	206.57
04/12	04/12	2469216362X99PEKL	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	9.99
04/14	04/14	F40160039000PI105	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,772.46-
04/17	04/17	74083423B0001S3N0	1PASSWORD TORONTO CD MCC: 5734 MERCHANT ZIP:	16.55
04/18	04/18	24011343Q00135G85	PADDLE.NET* BJANGO PADDLE.COM NY	6.99

Transactions continued on next page

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

ROGER GOSE  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 4665  
**Payment Due Date May 26, 2021**  
**New Balance \$572.53**  
 Minimum Payment Due \$572.53  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5817 MERCHANT ZIP: 11105	
04/22	04/22	24011343G0019SHGD	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	15.57
			MCC: 4814 MERCHANT ZIP: 95113	

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

**BILLING RIGHTS SUMMARY**

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

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

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



THERESA HAMILTON

Account Number: XXXX XXXX XXXX 0978

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$2,407.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$410.28
- Payments & Credits	\$410.28
+ Purchases & Other Charges	\$7,437.11
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$7,437.11

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	\$7,437.11
<b>Minimum Payment Due</b>	<b>\$7,437.11</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24251382V0FVV7JF8	BRICKHOUSE PIZZERIA 2 970-625-1222 CO MCC: 5812 MERCHANT ZIP: 81650	33.67
03/31	04/01	24692162V2XBXXN9V	Orbitz*72079423033297 ORBITZ.COM WA MCC: 4722 MERCHANT ZIP: 98004	38.00
03/31	04/01	24943002SLQD64566	ADOBE PRODUCTS 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	9.99
03/31	04/01	24943002XA10VJ98T	AMERICAN AIR0017620491005 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 76155	528.00
03/31	04/01	249430032A10VYHYF	AMERICAN AIR0017620494411 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 76155	50.00
04/01	04/01	24138292V604HGMW3	NSPRA 301-519-0496 MD MCC: 8641 MERCHANT ZIP: 20855	1,270.00
04/01	04/01	24138292V604HLNGB	NSPRA 301-519-0496 MD MCC: 8641 MERCHANT ZIP: 20855	190.00

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
<b>Payment Due Date</b>	<b>May 26, 2021</b>
<b>New Balance</b>	<b>\$7,437.11</b>
Minimum Payment Due	\$7,437.11
Past Due Amount	\$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/01	04/01	24138292V604HP7VP	NSPRA 301-519-0496 MD MCC: 8641 MERCHANT ZIP: 20855	815.00
04/01	04/01	24492152VLWDPBDYJ	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	16.20
04/01	04/01	24492152VMLKK44SX	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	17.55
04/03	04/03	24755422YJLXHL6N	DIGITAL JUICE 407-5315540 FL MCC: 7333 MERCHANT ZIP: 34472	9.95
04/06	04/06	244921530LXP478FN	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	10.80
04/07	04/07	2401134320002WY8X	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	2,637.82
04/08	04/08	244921532ML53LTY5	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	4.50
04/08	04/08	247933831EZ81K86V	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	30.13
04/09	04/09	7460905330004ZE1D	TIMEULAR VIENNA AT MCC: 5734 MERCHANT ZIP:	9.00
04/12	04/12	243889437JAX76Y64	2COCOM*FLIPBUILDER.COM 888-2471614 GA MCC: 5818 MERCHANT ZIP: 30022	299.00
04/14	04/14	74208473900051GEH	CAPTIVATE.FM BARNESLEY GB MCC: 5734 MERCHANT ZIP:	19.00
04/14	04/14	F40160039000PI105	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	410.28-
04/16	04/16	24492153AJJ2DQ0KH	LENSRENTALS.COM HTTPSWWWW.LENS TN MCC: 5946 MERCHANT ZIP: 38018	596.82
04/28	04/28	74481323N0000R5ZN	REMO.CO* REMO.CO JORDAN HK MCC: 5734 MERCHANT ZIP:	450.00
04/28	04/28	24492153NJHKXHK0N	LENSRENTALS.COM HTTPSWWWW.LENS TN MCC: 5946 MERCHANT ZIP: 38018	334.42
04/28	04/28	24492153NLWHPPLB9	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	8.10
04/29	04/29	24492153PLRVRXTJ5	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	21.25
04/29	04/29	24492153PLYFDTXDT	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	6.75
04/29	04/29	24943003PLQFJFFZQ	ADOBE STOCK 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	31.16

**IMPORTANT ACCOUNT INFORMATION**

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**INTEREST CHARGE CALCULATION**

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

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

(v) = variable (f) = fixed

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

O1BC6415 - 4 - 06/24/2020

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

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

**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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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.



