



Alpine Bank

ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,495.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$790.00
- Payments & Credits	\$790.00
+ Purchases & Other Charges	\$1,504.78
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,504.78

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

PAYMENT INFORMATION

New Balance	\$1,504.78
Minimum Payment Due	\$1,504.78
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/22	02/22	24323001MJGA8ZKZJ	ASE TEST FEES 703-669-6600 VA MCC: 8299 MERCHANT ZIP: 20176	175.00
02/22	02/22	24323001MJGA8ZL1X	ASE TEST FEES 703-669-6600 VA MCC: 8299 MERCHANT ZIP: 20176	175.00
02/22	02/22	F4016001N000PI054	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	790.00-
02/23	02/23	24055231NPSYPFFHR	ROCK AUTO rockauto.com WI MCC: 5533 MERCHANT ZIP: 53719	1,154.78

IMPORTANT ACCOUNT INFORMATION

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6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

ROBERT SJOGREN
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0762
Payment Due Date	March 26, 2021
New Balance	\$1,504.78
Minimum Payment Due	\$1,504.78
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



KELLY DETLEFSEN

Account Number: XXXX XXXX XXXX 6190

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,932.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$199.23
- Payments & Credits \$199.23
+ Purchases & Other Charges \$67.55
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$67.55

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

PAYMENT INFORMATION

New Balance \$67.55
Minimum Payment Due \$67.55
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	244450010BLM5NP1E	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	23.67
02/01	02/01	2475542113TQ7AFT5	DRAMANOTEBOOK COM 503-8880635 AZ MCC: 8299 MERCHANT ZIP: 85735	24.95
02/04	02/04	2425137130EXD9QKM	MINERS CLAIM RESTAURANT SILT CO MCC: 5812 MERCHANT ZIP: 81652	18.93
02/22	02/22	F4016001N000PI054	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	199.23-

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6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



KELLY DETLEFSEN
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 6190
Payment Due Date March 26, 2021
New Balance \$67.55
Minimum Payment Due \$67.55
Past Due Amount \$0.00
Amount Enclosed: \$

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	28	\$0.00
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risk@cardsvcs.com

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

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



LANCIE ELDER

Account Number: XXXX XXXX XXXX 1912

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,848.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$541.80
- Payments & Credits	\$541.80
+ Purchases & Other Charges	\$151.87
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$151.87

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

PAYMENT INFORMATION

New Balance	\$151.87
Minimum Payment Due	\$151.87
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	F40160014000PG036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	541.80-
02/08	02/08	242263818BLH108NB	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	40.28
02/10	02/10	24226381ABLH28P1Y	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	111.59

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6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



LANCIE ELDER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 1912
Payment Due Date	March 26, 2021
New Balance	\$151.87
Minimum Payment Due	\$151.87
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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



Alpine Bank

SIMONE RICHARDSON

Account Number: XXXX XXXX XXXX 3629

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,647.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$130.75
- Payments & Credits	\$130.75
+ Purchases & Other Charges	\$352.18
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$352.18

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

PAYMENT INFORMATION

New Balance	\$352.18
Minimum Payment Due	\$352.18
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/03	02/03	242263813BLH1VJQZ	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	15.00
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	130.75-
02/06	02/06	244450016BLNJ044P	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	27.34
02/11	02/11	24692161A2XNYANR1	ZANER-BLOSER 800-421-3018 OH MCC: 5942 MERCHANT ZIP: 43215	261.01
02/17	02/17	24226381HBLH4WLWN	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	48.83

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6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 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 3629
Payment Due Date	March 26, 2021
New Balance	\$352.18
Minimum Payment Due	\$352.18
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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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.

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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



Alpine Bank

JACOB PINGEL

Account Number: XXXX XXXX XXXX 8326

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,995.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$363.18
- Payments & Credits	\$363.18
+ Purchases & Other Charges	\$4.99
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$4.99

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

PAYMENT INFORMATION

New Balance	\$4.99
Minimum Payment Due	\$4.99
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	363.18-
02/11	02/11	74897291A32K1DX1X	PAYPAL *INGAME 4029357733 CD MCC: 7372 MERCHANT ZIP:	4.99

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	28	\$0.00

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



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 **March 26, 2021**
New Balance **\$4.99**
Minimum Payment Due \$4.99
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Cash Advances	21.00% (f)	\$0.00	28	\$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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risk@cardsvcs.com

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

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



BRIAN SPRENGER

Account Number: XXXX XXXX XXXX 2423

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,135.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$280.50
- Payments & Credits \$280.50
+ Purchases & Other Charges \$864.82
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$864.82

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

PAYMENT INFORMATION

New Balance \$864.82
Minimum Payment Due \$864.82
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2444500108PRTDPM2	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	62.08
02/01	02/01	2444500108PRTDPPM	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	5.00
02/01	02/01	244450011BLLYFDQG	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	32.52
02/02	02/02	242263812BLGZGK3N	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	100.00
02/02	02/02	244921511JHPMP9KQ	CRICUT WWW.CRICUT.CO UT MCC: 5970 MERCHANT ZIP: 84095	10.61
02/03	02/03	2469216122XTHSE0H	STARBUCKS CARD EGIFT 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	40.00
02/03	02/03	2469216122X6ZFE58	Amazon.com*F16Z88NC3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	25.00

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 4 1 0 4016 6000 6035



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 March 26, 2021
New Balance \$864.82
Minimum Payment Due \$864.82
Past Due Amount \$0.00
Amount Enclosed: \$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/03	02/03	2469216122Y15SY5T	Amazon Music*0G4D402H3 888-802-3080 WA MCC: 5818 MERCHANT ZIP: 98109	16.21
02/04	02/04	241374614014J2DBX	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	2.40
02/04	02/04	2469216142XY7A8ZB	Amazon.com*R82HU94S3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	25.00
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	280.50-
02/09	02/09	241374619012K9Q5L	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	2.00
02/09	02/09	2444500188PRJH6R9	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	9.00
02/09	02/09	2444500188PRJH6XM	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	3.00
02/10	02/10	24445001ABLMHYN7Z	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	27.32
02/10	02/10	2444500198PT15RP3	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	43.26
02/10	02/10	2444500198PT15RW7	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	6.78
02/11	02/11	24137461BHEYD15E8	FOLLETT SCHOOL SOLUTIONS MCHENRY IL MCC: 5942 MERCHANT ZIP: 60050	12.87
02/17	02/17	24137461H012FP9J8	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	7.70
02/18	02/18	24137461J00XWZ25M	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	9.55
02/22	02/22	24493981N604SY6W7	RIFLE TEQUILAS INC RIFLE CO MCC: 5812 MERCHANT ZIP:	80.64
02/24	02/24	24137461R014KKRNP	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	3.40
02/24	02/24	24204291P05SB45YB	Subway 17685 Rifle CO MCC: 5814 MERCHANT ZIP: 81650	8.18
02/24	02/24	24226381RBLGYMZY3	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	81.57
02/24	02/24	24692161R2XRHX6NJ	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	50.00
02/24	02/24	24692161R2XRHX6P4	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	11.85
02/26	02/26	24493981T5SDNKMBB	LOS CARNALES RIFLE CO MCC: 5812 MERCHANT ZIP:	188.88

