



Alpine Bank

ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,951.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$1,048.43
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,048.43

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

PAYMENT INFORMATION

New Balance	\$1,048.43
Minimum Payment Due	\$1,048.43
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	2427539AL000005B1	PFS TRUCK DIESEL & AUTO RIFLE CO MCC: 7531 MERCHANT ZIP:	689.83
12/20	12/20	2405523B22DYTYWP0	WALMART.COM 8009666546 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	358.60

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 CALCULATIONYour **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	18.49% (v)	\$0.00	31	\$0.00

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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	January 26, 2020
New Balance	\$1,048.43
Minimum Payment Due	\$1,048.43
Past Due Amount	\$0.00
Amount Enclosed:	\$

ROBERT SJOGREN

Account Number: XXXX XXXX XXXX 0762

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

<p>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.</p> <p>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.</p> <p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p> <p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p> <p>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.</p> <p>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.</p>
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BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at: Dispute Management, 516 Edgewater Drive, Wakefield, MA 01880 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-888-284-3703 but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

LANCIE ELDER

Account Number: XXXX XXXX XXXX 1912

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,825.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$24.88
- Payments & Credits	\$1,157.76
+ Purchases & Other Charges	\$307.88
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$825.00-

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	\$825.00-
Minimum Payment Due	\$0.00
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/12	12/12	F401600AU000PG346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	24.88-
12/15	12/15	2422638AYBLH1Q63D	WAL-MART #5232 RIFLE CO	114.39
			MCC: 5411 MERCHANT ZIP: 81650	
12/19	12/19	2422638B2BLGZ1WR7	WAL-MART #5232 RIFLE CO	54.37
			MCC: 5411 MERCHANT ZIP: 81650	
12/19	12/19	2427539B1S66HMMVN	WINGCHESTERS RIFLE 970-6256111 CO	139.12
			MCC: 5812 MERCHANT ZIP: 81650	
12/19	12/19	F401600B1000PI353	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,132.88-

IMPORTANT ACCOUNT INFORMATION

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

6415 VVG 002 7 31 191231 0 N PAGE 1 of 3 1 0 4016 6000 6035



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

LANCIE ELDER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 1912
Payment Due Date	January 26, 2020
New Balance	\$825.00-
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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.

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- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

DAMON WELLS

Account Number: XXXX XXXX XXXX 7901

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,235.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$1,197.32
- Payments & Credits	\$1,197.32
+ Purchases & Other Charges	\$764.35
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$764.35

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	\$764.35
Minimum Payment Due	\$764.35
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	2449215AKJHRTG5LK	ONEIGHTY ATHLETICS WWW.ONEIGHTYA VA MCC: 7372 MERCHANT ZIP: 24073	124.97
12/10	12/10	2400341ARS66E9Z7W	VALLEY LUMBER - RIFLE RIFLE CO MCC: 5039 MERCHANT ZIP:	5.40
12/11	12/11	2444500AT8PSE0MN9	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	103.21
12/12	12/12	2401517AS01FTZBFT	PHILLIPS 66 - SEI 23963 SILVERTHORNE CO MCC: 5541 MERCHANT ZIP: 80498	7.57
12/12	12/12	2442733AVLM89TZA4	CHICK-FIL-A #02954 DENVER CO MCC: 5814 MERCHANT ZIP: 80231	13.37
12/12	12/12	2469216AV2X77F8WR	STARBUCKS STORE 10862 DENVER CO MCC: 5814 MERCHANT ZIP: 80230	9.83

Transactions continued on next page

6415 VVG 002 7 31 191231 0 PAGE 1 of 3 1 0 4016 6000 6035



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

DAMON WELLS
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 7901
Payment Due Date	January 26, 2020
New Balance	\$764.35
Minimum Payment Due	\$764.35
Past Due Amount	\$0.00
Amount Enclosed:	\$

DAMON WELLS

Account Number: XXXX XXXX XXXX 7901

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,197.32-
12/18	12/18	2444500B08PSKBKBE	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	500.00

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INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

REX JOHN ARLEDGE

Account Number: XXXX XXXX XXXX 5409

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$8,571.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$4,491.86
- Payments & Credits	\$11,535.55
+ Purchases & Other Charges	\$7,814.22
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$770.53