RICHARD III HILLS

Account Number: XXXX XXXX XXXX 2966

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,237.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$246.45
- Payments & Credits	\$246.45
+ Purchases & Other Charges	\$762.71
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$762.71

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	\$762.71
<b>Minimum Payment Due</b>	<b>\$762.71</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/01	04/01	24445002WBLN2S8MW	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	25.66
04/05	04/05	24692162Z2XRJH3X8	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
04/14	04/14	2476517380FYQRAKF	THE LITTLE COFFEE SHACK R RIFLE CO MCC: 5814 MERCHANT ZIP:	208.00
04/14	04/14	F40160039000PI105	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	246.45-
04/25	04/25	24431063K2DJPLH6A	SIGNSONTHECHEAP.COM 866-664-9239 TX MCC: 5099 MERCHANT ZIP: 78758	313.86
04/25	04/25	24445003K8PTX2DYE	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	30.00
04/27	04/27	24055233M2DYPEW70	WALMART.COM AV 800-966-6546 AR	53.78

Transactions continued on next page

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

RICHARD III HILLS  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 2966  
**Payment Due Date** **May 26, 2021**  
**New Balance** **\$762.71**  
 Minimum Payment Due \$762.71  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/28	04/28	24445003PBLMSJ384	MCC: 5310 MERCHANT ZIP: 72716 WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	113.42

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

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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.)
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.



PENNY KUPER

Account Number: XXXX XXXX XXXX 7525

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$7,747.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$66.66
- Payments & Credits	\$66.66
+ Purchases & Other Charges	\$2,252.88
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,252.88

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

**PAYMENT INFORMATION**

New Balance	\$2,252.88
<b>Minimum Payment Due</b>	<b>\$2,252.88</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/30	04/01	24228992S0FVNW7SN	VIDEO COMMUNICATIONS 800-288-5343 CA MCC: 7829 MERCHANT ZIP: 95762	625.00
04/06	04/06	244921530RS6SF4D9	PAYPAL *COLORADOSTA 303-806-2030 CO MCC: 8299 MERCHANT ZIP: 80110	45.00
04/06	04/06	244921530RS6V47QT	PAYPAL *COLORADOSTA 303-806-2030 CO MCC: 8299 MERCHANT ZIP: 80110	45.00
04/06	04/06	244921530RS6YHDQ6	PAYPAL *COLORADOSTA 303-806-2030 CO MCC: 8299 MERCHANT ZIP: 80110	45.00
04/08	04/08	244921532RSAHKF7F	PAYPAL *COLORADOSTA 303-806-2030 CO MCC: 8299 MERCHANT ZIP: 80110	450.00
04/08	04/08	244921532RSAK93PP	PAYPAL *COLORADOSTA 303-806-2030 CO MCC: 8299 MERCHANT ZIP: 80110	450.00
04/09	04/09	F40160033000PG099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	66.66-
04/14	04/14	244921539RTNV67VH	PAYPAL *COLORADOSTA 303-806-2030 CO	450.00

Transactions continued on next page



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
<b>Payment Due Date</b>	<b>May 26, 2021</b>
<b>New Balance</b>	<b>\$2,252.88</b>
Minimum Payment Due	\$2,252.88
Past Due Amount	\$0.00

Amount Enclosed: \$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 8299 MERCHANT ZIP: 80110	
04/19	04/19	24323003DJGA904F7	ASE TEST FEES 703-669-6600 VA	128.00
			MCC: 8299 MERCHANT ZIP: 20176	
04/21	04/21	24226383GBLGYZ6TA	WAL-MART #5232 RIFLE CO	14.88
			MCC: 5411 MERCHANT ZIP: 81650	

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**INTEREST CHARGE CALCULATION**

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

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

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

**LOST OR STOLEN CARDS:** To report a lost or stolen card 24 hours a day, 7 days a week, call toll free  
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OIBC6415 - 4 - 06/24/2020

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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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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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- 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.