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

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O1BC6415 - 4 - 06/24/2020

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



Alpine Bank

KATHRYN SENOR

Account Number: XXXX XXXX XXXX 0416

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,062.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$2,035.81
- Payments & Credits \$2,035.81
+ Purchases & Other Charges \$937.88
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$937.88

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

PAYMENT INFORMATION

New Balance \$937.88
Minimum Payment Due \$937.88
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/02	02/02	241640711M7VNBVB	PETCO 1446 63514467 GLENWOOD SPRI CO MCC: 5995 MERCHANT ZIP: 81601	209.44
02/02	02/02	242263812BLH241R5	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	30.53
02/03	02/03	244450013BLMQTJ9V	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	54.15
02/05	02/05	F40160014000PG036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,035.81-
02/09	02/09	244450019BLMQKBJ0	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	57.42
02/09	02/09	244450019EHZHD039	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	209.19
02/16	02/16	24445001GBLLH7SGF	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	55.24
02/17	02/17	24226381HARSJ66VZ	SAMSLUB.COM 888-746-7726 AR	30.15

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KATHRYN SENOR
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0416
Payment Due Date March 26, 2021
New Balance \$937.88
Minimum Payment Due \$937.88
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5300 MERCHANT ZIP: 72712	
02/17	02/17	24427331HLM90KJLP	SONIC DRIVE IN #4970 RIFLE CO	54.20
			MCC: 5814 MERCHANT ZIP: 81650	
02/17	02/17	24427331HLM90KJQ7	SONIC DRIVE IN #4970 RIFLE CO	3.37
			MCC: 5814 MERCHANT ZIP: 81650	
02/18	02/18	24164071HM7VNBMP7	PETCO 1446 63514467 GLENWOOD SPRI CO	83.54
			MCC: 5995 MERCHANT ZIP: 81601	
02/18	02/18	24445001H8PPJEEZ3	CITY MARKET #0443 RIFLE CO	27.99
			MCC: 5411 MERCHANT ZIP: 81650	
02/18	02/18	24692161J2XJG0WY7	LOWES #01905* GLENWOOD SPRI CO	36.70
			MCC: 5200 MERCHANT ZIP: 81601	
02/25	02/25	24164071RM7VNHRP0	PETCO 1446 63514467 GLENWOOD SPRI CO	85.96
			MCC: 5995 MERCHANT ZIP: 81601	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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

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



Alpine Bank

JENNIFER NIPPER

Account Number: XXXX XXXX XXXX 9052

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$5,849.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$349.93
- Payments & Credits \$0.00
+ Purchases & Other Charges \$3,771.11
+ Cash Advances \$0.00
+ Finance Charges \$29.16
= New Balance \$4,150.20

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

PAYMENT INFORMATION

New Balance \$4,150.20
Minimum Payment Due \$4,150.20
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	244921510RTPAJG9G	PAYPAL *WCEPS 402-935-7733 WI MCC: 8398 MERCHANT ZIP: 53704	50.00
02/02	02/02	24377351200011J2E	CAPITOL DELI AT LAKOTA RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	50.63
02/02	02/02	244921511RTRJQ0LN	PAYPAL *WCEPS 402-935-7733 WI MCC: 8398 MERCHANT ZIP: 53704	150.00
02/03	02/03	24207851312XKKQ22	WINGNUTZ BAR AND GRILL RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	170.21
02/09	02/09	242753918S66H0YTJ	SUPREME SCHOOL SPLY WEB 608-3233366 WI MCC: 8299 MERCHANT ZIP: 54612	107.59
02/10	02/10	2444500198PT15RYS	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	22.12
02/16	02/16	24011341F000W71EP	BRAINPOP LLC BRAINPOP.COM NY MCC: 5818 MERCHANT ZIP: 10010	2,195.00

Transactions continued on next page

6415 VVG 002 7 31 210228 0 D PAGE 1 of 3 1 0 4016 6000 6035



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 March 26, 2021
New Balance \$4,150.20
Minimum Payment Due \$4,150.20
Past Due Amount \$349.93

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/17	02/17	24377351H00002PJD	CAPITOL DELI RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	687.55
02/18	02/18	24445001JEHYXF6VN	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	52.49
02/23	02/23	24692161N2X82SKHP	APPLE.COM/US 800-676-2775 CA MCC: 5732 MERCHANT ZIP: 95014	223.87
02/23	02/23	24692161N2X82SKLJ	APPLE.COM/US 800-676-2775 CA MCC: 5732 MERCHANT ZIP: 95014	61.65
02/28	02/28	*FINANCE CHARGE*	PURCHASES \$29.16 CASH ADVANCE \$0.00	29.16

IMPORTANT ACCOUNT INFORMATION

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

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

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$2,238.88	28	\$29.16
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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O1BC6415 - 4 - 06/24/2020

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BILLING RIGHTS SUMMARY

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

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

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



Alpine Bank

JULIE KNOWLES

Account Number: XXXX XXXX XXXX 1794

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,901.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$470.00
- Payments & Credits	\$470.00
+ Purchases & Other Charges	\$99.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$99.00

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

PAYMENT INFORMATION

New Balance	\$99.00
Minimum Payment Due	\$99.00
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	470.00-
02/18	02/18	24492151HRTKTF0VW	PAYPAL *SUPPORTINGE SUPPO402-935-7733 NY MCC: 8398 MERCHANT ZIP: 12305	99.00

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JULIE KNOWLES
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 1794
Payment Due Date **March 26, 2021**
New Balance **\$99.00**
Minimum Payment Due \$99.00
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION (continued)				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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O1BC6415 - 4 - 06/24/2020

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



Alpine Bank

LISA PIERCE

Account Number: XXXX XXXX XXXX 7875

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$7,261.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$1,402.51
- Payments & Credits \$1,402.51
+ Purchases & Other Charges \$2,738.36
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$2,738.36

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

PAYMENT INFORMATION

New Balance \$2,738.36
Minimum Payment Due \$2,738.36
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	244450011EHZ6K75X	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	24.00
02/03	02/03	2444500128PT7TD1K	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	10.14
02/03	02/03	2444500128PT7TQW7	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	11.74
02/03	02/03	244450013BLMQTJKW	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	49.64
02/03	02/03	244921512JHRS3DS7	SOSAPPROACHTOFEEDING HTTPSSOSAPPRO CO MCC: 8299 MERCHANT ZIP: 80210	750.00
02/04	02/04	244921513LW4WM7ZX	ABLENET, INC 651-294-2209 MN MCC: 8299 MERCHANT ZIP: 55113	795.00
02/05	02/05	2464373140VYNEF54	WHISTLE PIG COFFEE STOP & RIFLE CO MCC: 5812 MERCHANT ZIP:	19.05

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



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 March 26, 2021
New Balance \$2,738.36
Minimum Payment Due \$2,738.36
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,402.51-
02/10	02/10	2444500198PT15TGS	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	15.74
02/10	02/10	2444500198PT15TKE	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	44.05
02/16	02/16	24492151FRTGTBSBE	PAYPAL *LANGUAGEEXP 402-935-7733 CA MCC: 8249 MERCHANT ZIP: 95131	660.00
02/23	02/23	24492151NLWF6EXDQ	EB VIRTUAL PALSS-MARC 801-413-7200 CA MCC: 7399 MERCHANT ZIP: 94103	224.00
02/25	02/25	24269791TEJ7R75FL	BRENDEN RIFLE 7 RIFLE CO MCC: 7832 MERCHANT ZIP:	135.00

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



Alpine Bank

LARRY BRADY

Account Number: XXXX XXXX XXXX 9475

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,864.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$107.29
- Payments & Credits	\$35.00
+ Purchases & Other Charges	\$64.80
+ Cash Advances	\$0.00
+ Finance Charges	\$1.37-
= New Balance	\$135.72

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

PAYMENT INFORMATION

New Balance	\$135.72
Minimum Payment Due	\$135.72
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2400594108PVSAK2J	DON JOHNSTON, INC 847-740-0749 IL MCC: 5734 MERCHANT ZIP: 60073	64.80
02/01	02/01	F4016001R000MC056	*FINANCE CHARGE* PURCHASES REFUND	3.10-
02/01	02/01	F4016001R000RL056	REFUND OF LATE FEES	35.00-
02/28	02/28	*FINANCE CHARGE*	PURCHASES \$1.73 CASH ADVANCE \$0.00	1.73

IMPORTANT ACCOUNT INFORMATION

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

6415 VVG 002 7 31 210228 0 D PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

LARRY BRADY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 9475
Payment Due Date	March 26, 2021
New Balance	\$135.72
Minimum Payment Due	\$135.72
Past Due Amount	\$69.19
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$133.99	28	\$1.73
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

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IMPORTANT MESSAGES

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O1BC6415 - 4 - 06/24/2020

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

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

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

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



CHRISTOPHER BOMBA

Account Number: XXXX XXXX XXXX 9087

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,627.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$0.00
- Payments & Credits \$0.00
+ Purchases & Other Charges \$372.08
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$372.08

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

PAYMENT INFORMATION

New Balance \$372.08
Minimum Payment Due \$372.08
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/16	02/16	24445001G00HJ4EJ8	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	12.00
02/25	02/25	24055221R2DAA4TA7	SMARTSIGN 718-797-1900 NY MCC: 5399 MERCHANT ZIP: 11201	340.20
02/26	02/26	24445001SBLMN9G97	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	19.88

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6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



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 March 26, 2021
New Balance \$372.08
Minimum Payment Due \$372.08
Past Due Amount \$0.00
Amount Enclosed: \$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$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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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

REX JOHN ARLEDGE

Account Number: XXXX XXXX XXXX 5105

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$9,387.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$1,837.18
- Payments & Credits \$1,837.18
+ Purchases & Other Charges \$612.64
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$612.64

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

PAYMENT INFORMATION

New Balance \$612.64
Minimum Payment Due \$612.64
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/29	02/01	24251380Z0FVW7FKR	BRICKHOUSE PIZZERIA 2 RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	87.50
02/02	02/02	244450012EHZAA9ZL	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	25.49
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,837.18-
02/08	02/08	248019717N61R4MGL	J.W. PEPPER 800-345-6296 PA MCC: 5733 MERCHANT ZIP: 19341	99.98
02/09	02/09	2425138190FVM1GRX	BRICKHOUSE PIZZERIA 2 RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	85.00
02/09	02/09	244939819BLL6L5ZG	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	58.38
02/09	02/09	244939819BLL6L5ZR	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	65.94
02/19	02/19	24692161J2XGD246W	APPLE.COM/US 800-676-2775 CA	149.25

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

REX JOHN ARLEDGE
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 5105
Payment Due Date March 26, 2021
New Balance \$612.64
Minimum Payment Due \$612.64
Past Due Amount \$0.00
Amount Enclosed: \$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/19	02/19	24692161J2XGD3H7G	MCC: 5732 MERCHANT ZIP: 95014	41.10
			APPLE.COM/US 800-676-2775 CA	
			MCC: 5732 MERCHANT ZIP: 95014	

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Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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risk@cardsvcs.com

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

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



Alpine Bank

RYAN HUDSON

Account Number: XXXX XXXX XXXX 2700

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$0.00
- Payments & Credits	\$85.79
+ Purchases & Other Charges	\$3,240.30
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,154.51

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

PAYMENT INFORMATION

New Balance	\$3,154.51
Minimum Payment Due	\$3,154.51
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/03	02/03	2449398120D17GXV3	CAROLINA BIOLOGIC SUPPLY 336-586-6301 NC MCC: 5047 MERCHANT ZIP: 27215	505.89
02/04	02/04	2469216132XQ7JMH8	AMZN Mktp US*7K6LE0ES3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	85.79
02/06	02/06	24137461700YNGXMN	TRACTOR SUPPLY CO #1668 GRAND JUNCTIO CO MCC: 5599 MERCHANT ZIP: 81505	15.48
02/07	02/07	2469216162XX6DA7A	AMZN Mktp US*YR1KD8JW3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	97.32
02/07	02/07	7469216162XEBL4QM	AMZN Mktp US Amzn.com/bill WA CREDIT MCC: 5942 MERCHANT ZIP: 98109	85.79-
02/10	02/10	2444500198PT15T1D	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	12.32
02/10	02/10	24639231FS66F91QQ	POLYTEK DEVELOPMENT CORP.610-5598620 PA MCC: 5085 MERCHANT ZIP: 18042	70.23