HEATHER GRUMLEY

Account Number: XXXX XXXX XXXX 1976

**ACCOUNT SUMMARY**

Credit Limit \$10,000.00  
 Credit Available \$9,702.00  
 Statement Closing Date April 30, 2021  
 Days in Billing Cycle 30  
 Previous Balance \$93.29  
 - Payments & Credits \$93.29  
 + Purchases & Other Charges \$297.95  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$297.95

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

**PAYMENT INFORMATION**

New Balance \$297.95  
**Minimum Payment Due \$297.95**  
**Payment Due Date May 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/30	04/01	24692162S2XNRL14S	LEVENGER CATALOG&WEB 800-545-0242 FL MCC: 5969 MERCHANT ZIP: 33445	121.53
03/31	04/01	24688072V0FVGS7E	NOTARY ROTARY 877-349-6588 IA MCC: 8111 MERCHANT ZIP: 50313	24.60
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	93.29-
04/14	04/14	2420785394MY7HJ5F	COLORADO ASSOCIATION OF S303-8321000 CO MCC: 8699 MERCHANT ZIP: 80224	100.00
04/14	04/14	2469216392XVM4DVR	LEVENGER CATALOG&WEB 800-545-0242 FL MCC: 5969 MERCHANT ZIP: 33445	51.82

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

HEATHER GRUMLEY  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 1976  
**Payment Due Date May 26, 2021**  
**New Balance \$297.95**  
 Minimum Payment Due \$297.95  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**INTEREST CHARGE CALCULATION**

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

Type of Balance	<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	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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O1BC6415 - 4 - 06/24/2020

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- **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.



SARAH BELL

Account Number: XXXX XXXX XXXX 4004

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Credit Available \$4,293.00  
 Statement Closing Date April 30, 2021  
 Days in Billing Cycle 30  
 Previous Balance \$10.06-  
 - Payments & Credits \$0.00  
 + Purchases & Other Charges \$717.01  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$706.95

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

**PAYMENT INFORMATION**

New Balance \$706.95  
**Minimum Payment Due \$706.95**  
**Payment Due Date May 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/13	04/13	242753937S66DMHJ3	NASN 866-6276767 MD MCC: 8299 MERCHANT ZIP: 20910	400.00
04/15	04/15	2468720390VYLEWV6	ORDER UP RIFLE CO MCC: 5812 MERCHANT ZIP:	48.15
04/15	04/15	24445003ABLMMQFAN	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	253.87
04/16	04/16	24204293A00QBQ6BP	Adobe Inc 800-8336687 CA MCC: 5817 MERCHANT ZIP: 95110	14.99

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

SARAH BELL  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 4004  
**Payment Due Date May 26, 2021**  
**New Balance \$706.95**  
 Minimum Payment Due \$706.95  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**INTEREST CHARGE CALCULATION**

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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	30	\$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.



JEFF BRADLEY

Account Number: XXXX XXXX XXXX 3504

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$5,431.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$783.94-
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$352.92
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$431.02-

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	\$431.02-
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/08	04/08	244450033BLMNRHX7	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	53.90
04/09	04/09	2434285330FW58H96	GLENWOOD CANYON BREWING GLENWOOD SPRI CO MCC: 5812 MERCHANT ZIP:	52.44
04/10	04/10	242263835BLH2YQVP	SAMSClub #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	174.94
04/29	04/29	24055233P2DZ2S0Z9	WALMART.COM AW 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	71.64

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

6415 VVG 002 7 31 210430 0 N PAGE 1 of 3 10 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>May 26, 2021</b>
<b>New Balance</b>	<b>\$431.02-</b>
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00

Amount Enclosed:

\$	
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**INTEREST CHARGE CALCULATION**

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

Type of Balance	<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	30	\$0.00
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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