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

RYAN HUDSON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 2700
Payment Due Date	March 26, 2021
New Balance	\$3,154.51
Minimum Payment Due	\$3,154.51
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/15	02/15	24137461E8PV8JQVX	BIG O TIRES 6275 GRAND JUNCTIO CO MCC: 5541 MERCHANT ZIP: 81505	45.00
02/17	02/17	24445001G8PR39S7L	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	10.00
02/18	02/18	24692161H2Y20WATQ	CARPARTSCOM * 800-913-6127 CA MCC: 5533 MERCHANT ZIP: 90504	163.28
02/19	02/19	24207851J0XATH8RY	SCOTTYS MUFFLER CENTER GRAND JUNCTIO CO MCC: 7538 MERCHANT ZIP: 81501	45.00
02/19	02/19	24226381KBLH33L1H	SAMSClub #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	626.50
02/19	02/19	24231681K2LT9RMAM	HARBOR FREIGHT TOOLS 174 CLIFTON CO MCC: 5251 MERCHANT ZIP: 81520	234.56
02/19	02/19	24692161J2XYLF4DE	LOWES #01554* GRAND JUNCTIO CO MCC: 5200 MERCHANT ZIP: 81505	114.00
02/19	02/19	24692161K2X7SFWJ4	MICHAELS STORES 2749 GRND JUNCTION CO MCC: 5970 MERCHANT ZIP: 81505	25.54
02/19	02/19	24717051KJLGR4GFA	JDS INDUSTRIES 605-2719111 SD MCC: 5085 MERCHANT ZIP: 57104	47.95
02/19	02/19	24755421J7JKLKHYW	ALL SEASONS RENTAL GRAND JUNCTIO CO MCC: 7394 MERCHANT ZIP: 81504	7.95
02/19	02/19	24765011K09A0Y450	DESERT BLOOM HYDROPONI GRAND JUNCTIO CO MCC: 5261 MERCHANT ZIP: 81501	63.77
02/20	02/20	24493981L2M4X9PM2	COOP COUNTRY FRUITA STOR FRUITA CO MCC: 5251 MERCHANT ZIP: 81521	13.43
02/21	02/21	24692161L2XBANY48	LOWES #01554* GRAND JUNCTIO CO MCC: 5200 MERCHANT ZIP: 81505	303.42
02/21	02/21	24943011M09FN7GG5	THE HOME DEPOT #1513 GRAND JCT CO MCC: 5200 MERCHANT ZIP: 81505	194.38
02/22	02/22	24492151NMHPV0EZR	SQ *THE UNTOUCHABLE CLIFTON CO MCC: 5699 MERCHANT ZIP: 81520	460.68
02/23	02/23	24207851P11KWFMPM	CHELEWSKI PIPE AND SUPPLY RIFLE CO MCC: 5251 MERCHANT ZIP: 81650	24.75
02/23	02/23	24445001N8PT2LBRJ	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	25.11
02/24	02/24	24717051RJLJ7V481	JDS INDUSTRIES 605-2719111 SD MCC: 5085 MERCHANT ZIP: 57104	47.95

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	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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BILLING RIGHTS SUMMARY

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risk@cardsvcs.com

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



MICHAEL MIKALAKIS

Account Number: XXXX XXXX XXXX 1752

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,657.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$400.04
- Payments & Credits	\$400.04
+ Purchases & Other Charges	\$342.31
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$342.31

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

PAYMENT INFORMATION

New Balance	\$342.31
Minimum Payment Due	\$342.31
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	400.04-
02/09	02/09	244450019BLMQKBLH	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	40.33
02/11	02/11	24492151AMJZ0ALTQ	SQ *88 GRILL CARBONDALE CO MCC: 5812 MERCHANT ZIP: 81623	123.84
02/17	02/17	24445001G8PR39SPB	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	28.14
02/23	02/23	24427331NM82YA6JB	MCDONALD'S F31426 NEWCASTLE CO MCC: 5814 MERCHANT ZIP: 81647	150.00

IMPORTANT ACCOUNT INFORMATION

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6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



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	March 26, 2021
New Balance	\$342.31
Minimum Payment Due	\$342.31
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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O1BC6415 - 4 - 06/24/2020

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



KAREN SATTER

Account Number: XXXX XXXX XXXX 5332

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,516.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$246.85
- Payments & Credits	\$246.85
+ Purchases & Other Charges	\$483.70
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$483.70

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

Or Write: 225 N 5th Street, Suite 1000

Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com**PAYMENT INFORMATION**

New Balance	\$483.70
Minimum Payment Due	\$483.70
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/07	02/07	2416407162LR806BG	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	209.98
02/10	02/10	24009581AHEWS9RL7	Scholastic, Inc. 573-632-1834 MO MCC: 8299 MERCHANT ZIP: 65101	230.00
02/17	02/17	24445001HBLM12N9G	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	16.72
02/22	02/22	F4016001N000PI054	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	246.85-
02/24	02/24	24164071P2LR7LSW7	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	27.00

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6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035

**Alpine Bank**225 N 5th Street
Suite 1000
Grand Junction CO 81501KAREN SATTER
839 WHITERIVER AVE
RIFLE CO 81650-3515Make Check
Payable to:ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705**Payment Information**

Account Number:	XXXX XXXX XXXX 5332
Payment Due Date	March 26, 2021
New Balance	\$483.70
Minimum Payment Due	\$483.70
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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



Alpine Bank

JOHN OLDHAM

Account Number: XXXX XXXX XXXX 0428

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$9,666.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$9,139.26
- Payments & Credits \$9,517.67
+ Purchases & Other Charges \$711.71
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$333.30

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

PAYMENT INFORMATION

New Balance \$333.30
Minimum Payment Due \$333.30
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	76.51-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	118.59-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	124.70-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	124.70-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	124.75-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	124.82-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	124.83-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	125.00-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	125.00-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	125.00-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	125.00-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	125.00-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	199.61-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	200.00-
02/01	02/01	F40160014000SA5E7	AN ADJUSTMENT TO YOUR ACCOUNT	200.00-

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JOHN OLDHAM
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0428
Payment Due Date March 26, 2021
New Balance \$333.30
Minimum Payment Due \$333.30
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2469216102XJWTD9R	CHEVRON 0302956 BOYNTON BEACH FL MCC: 5542 MERCHANT ZIP: 33426	200.00
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	7,599.16-
02/08	02/08	F40160017000SA5EH	VALID TRANS REBILL 4053	118.59
02/08	02/08	2425138180FVLTBGB	BRICKHOUSE PIZZERIA 2 RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	154.05
02/08	02/08	242707417S66DEVZ8	SELECTBLINDS LLC 480-7196978 AZ MCC: 5714 MERCHANT ZIP: 85283	121.92
02/08	02/08	2444500178PPJFWZ7	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	23.45
02/10	02/10	24497781AS66L25ER	BENDPAK, INC 805-9339970 CA MCC: 5013 MERCHANT ZIP: 93060	75.00
02/17	02/17	24137461H012FP9QJ	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	18.70

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	28	\$0.00
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O1BC6415 - 4 - 06/24/2020

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risk@cardsvcs.com

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



Alpine Bank

YOLANDA DAVIS

Account Number: XXXX XXXX XXXX 7485

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$7,954.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$1,479.73
- Payments & Credits \$1,479.73
+ Purchases & Other Charges \$2,045.75
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$2,045.75

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

PAYMENT INFORMATION

New Balance \$2,045.75
Minimum Payment Due \$2,045.75
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/02	02/02	242263812BLH2PHV4	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	32.71
02/03	02/03	2469216122X4R4ATS	SQ *MISTY'S COFFEE SHOP Silt CO MCC: 5814 MERCHANT ZIP: 81652	200.00
02/04	02/04	2413746132XASDQGV	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	38.70
02/04	02/04	244450014BLMAP97J	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	25.68
02/04	02/04	244450014EJ0SA9L3	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	39.95
02/04	02/04	2469216132XJ7KW2H	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,479.73-
02/10	02/10	24445001ABLMHYNLX	WM SUPERCENTER #5232 RIFLE CO	13.67

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 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
Payment Due Date March 26, 2021
New Balance \$2,045.75
Minimum Payment Due \$2,045.75
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5411 MERCHANT ZIP: 81650	
02/10	02/10	2469216192XYB1A8P	GOOGLE *YouTubePremium 855-836-3987 CA	12.90
			MCC: 5815 MERCHANT ZIP: 94043	
02/11	02/11	24492151AJJ548J9K	CRICUT WWW.CRICUT.CO UT	488.89
			MCC: 5970 MERCHANT ZIP: 84095	
02/15	02/15	24055231E5ZVQQF8F	STROMBERG'S CHICKS & GAM 800-720-1134 MN	476.91
			MCC: 5999 MERCHANT ZIP: 56452	
02/17	02/17	24202981H0EX8J2NN	Jones School Supply Co., 800-845-1807 SC	525.18
			MCC: 5943 MERCHANT ZIP: 29201	
02/17	02/17	24323001GJGA8YBAL	PHYSICAL EDUCATION EQUIP 419-726-8122 OH	173.17
			MCC: 5941 MERCHANT ZIP: 43612	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION				
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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$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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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

ROGER GOSE

Account Number: XXXX XXXX XXXX 4665

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$9,137.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$6,070.05
- Payments & Credits \$6,070.05
+ Purchases & Other Charges \$862.05
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$862.05

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Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$862.05
Minimum Payment Due \$862.05
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2444500108PRTDREA	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	53.43
02/04	02/04	244921513LRDWRP3V	MONOPRICE, INC. 877-271-2592 CA MCC: 5732 MERCHANT ZIP: 91730	514.40
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	6,070.05-
02/12	02/12	24011341B001A324B	FLEXIBITS FANTASTICAL HTTPSFLEXIBIT NY MCC: 5817 MERCHANT ZIP: 11743	39.99
02/12	02/12	24692161B2X8NR4DZ	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	9.99
02/19	02/19	24692161J2XPRM27D	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	29.17
02/23	02/23	24011341N00059WTW	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	15.57

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



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 March 26, 2021
New Balance \$862.05
Minimum Payment Due \$862.05
Past Due Amount \$0.00
Amount Enclosed: \$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/24	02/24	24692161P2X66936A	MCC: 4814 MERCHANT ZIP: 95113	199.50
			J2 EFAX SERVICES 323-817-3205 CA	
			MCC: 5968 MERCHANT ZIP: 90028	

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	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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1-888-284-3703 within the United States

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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



Alpine Bank

THERESA HAMILTON

Account Number: XXXX XXXX XXXX 0978

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$7,562.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$707.72
- Payments & Credits	\$707.72
+ Purchases & Other Charges	\$2,386.26
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,386.26

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

PAYMENT INFORMATION

New Balance	\$2,386.26
Minimum Payment Due	\$2,386.26
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/31	02/01	24431060ZLQKPD6Z1	ADOBE PRODUCTS 408-536-6000 CA MCC: 5734 MERCHANT ZIP: 95110	9.99
01/31	02/01	24492150ZJHL9BLJ9	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	145.46
02/02	02/02	244921511RTRPQN8P	PRSA 212-460-1400 NY MCC: 8641 MERCHANT ZIP: 10005	430.00
02/03	02/03	247554213JLBYABEF	DIGITAL JUICE 407-5315540 FL MCC: 7333 MERCHANT ZIP: 34472	9.95
02/04	02/04	244921513JHSAM7A0	SP * CHARITYHOWTO HTTPSCHARITYH FL MCC: 5734 MERCHANT ZIP: 33139	188.98
02/07	02/07	244921516LY74RZRG	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	6.75
02/07	02/07	244921516LY75R57H	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	9.00

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

THERESA HAMILTON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0978
Payment Due Date	March 26, 2021
New Balance	\$2,386.26
Minimum Payment Due	\$2,386.26
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/07	02/07	247933816003WYZG2	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	30.13
02/09	02/09	7460905180004BAEJ	TIMEULAR VIENNA AT MCC: 5734 MERCHANT ZIP:	9.00
02/15	02/15	74208471E0001HR42	CAPTIVATE.FM BARNSLEY GB MCC: 5734 MERCHANT ZIP:	19.00
02/19	02/19	24492151JLRFH7BF6	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	10.00
02/19	02/19	24492151JMN96Y0JB	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	24.00
02/22	02/22	24492151MJHN6JBXK	SMORE.COM WWW.SMORE.COM PA MCC: 5734 MERCHANT ZIP: 15206	999.00
02/22	02/22	F4016001N000PI054	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	707.72-
02/26	02/26	24692161T2XVBFRBP	IN *MARKETING ON THE MOVE715-2050429 MN MCC: 8999 MERCHANT ZIP: 55125	495.00

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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	28	\$0.00
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O1BC6415 - 4 - 06/24/2020

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



Alpine Bank

RICHARD III HILLS

Account Number: XXXX XXXX XXXX 2966

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,305.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$223.72
- Payments & Credits \$223.72
+ Purchases & Other Charges \$694.62
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$694.62

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

PAYMENT INFORMATION

New Balance \$694.62
Minimum Payment Due \$694.62
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	2469216142X8EXV3S	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
02/09	02/09	2401134180011EGMY	GENERATION GENIUS WWW.GENERATIO DE MCC: 8299 MERCHANT ZIP: 19901	59.00
02/09	02/09	24011341800120DMR	GENERATION GENIUS WWW.GENERATIO DE MCC: 8299 MERCHANT ZIP: 19901	59.00
02/09	02/09	244450019HEW7G0L0	USPS STAMPS ENDICIA 888-434-0055 DC MCC: 9402 MERCHANT ZIP: 20260	100.00
02/10	02/10	24445001AHEW8BBJD	USPS STAMPS ENDICIA 888-434-0055 DC MCC: 9402 MERCHANT ZIP: 20260	100.00
02/22	02/22	24445001NHEW2L5VW	USPS STAMPS ENDICIA 888-434-0055 DC MCC: 9402 MERCHANT ZIP: 20260	100.00

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



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 March 26, 2021
New Balance \$694.62
Minimum Payment Due \$694.62
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/22	02/22	F4016001N000PI054	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	223.72-
02/24	02/24	24493981RBLL9FPLP	LILLYS KITCHEN RIFLE CO	258.63
MCC: 5812 MERCHANT ZIP: 81650				

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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Alpine Bank

PENNY KUPER

Account Number: XXXX XXXX XXXX 7525

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$10,000.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$278.57
- Payments & Credits	\$278.57
+ Purchases & Other Charges	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$0.00

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

PAYMENT INFORMATION

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/22	02/22	F4016001N000PI054	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	278.57-

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	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

6415 VVG 002 7 31 210228 0 PAGE 1 of 2 10 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

PENNY KUPER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 7525
Payment Due Date **March 26, 2021**
New Balance **\$0.00**
Minimum Payment Due \$0.00
Past Due Amount \$0.00

Amount Enclosed:

\$

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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516 Edgewater Drive, Wakefield, MA 01880
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How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

HEATHER GRUMLEY

Account Number: XXXX XXXX XXXX 1976

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$8,438.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$196.22
- Payments & Credits	\$196.22
+ Purchases & Other Charges	\$1,561.69
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,561.69