O1BC6415 - 4 - 06/24/2020

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

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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 \$3,382.00  
 Statement Closing Date April 30, 2021  
 Days in Billing Cycle 30  
 Previous Balance \$734.41  
 - Payments & Credits \$734.41  
 + Purchases & Other Charges \$1,578.07  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$1,578.07

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 \$1,578.07  
**Minimum Payment Due \$1,578.07**  
**Payment Due Date May 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/31	04/01	24492152SJHDEN63J	SP * INSECT LORE EDUCA HTTPSINSECTLO CA MCC: 5399 MERCHANT ZIP: 92363	35.94
04/06	04/06	2405523302DJSQ8HG	WALMART.COM AV 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	35.98
04/06	04/06	2405523302DJSQ8HG	WALMART.COM AV 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	549.95
04/07	04/07	244921531LVXZQNN7	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	23.47
04/08	04/08	2405523322DJSQ8HE	WALMART.COM AV 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	47.18
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	734.41-
04/12	04/12	242753936S66MRQM0	POSITIVE PROMOTIONS 800-6352666 NY MCC: 5099 MERCHANT ZIP: 11788	345.49
04/12	04/12	2449398360D17F452	BAUDVILLE INC. 800-728-0888 MI	402.31

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 May 26, 2021**  
**New Balance \$1,578.07**  
 Minimum Payment Due \$1,578.07  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5199 MERCHANT ZIP: 95131	
04/21	04/21	24492153FML7FETHQ	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	100.00
			MCC: 8299 MERCHANT ZIP: 10003	
04/26	04/26	24692163L2XF243X5	SQ *HOGBACK PIZZA Carbondale CO	37.75
			MCC: 5812 MERCHANT ZIP: 81623	

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**INTEREST CHARGE CALCULATION**

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	30	\$0.00
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OIBC6415 - 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.



BENJAMIN KIRK

Account Number: XXXX XXXX XXXX 2180

**ACCOUNT SUMMARY**

Credit Limit	\$20,000.00
Credit Available	\$12,187.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$10,443.18
- Payments & Credits	\$10,443.18
+ Purchases & Other Charges	\$7,812.76
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$7,812.76

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

**PAYMENT INFORMATION**

New Balance	\$7,812.76
<b>Minimum Payment Due</b>	<b>\$7,812.76</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/03	04/03	24445002YBLPAHT4K	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	598.00
04/07	04/07	244450032EJ2HK8HA	DOLLAR GENERAL #13582 SILT CO MCC: 5331 MERCHANT ZIP:	100.00
04/07	04/07	244921531RS8JZZZ2	AAFB LLC 512-443-7659 TX MCC: 5099 MERCHANT ZIP: 78652	825.00
04/09	04/09	240133933016R1W5Q	LA CASITA DE CORTEZ CORTEZ CO MCC: 5812 MERCHANT ZIP:	638.65
04/09	04/09	244921533JHT5ZW3Z	WWW.COLOHSCA.OR* CHSCA WWW.COLOHSCA. CO MCC: 8398 MERCHANT ZIP: 80013	200.00
04/09	04/09	244921533ML7KQY8E	AIRBNB HMCK2SNA84 AIRBNB.COM CA MCC: 7011 MERCHANT ZIP: 94103 LODGING CHECK-IN DATE: 04/22/21	721.80
04/09	04/09	F40160033000PI099	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	10,443.18-

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
<b>Payment Due Date</b>	<b>May 26, 2021</b>
<b>New Balance</b>	<b>\$7,812.76</b>
Minimum Payment Due	\$7,812.76
Past Due Amount	\$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/10	04/10	240552235M11KXBDH	BEST WESTERN TURQUOISE I 8016212545 CO MCC: 3502 MERCHANT ZIP: 81321 LODGING CHECK-IN DATE: 04/09/21	948.00
04/10	04/10	241861635BMDRW8VS	BURGER KING #9714 Q07 CORTEZ CO MCC: 5814 MERCHANT ZIP: 81321	220.58
04/16	04/16	24137463A2XQGE3MR	TST* BLUE SAGE PIZZA STEAMBOAT SPR CO MCC: 5812 MERCHANT ZIP: 80487	266.00
04/16	04/16	24207853A125RYQVW	MTN HIGH PAINT RIFLE CO MCC: 5231 MERCHANT ZIP: 81650	462.09
04/21	04/21	24431063F20QF2M7Z	BSN SPORTS LLC 800-227-7404 TX MCC: 5137 MERCHANT ZIP: 75234	327.66
04/22	04/22	24210733H11GXP2JK	HOME2 SUITES DENVER INTL DENVER CO MCC: 3816 MERCHANT ZIP: 80249 LODGING CHECK-IN DATE: 04/21/21	155.11
04/22	04/22	24210733H11GXP2JV	HOME2 SUITES DENVER INTL DENVER CO MCC: 3816 MERCHANT ZIP: 80249 LODGING CHECK-IN DATE: 04/21/21	155.11
04/22	04/22	24210733H11GXP2KM	HOME2 SUITES DENVER INTL DENVER CO MCC: 3816 MERCHANT ZIP: 80249 LODGING CHECK-IN DATE: 04/21/21	155.11
04/22	04/22	24210733H11GXP2K3	HOME2 SUITES DENVER INTL DENVER CO MCC: 3816 MERCHANT ZIP: 80249 LODGING CHECK-IN DATE: 04/21/21	155.11
04/23	04/23	24137463H8R0130XP	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	79.62
04/23	04/23	24431063HLQTD7R4F	MF ATHLETIC & PERFORM BE 401-942-9363 RI MCC: 5964 MERCHANT ZIP: 02893	138.00
04/24	04/24	24431063JLQTMLV6J	MF ATHLETIC & PERFORM BE 401-942-9363 RI MCC: 5964 MERCHANT ZIP: 02893	858.00
04/24	04/24	24492153JJHF22YNB	STICKER MULE STICKERMULE.C NY MCC: 5111 MERCHANT ZIP: 12010	121.87
04/28	04/28	24492153NRTGXN2JH	MENTORING MINDS 800-585-5258 TX MCC: 8211 MERCHANT ZIP: 75711	196.90
04/28	04/28	24755423P3S5SR993	DR SLICK COMPANY 800-4624474 MT MCC: 5941 MERCHANT ZIP: 59714	490.15

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OIBC6415 - 4 - 06/24/2020

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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.



MARY MCPHEE

Account Number: XXXX XXXX XXXX 5927

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,799.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$367.28
- Payments & Credits	\$367.28
+ Purchases & Other Charges	\$200.32
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$200.32

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

**PAYMENT INFORMATION**

New Balance	\$200.32
<b>Minimum Payment Due</b>	<b>\$200.32</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/11	04/11	2444500358PS0X1N7	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	30.80
04/25	04/25	24445003K8PTX2DTH	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	14.98
04/26	04/26	F4016003L000PI116	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	367.28-
04/29	04/29	24226383RBLH1KSSW	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	69.40
04/29	04/29	24226383RBLH199HZ	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	61.14
04/29	04/29	24445003R00PLMXBH	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	24.00

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

MARY MCPHEE  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 5927  
**Payment Due Date** **May 26, 2021**  
**New Balance** **\$200.32**  
 Minimum Payment Due \$200.32  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**IMPORTANT ACCOUNT INFORMATION**

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**INTEREST CHARGE CALCULATION**

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

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

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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OIBC6415 - 4 - 06/24/2020

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

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

In your letter, give us the following information:

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

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

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

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

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SHELLEY GARDINEER

Account Number: XXXX XXXX XXXX 5536

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Credit Available \$4,047.00  
 Statement Closing Date April 30, 2021  
 Days in Billing Cycle 30  
 Previous Balance \$1,438.46  
 - Payments & Credits \$1,438.46  
 + Purchases & Other Charges \$551.99  
 + Cash Advances \$0.00  
 + Finance Charges \$0.00  
 = New Balance \$551.99

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

**PAYMENT INFORMATION**

New Balance \$551.99  
**Minimum Payment Due \$551.99**  
**Payment Due Date May 26, 2021**

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/11	04/11	242263836ARXQGKYW	SAMSClub.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	476.70
04/14	04/14	F40160039000PI105	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,438.46-
04/22	04/22	24492153GLW3PFNZG	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	19.20
04/22	04/22	24692163G2XK1Q2N1	SQ *JAMES RESTAURANT LLC, Rifle CO MCC: 5499 MERCHANT ZIP: 81650	26.20
04/26	04/26	24692163L2X6Q5LLL	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
04/29	04/29	24492153PLWL36GQK	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	11.90