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

PAYMENT INFORMATION

New Balance	\$1,561.69
Minimum Payment Due	\$1,561.69
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	2469216142XJ3KHVL	LEVENGER CATALOG&WEB 800-545-0242 FL MCC: 5969 MERCHANT ZIP: 33445	107.27
02/16	02/16	24055231F2E04885A	WALMART.COM AW 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	38.79
02/18	02/18	24207851H55VTP0GB	THE BREAKTHROUGH COACH 904-2803052 FL MCC: 8299 MERCHANT ZIP: 32082	695.00
02/18	02/18	24207851H55VTP0G3	THE BREAKTHROUGH COACH 904-2803052 FL MCC: 8299 MERCHANT ZIP: 32082	695.00
02/22	02/22	F4016001N000PI054	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	196.22-
02/25	02/25	24493981T2M9E8QKS	BE HEALTHY STAY FIT RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	25.63

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



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 **March 26, 2021**
New Balance **\$1,561.69**
Minimum Payment Due \$1,561.69
Past Due Amount \$0.00
Amount Enclosed: \$

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

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IMPORTANT MESSAGES

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

In your letter, give us the following information:

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

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

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

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

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

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

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

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

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



Alpine Bank

SARAH BELL

Account Number: XXXX XXXX XXXX 4004

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,603.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$870.07
- Payments & Credits \$0.00
+ Purchases & Other Charges \$512.98
+ Cash Advances \$0.00
+ Finance Charges \$13.10
= New Balance \$1,396.15

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

PAYMENT INFORMATION

New Balance \$1,396.15
Minimum Payment Due \$1,396.15
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/16	02/16	24204291F0070WW7W	Adobe Inc 800-8336687 CA MCC: 5817 MERCHANT ZIP: 95110	14.99
02/18	02/18	24692161H2XB72MN3	AM GREETINGS*MEMBRSHIP 800-711-4474 OH MCC: 5968 MERCHANT ZIP: 44144	19.99
02/21	02/21	24275391LS66JDGQ4	NASN 866-6276767 MD MCC: 8299 MERCHANT ZIP: 20910	165.00
02/22	02/22	24011341M0018J666	CASN ORG HTTPSWWW.COLO CO MCC: 8299 MERCHANT ZIP: 80122	50.00
02/22	02/22	24011341N0000405J	CASN ORG HTTPSWWW.COLO CO MCC: 8299 MERCHANT ZIP: 80122	50.00
02/22	02/22	24332391N000QHL2M	SUNRISE RIVER PRESS 651-2771400 MN MCC: 7399 MERCHANT ZIP: 55025	99.00

Transactions continued on next page

6415 VVG 002 7 31 210228 0 D PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

SARAH BELL
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 4004
Payment Due Date March 26, 2021
New Balance \$1,396.15
Minimum Payment Due \$1,396.15
Past Due Amount \$870.07

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/23	02/23	24251381P0FVNVQP3	BRICKHOUSE PIZZERIA 2 RIFLE CO	114.00
			MCC: 5812 MERCHANT ZIP: 81650	
02/28	02/28	*FINANCE CHARGE*	PURCHASES \$13.10 CASH ADVANCE \$0.00	13.10

IMPORTANT ACCOUNT INFORMATION

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

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INTEREST CHARGE CALCULATION

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O1BC6415 - 4 - 06/24/2020

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



Alpine Bank

JEFF BRADLEY

Account Number: XXXX XXXX XXXX 3504

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,541.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$1,243.45-
- Payments & Credits	\$146.67
+ Purchases & Other Charges	\$848.44
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$541.68-

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

PAYMENT INFORMATION

New Balance	\$541.68-
Minimum Payment Due	\$0.00
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/12	02/12	24445001B8PSEDES6	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	120.00
02/12	02/12	24445001B8PSEDEWS	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	80.00
02/15	02/15	24445001FBLLKHFF1	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	55.06
02/22	02/22	F4016001N000PI054	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	146.67-
02/27	02/27	24445001S8PTGJ5S5	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	560.00
02/27	02/27	24445001VBLN7ZYRW	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	33.38

6415 VVG 002 7 31 210228 0 N PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

JEFF BRADLEY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 3504
Payment Due Date	March 26, 2021
New Balance	\$541.68-
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00
Amount Enclosed:	\$ <input type="text"/>

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

INTEREST CHARGE CALCULATION

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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1-888-284-3703 within the United States

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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



Alpine Bank

JANA PRICE

Account Number: XXXX XXXX XXXX 4040

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,273.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$114.14
- Payments & Credits \$114.14
+ Purchases & Other Charges \$1,726.12
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,726.12

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

PAYMENT INFORMATION

New Balance \$1,726.12
Minimum Payment Due \$1,726.12
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/04	02/04	244921513MJE2D3NN	SQ *88 GRILL CARBONDALE CO MCC: 5812 MERCHANT ZIP: 81623	134.57
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	114.14-
02/09	02/09	244921518LSJNNP5N	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	50.00
02/09	02/09	244921518MLN8ET1H	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	50.00
02/16	02/16	24011341F000YNY7Q	WWW.DONORSCHOOSE.ORG WWW.DONORSCHO NY MCC: 8398 MERCHANT ZIP: 10018	159.74
02/19	02/19	24055231J2DKZGMM3	ACADEMIC THERAPY WEB 800-422-7249 CA MCC: 7399 MERCHANT ZIP: 94949	159.50
02/21	02/21	24055231L2DYZYLT7	WALMART.COM AW 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	223.14
02/21	02/21	24055231L2DYZYLT7	WALMART.COM AW 800-966-6546 AR	499.17

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



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 March 26, 2021
New Balance \$1,726.12
Minimum Payment Due \$1,726.12
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/24	02/24	24559301PS66DSHY0	MCC: 5310 MERCHANT ZIP: 72716 COLORADO ASSOC SCHOOL EXE303-7628762 CO MCC: 8220 MERCHANT ZIP:	450.00

IMPORTANT ACCOUNT INFORMATION

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

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	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$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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risk@cardsvcs.com

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2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

BENJAMIN KIRK

Account Number: XXXX XXXX XXXX 2180

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$7,696.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$498.21
- Payments & Credits \$501.97
+ Purchases & Other Charges \$2,307.76
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$2,304.00

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

PAYMENT INFORMATION

New Balance \$2,304.00
Minimum Payment Due \$2,304.00
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	2413746148PYPK1ZW	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	12.00
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	498.21-
02/08	02/08	24906411739X4H0DL	SN *CHSCA 303-3784903 AZ MCC: 7941 MERCHANT ZIP: 85385	70.00
02/09	02/09	2413746188PWESQEJ	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	36.00
02/10	02/10	2469216192XW5K722	SWA*GP_DEPST5269852308037800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	950.00
02/12	02/12	24011341B001QTSF2	NFHSNETWORK.COM HTTPSNFHSNETW GA MCC: 8641 MERCHANT ZIP: 30341	69.99
02/16	02/16	24137461F8PS6AHKG	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	36.00
02/16	02/16	24247601F8PRSR4M	SHOP4TEAMS COM CHEERETC C779-770-2196 WI	194.00