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

SHELLEY GARDINEER  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 5536  
**Payment Due Date May 26, 2021**  
**New Balance \$551.99**  
 Minimum Payment Due \$551.99  
 Past Due Amount \$0.00

Amount Enclosed:

\$

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**INTEREST CHARGE CALCULATION**

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

Account Number: XXXX XXXX XXXX 2925

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$4,231.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$1,151.30
- Payments & Credits	\$1,151.30
+ Purchases & Other Charges	\$709.43
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$709.43

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	\$709.43
<b>Minimum Payment Due</b>	<b>\$709.43</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/12	04/12	24011343600196XTG	STORYBOARD THAT WWW.STORYBOAR MA MCC: 5734 MERCHANT ZIP: 02494	83.88
04/14	04/14	F40160038000PI104	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,151.30-
04/28	04/28	24717053PJM513TXF	JDS INDUSTRIES INC 605-3394010 SD MCC: 5085 MERCHANT ZIP: 57104	625.55

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

KYLE MICKELSON  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number:	XXXX XXXX XXXX 2925
<b>Payment Due Date</b>	<b>May 26, 2021</b>
<b>New Balance</b>	<b>\$709.43</b>
Minimum Payment Due	\$709.43
Past Due Amount	\$0.00

Amount Enclosed:

\$

**INTEREST CHARGE CALCULATION**

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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	30	\$0.00
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KAYLA REECE

Account Number: XXXX XXXX XXXX 7138

**ACCOUNT SUMMARY**

Credit Limit	\$10,000.00
Credit Available	\$4,131.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$3,703.51
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$2,098.16
+ Cash Advances	\$0.00
+ Finance Charges	\$66.85
= New Balance	\$5,868.52

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	\$5,868.52
<b>Minimum Payment Due</b>	<b>\$5,868.52</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/02	04/02	24692162W2XBB4R1K	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	358.88
04/05	04/05	2471705303TZ2XEXG	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
04/06	04/06	2443106312DJVX65S	AMAZON.COM*1H6ZO02J3 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	43.25
04/07	04/07	24801973160YNE9YH	COLORADO DEPARTMENT OF E 303-866-6678 CO MCC: 8299 MERCHANT ZIP: 80203	93.60
04/08	04/08	2469216322Y0Q4GX5	ADOBE *800-833-6687 ADOBE.LY/ENUS CA MCC: 5734 MERCHANT ZIP: 95110	14.99
04/09	04/09	2469216342X9S7ETY	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	501.82
04/20	04/20	24692163F2X9ZQQ2F	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	502.91

Transactions continued on next page

6415 VVG 002 7 31 210430 0 D PAGE 1 of 3 1 0 4016 6000 6035

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

KAYLA REECE  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 7138  
**Payment Due Date** **May 26, 2021**  
**New Balance** **\$5,868.52**  
 Minimum Payment Due \$5,868.52  
 Past Due Amount \$3,703.51

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/28	04/28	24692163P2X65971Z	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	503.23
04/29	04/29	24692163P2XELE6GE	ADOBE *800-833-6687 ADOBE.COM CA MCC: 5734 MERCHANT ZIP: 95110	29.98
04/30	04/30	*FINANCE CHARGE*	PURCHASES \$66.85 CASH ADVANCE \$0.00	66.85

**IMPORTANT ACCOUNT INFORMATION**

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

**INTEREST CHARGE CALCULATION**

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$4,789.21	30	\$66.85
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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

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.