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

BENJAMIN KIRK
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 2180
Payment Due Date March 26, 2021
New Balance \$2,304.00
Minimum Payment Due \$2,304.00
Past Due Amount \$0.00

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5655 MERCHANT ZIP: 53139	
02/18	02/18	24055231H2DK21YSZ	WALMART.COM AY 800-966-6546 AR	39.87
			MCC: 5310 MERCHANT ZIP: 72716	
02/18	02/18	24055231H2DK21YSZ	WALMART.COM AY 800-966-6546 AR	83.94
			MCC: 5310 MERCHANT ZIP: 72716	
02/19	02/19	24055231J2DZBEFSS	WALMART.COM AS 800-966-6546 AR	95.62
			MCC: 5310 MERCHANT ZIP: 72716	
02/20	02/20	24055231K2DZBEFST	WALMART.COM AS 800-966-6546 AR	7.73
			MCC: 5310 MERCHANT ZIP: 72716	
02/20	02/20	24137461K8PX6K1FS	TST* BURNING MOUNTAIN PIZ SILT CO	39.00
			MCC: 5812 MERCHANT ZIP: 81652	
02/22	02/22	74055231M2D9KE365	WALMART.COM AS WALMART.COM AR CREDIT	3.76-
			MCC: 5310 MERCHANT ZIP: 72716	
02/22	02/22	24445001M8PRAD4TK	FSP*COLORADO ATHLETIC DIR303-433-4446 CO	50.00
			MCC: 8699 MERCHANT ZIP: 80234	
02/22	02/22	24445001M8PRAD4W4	FSP*COLORADO ATHLETIC DIR303-433-4446 CO	200.00
			MCC: 8699 MERCHANT ZIP: 80234	
02/23	02/23	24137461N8PX8FRDS	TST* BURNING MOUNTAIN PIZ SILT CO	39.00
			MCC: 5812 MERCHANT ZIP: 81652	
02/23	02/23	24492151NRTVFOLKH	K2AWARDS AND APPARE 866-794-4122 VA	208.61
			MCC: 5945 MERCHANT ZIP: 23230	
02/25	02/25	24013391T03B21K4Z	DOUGLAS COUNTY SCHOOL DI 800-8036755 CO	150.00
			MCC: 8211 MERCHANT ZIP: 80109	
02/26	02/26	24137461T8PZ2JVQ7	TST* BURNING MOUNTAIN PIZ SILT CO	26.00
			MCC: 5812 MERCHANT ZIP: 81652	

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	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

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O1BC6415 - 4 - 06/24/2020

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MARY MCPHEE

Account Number: XXXX XXXX XXXX 5927

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,598.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$221.08
- Payments & Credits \$221.08
+ Purchases & Other Charges \$401.53
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$401.53

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

PAYMENT INFORMATION

New Balance \$401.53
Minimum Payment Due \$401.53
Payment Due Date March 26, 2021

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TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/05	02/05	F40160014000PI036	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	221.08-
02/06	02/06	2444500158PTT6MY3	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	51.12
02/11	02/11	24445001A8PRSNKT8	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	31.40
02/13	02/13	24164071D2LR7J39L	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	74.98
02/18	02/18	24445001H8PPJEF6B	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	56.21
02/21	02/21	24445001L8PTNNAWY	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	76.53
02/22	02/22	24226381NBLGZ43GK	WAL-MART #5232 RIFLE CO	45.34

Transactions continued on next page

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



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 March 26, 2021
New Balance \$401.53
Minimum Payment Due \$401.53
Past Due Amount \$0.00
Amount Enclosed: \$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/24	02/24	24445001P8PT435D1	MCC: 5411 MERCHANT ZIP: 81650	65.95
			CITY-MARKET #0405 GLENWOOD SPRI CO	
			MCC: 5411 MERCHANT ZIP: 81601	

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	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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

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



Alpine Bank

SHELLEY GARDINEER

Account Number: XXXX XXXX XXXX 5536

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$2,937.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$1,228.28
- Payments & Credits \$0.00
+ Purchases & Other Charges \$612.15
+ Cash Advances \$0.00
+ Finance Charges \$21.47
= New Balance \$1,861.90

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

PAYMENT INFORMATION

New Balance \$1,861.90
Minimum Payment Due \$1,861.90
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/30	02/01	24226380ZARTKP18Y	SAMSClub.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	61.48
02/03	02/03	244450013HEWESXKK	USPS STAMPS ENDICIA 888-434-0055 DC MCC: 9402 MERCHANT ZIP: 20260	200.00
02/05	02/05	242263816ARTZ6FVB	SAMSClub.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	86.96
02/08	02/08	74284481832BT1WSQ	PAYPAL *MATHWO4KIDS 4029357733 SG MCC: 2741 MERCHANT ZIP:	19.95
02/11	02/11	24011341B00018YV2	MASHUPMATH.COM WWW.MASHUPMAT CO MCC: 8299 MERCHANT ZIP: 80030	4.99
02/19	02/19	24226381LARSM6FBL	SAMSClub.COM 888-746-7726 AR MCC: 5300 MERCHANT ZIP: 72712	216.48
02/20	02/20	24492151KLY4WKSFN	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	4.30

Transactions continued on next page

6415 VVG 002 7 31 210228 0 D PAGE 1 of 3 1 0 4016 6000 6035



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 March 26, 2021
New Balance \$1,861.90
Minimum Payment Due \$1,861.90
Past Due Amount \$1,228.28

Amount Enclosed:

\$

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/26	02/26	24692161T2XFNMM4L	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
02/28	02/28	*FINANCE CHARGE*	PURCHASES \$21.47 CASH ADVANCE \$0.00	21.47

IMPORTANT ACCOUNT INFORMATION

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

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

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$1,648.80	28	\$21.47
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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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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How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



Alpine Bank

KYLE MICKELSON

Account Number: XXXX XXXX XXXX 2925

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,065.00
Statement Closing Date	February 28, 2021
Days in Billing Cycle	28
Previous Balance	\$5,094.16
- Payments & Credits	\$5,094.16
+ Purchases & Other Charges	\$934.65
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$934.65

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

PAYMENT INFORMATION

New Balance	\$934.65
Minimum Payment Due	\$934.65
Payment Due Date	March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	F40160011000PI033	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,094.16-
02/11	02/11	24492151AJJ5LZVWV	CARRIE JOHNSON PHOTO WWW.CARRIEJOH CO MCC: 7221 MERCHANT ZIP: 81652	90.00
02/11	02/11	24492151AJJ5M1B8T	CARRIE JOHNSON PHOTO WWW.CARRIEJOH CO MCC: 7221 MERCHANT ZIP: 81652	135.00
02/11	02/11	24492151AJJ5PA3XW	CARRIE JOHNSON PHOTO WWW.CARRIEJOH CO MCC: 7221 MERCHANT ZIP: 81652	90.00
02/20	02/20	24394691L0W0X449A	HILLSIDE INN PAGOSA SPRING CO MCC: 7011 MERCHANT ZIP: 81147 LODGING CHECK-IN DATE: 02/18/21	79.95
02/20	02/20	24394691L0W0X4492	HILLSIDE INN PAGOSA SPRING CO MCC: 7011 MERCHANT ZIP: 81147 LODGING CHECK-IN DATE: 02/18/21	539.70

6415 VVG 002 7 31 210228 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KYLE MICKELSON
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 2925
Payment Due Date	March 26, 2021
New Balance	\$934.65
Minimum Payment Due	\$934.65
Past Due Amount	\$0.00
Amount Enclosed:	\$

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$0.00	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$0.00

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IMPORTANT MESSAGES

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O1BC6415 - 4 - 06/24/2020

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

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



Alpine Bank

KAYLA REECE

Account Number: XXXX XXXX XXXX 7138

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$8,304.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$2,529.25
- Payments & Credits \$2,691.00
+ Purchases & Other Charges \$1,857.33
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,695.58

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

PAYMENT INFORMATION

New Balance \$1,695.58
Minimum Payment Due \$1,695.58
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	2469216102XTJQT0J	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901	132.34
02/01	02/01	2473309112M05MFEM	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/01	02/01	2473309112M05MJ6V	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/02	02/02	2473309122M06L7M0	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/03	02/03	2473309132M07JGF6	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/05	02/05	2471705153TDGVWRZ	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
02/08	02/08	2443654180AKVN1P4	SOCIETYFORHUMANRESOURCE 800-2837476 VA MCC: 8999 MERCHANT ZIP: 22314	219.00

Transactions continued on next page

6415 VVG 002 7 31 210228 0 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 March 26, 2021
New Balance \$1,695.58
Minimum Payment Due \$1,695.58
Past Due Amount \$0.00
Amount Enclosed: \$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/08	02/08	2469216172X8PJW6M	ADOBE *800-833-6687 ADOBE.LY/ENUS CA MCC: 5734 MERCHANT ZIP: 95110	14.99
02/09	02/09	2471705193TEJ4SGV	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
02/09	02/09	2471705193TEJ4V57	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
02/11	02/11	24717051B3TF5T47H	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
02/11	02/11	24733091B2M05MHJK	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/12	02/12	24733091Q2M06L1F6	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/16	02/16	24717051G3TGLPAZN	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
02/16	02/16	24733091G2M0AEANR	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/17	02/17	24733091H2M01VDF8	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/22	02/22	24717051N3TJF0S6S	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
02/22	02/22	24733091N2M06L062	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/22	02/22	F4016001N000PI054	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,691.00-
02/23	02/23	24717051P3TJRSEEK	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50
02/23	02/23	24733091P2M07JGHW	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/23	02/23	24733091P2M07JN2F	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/24	02/24	24733091R2M08H7X6	CO DEPT OF EDUCATION SRVC EGOV.COM CO MCC: 9399 MERCHANT ZIP: 80202	60.00
02/25	02/25	24717051T3G9GBLH1	UNC ONLINE CAREER 970-3512127 CO MCC: 8220 MERCHANT ZIP: 80639	175.00
02/25	02/25	24717051T3G9GSXKG	UNM CAREER SERVICES SYM 505-2770953 NM MCC: 8220 MERCHANT ZIP: 87131	200.00
02/25	02/25	24717051T3TKEQJRN	COLORADO FINGERPRINTING 833-2242227 CO MCC: 7393 MERCHANT ZIP: 80202	49.50

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	28	\$0.00
Cash Advances	21.00% (f)	\$0.00	28	\$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

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

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



Alpine Bank

RYAN FIDELDY

Account Number: XXXX XXXX XXXX 6313

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$1,463.00
Statement Closing Date February 28, 2021
Days in Billing Cycle 28
Previous Balance \$2,044.19
- Payments & Credits \$0.00
+ Purchases & Other Charges \$1,454.60
+ Cash Advances \$0.00
+ Finance Charges \$38.05
= New Balance \$3,536.84

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

PAYMENT INFORMATION

New Balance \$3,536.84
Minimum Payment Due \$3,536.84
Payment Due Date March 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/01	02/01	244450011BLLYFDL0	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	59.92
02/02	02/02	2478930125VJ6YJE3	OTC BRANDS INC 800-2280475 NE MCC: 5964 MERCHANT ZIP: 68137	83.95
02/02	02/02	249430012RQEB5KAL	DD/BR #358838 RIFLE CO MCC: 5814 MERCHANT ZIP:	54.03
02/03	02/03	2469216122XXJAH9S	SQ *MISTY'S COFFEE SHOP Silt CO MCC: 5814 MERCHANT ZIP: 81652	100.00
02/04	02/04	244921513JHV1A2Y9	2018 TRANSFORM CHALLE TRANSFORMCHAL CA MCC: 5734 MERCHANT ZIP: 90042	39.00
02/06	02/06	2469216152XTJHKB2	SSI SCHOOL SPECIALTY 888-388-3224 WI MCC: 5943 MERCHANT ZIP: 54942	63.43
02/08	02/08	2469216172XEB0QKD	VISTAPR*VistaPrint.com 866-8936743 MA MCC: 2741 MERCHANT ZIP: 02451	24.88

Transactions continued on next page

6415 VVG 002 7 31 210228 0 D PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

RYAN FIDELDY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 6313
Payment Due Date March 26, 2021
New Balance \$3,536.84
Minimum Payment Due \$3,536.84
Past Due Amount \$2,044.19

Amount Enclosed:

\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/09	02/09	241457218S66H8J72	N2Y LLC 419-4339800 OH MCC: 8299 MERCHANT ZIP: 44839	328.68
02/10	02/10	24445001ABLMHYNJA	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	112.16
02/10	02/10	24445001A00MY7B2K	DOLLARTREE RIFLE CO MCC: 5331 MERCHANT ZIP: 81650	30.28
02/11	02/11	24492151AMJZ1YT86	SQ *88 GRILL CARBONDALE CO MCC: 5812 MERCHANT ZIP: 81623	44.51
02/17	02/17	24226381HBLH4K3R2	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	62.97
02/17	02/17	24445001H2X7VFMBP	DOLLAR GENERAL #19727 PARACHUTE CO MCC: 5331 MERCHANT ZIP: 81635	2.08
02/17	02/17	24692161H2XZAPZ40	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	100.00
02/22	02/22	24445001NBLMBADVB	WAL-MART #1095 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	23.88
02/23	02/23	24445001N8PT2LBSW	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	48.58
02/23	02/23	24445001PBLMG2L0K	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	79.92
02/26	02/26	24445001T8PS7995E	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	114.49
02/26	02/26	24493981TLQV9LSYV	GOPHER SPORT 877-699-7927 MN MCC: 5941 MERCHANT ZIP: 55060	81.84
02/28	02/28	*FINANCE CHARGE*	PURCHASES \$38.05 CASH ADVANCE \$0.00	38.05

IMPORTANT ACCOUNT INFORMATION

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

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

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