**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.



RYAN FIDELDY

Account Number: XXXX XXXX XXXX 7238

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Credit Available	\$2,374.00
Statement Closing Date	April 30, 2021
Days in Billing Cycle	30
Previous Balance	\$2,748.18
- Payments & Credits	\$2,748.18
+ Purchases & Other Charges	\$2,625.81
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,625.81

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

**PAYMENT INFORMATION**

New Balance	\$2,625.81
<b>Minimum Payment Due</b>	<b>\$2,625.81</b>
<b>Payment Due Date</b>	<b>May 26, 2021</b>

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/30	04/01	24445002S2X8Q604B	DOLLAR GENERAL #19727 PARACHUTE CO MCC: 5331 MERCHANT ZIP: 81635	13.51
03/30	04/01	24692162S2Y0JE5MG	SD ZOO EDUCATION SAN DIEGO CA MCC: 8398 MERCHANT ZIP: 92101	300.00
03/31	04/01	24137462V0186ER6A	USPS PO 0765160577 NEW CASTLE CO MCC: 9402 MERCHANT ZIP: 81647	20.85
03/31	04/01	24335492SS66M4N2G	REALLY GREAT READING COMP866-4017323 MD MCC: 2741 MERCHANT ZIP: 20817	565.60
03/31	04/01	24427332SM831GJAG	MCDONALD'S F31426 NEWCASTLE CO MCC: 5814 MERCHANT ZIP: 81647	14.07
03/31	04/01	24445002VBLMSNHT3	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	72.66
04/01	04/01	24137462W017V5GK7	USPS PO 0765160577 NEW CASTLE CO MCC: 9402 MERCHANT ZIP: 81647	16.05

Transactions continued on next page

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

RYAN FIDELDY  
 839 WHITERIVER AVE  
 RIFLE CO 81650-3515

Make Check  
 Payable to:

ALPINE BANK  
 PO BOX 2705  
 GRAND JUNCTION CO 81502-2705

**Payment Information**

Account Number: XXXX XXXX XXXX 7238  
**Payment Due Date** **May 26, 2021**  
**New Balance** **\$2,625.81**  
 Minimum Payment Due \$2,625.81  
 Past Due Amount \$0.00

Amount Enclosed:

\$

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/01	04/01	24492152VMJHE4HYG	SQ *88 GRILL CARBONDALE CO MCC: 5812 MERCHANT ZIP: 81623	38.64
04/08	04/08	240009732FFLVJM85	LAZY BEAR RESTAURANT I 970-9842327 CO MCC: 5812 MERCHANT ZIP: 81647	28.18
04/08	04/08	240095833HEXF6NP7	Scholastic Education 573-632-1834 MO MCC: 8299 MERCHANT ZIP: 65101	88.92
04/08	04/08	2416407322LRFPPWW	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	35.05
04/09	04/09	2493487350FVGL0H	DISCOUNT ROCKETRY 760-224-0300 CA MCC: 5999 MERCHANT ZIP: 92083	351.99
04/09	04/09	240552233BLW49VGE	SNOWMASS SKI AREA 970-925-1220 CO MCC: 7999 MERCHANT ZIP: 81621	330.00
04/09	04/09	244450034EJ7MX9M9	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	56.69
04/10	04/10	2422638352LR72SQH	WAL-MART #1095 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	69.00
04/10	04/10	244450035BLNQFHV	WAL-MART #1095 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	138.00
04/14	04/14	F40160039000PI105	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,748.18-
04/26	04/26	24226383MBLH4NVD1	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	169.55
04/26	04/26	24492153LLSHXKF4H	EB SUPPORTING STUDENT 801-413-7200 CA MCC: 7399 MERCHANT ZIP: 94103	99.00
04/27	04/27	24445003M8PS3A5N9	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	37.61
04/28	04/28	24000973NJDZSH26W	LAZY BEAR RESTAURANT I 970-9842327 CO MCC: 5812 MERCHANT ZIP: 81647	31.95
04/28	04/28	24427333NM831S6VK	MCDONALD'S F31426 NEWCASTLE CO MCC: 5814 MERCHANT ZIP: 81647	6.15
04/28	04/28	24445003N8PS53GDS	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	104.22
04/28	04/28	24445003PEJ3R2L43	DOLLAR GENERAL #19727 PARACHUTE CO MCC: 5331 MERCHANT ZIP: 81635	3.12
04/05	04/05		LATE FEE	35.00

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**INTEREST CHARGE CALCULATION**

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

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

(v) = variable (f) = fixed

**IMPORTANT MESSAGES**

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O1BC6415 - 4 - 06/24/2020

**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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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>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.