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

Or Write: 225 N 5th Street, Suite 1000

Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance	\$770.53
Minimum Payment Due	\$770.53
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	2420429AK003M7LJB	Weebly 844-4933259 CA MCC: 5817 MERCHANT ZIP: 94107	35.00
12/05	12/05	F401600AK000PG339	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	4,491.86-
12/06	12/06	2442733ALLYPM3Y1E	KUM & GO #948 FRISCO CO MCC: 5542 MERCHANT ZIP: 80443	51.03
12/06	12/06	2471705AN4EWBBRTY	DRURY INNS 303-3731983 CO MCC: 3693 MERCHANT ZIP: 80238 LODGING CHECK-IN DATE: 12/05/19	761.94
12/07	12/07	2422638ANBLH1KS30	SAMSLUB #6360 GRAND JUNCTIO CO MCC: 5542 MERCHANT ZIP: 81505	65.30
12/10	12/10	2423168ATRBGM513F	TACO BELL#23263 RIFLE CO MCC: 5814 MERCHANT ZIP:	14.75
12/12	12/12	2423168AVRBGM9BEK	TACO BELL#23263 RIFLE CO MCC: 5814 MERCHANT ZIP:	15.67

Transactions continued on next page

6415 VVG 002 7 31 191231 0 PAGE 1 of 3 1 0 4016 6000 6035

Payment Information

Account Number:	XXXX XXXX XXXX 5409
Payment Due Date	January 26, 2020
New Balance	\$770.53
Minimum Payment Due	\$770.53
Past Due Amount	\$0.00

Amount Enclosed:

\$

Make Check

Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

REX JOHN ARLEDGE
839 WHITERIVER AVE
RIFLE CO 81650-3515

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/14	12/14	2475542AX51JMFLK3	HOMES TO SUITES BY HILTON303-7591301 CO MCC: 3816 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 12/14/19	47.00
12/16	12/16	2427539AYS66L3TW0	CHEERLEADING COMPANY 800-4414105 TX MCC: 5941 MERCHANT ZIP: 75243	599.63
12/16	12/16	2475542AZ3WB42V8G	COLORADO MUSIC EDUCATORS 303-3494057 CO MCC: 8299 MERCHANT ZIP: 80211	343.00
12/16	12/16	2475542AZ51K8PW9B	HOMES TO SUITES BY HILTON303-7591301 CO MCC: 3816 MERCHANT ZIP: 80202 LODGING CHECK-IN DATE: 12/16/19	5,710.00
12/19	12/19	2449398B2BM6K1HA0	ORDER UP RIFLE CO MCC: 5812 MERCHANT ZIP: 81650	170.90
12/19	12/19	F401600B1000PI353	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	7,043.69-

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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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

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

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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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

LARRY BRADY

Account Number: XXXX XXXX XXXX 0540

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$5,000.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$97.99
- Payments & Credits	\$97.99
+ 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	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/12	12/12	F401600AU000PG346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	97.99-

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATIONYour **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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

6415 VVG 002 7 31 191231 0 PAGE 1 of 2 10 4016 6000 6035

**Alpine Bank**

225 N 5th Street
Suite 1000
Grand Junction CO 81501

LARRY BRADY
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 0540
Payment Due Date	January 26, 2020
New Balance	\$0.00
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

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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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

LISA PIERCE

Account Number: XXXX XXXX XXXX 0630

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,604.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$5,902.37
- Payments & Credits	\$5,902.37
+ Purchases & Other Charges	\$395.22
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$395.22

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	\$395.22
Minimum Payment Due	\$395.22
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	F401600AL000PI340	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,902.37-
12/09	12/09	2425138AR0FVTGYXQ	BRICKHOUSE PIZZERIA SILT CO MCC: 5812 MERCHANT ZIP: 81652	85.00
12/10	12/10	2425138AT0FVTSBE9	BRICKHOUSE PIZZERIA SILT CO MCC: 5812 MERCHANT ZIP: 81652	34.00
12/11	12/11	2474455ASD331FQWE	RAYMOND GEDDES 888-4311722 MD MCC: 5999 MERCHANT ZIP: 21206	238.60
12/15	12/15	2444500AYBLPEHAVN	WAL-MART #1095 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	30.24
12/18	12/18	2444500B08PSKBM9A	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	7.38

6415

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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 0630
Payment Due Date	January 26, 2020
New Balance	\$395.22
Minimum Payment Due	\$395.22
Past Due Amount	\$0.00
Amount Enclosed:	\$ <input type="text"/>

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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O1BC6415 - 2 - 06/19/18



Alpine Bank

ELIZABETH RINALDI

Account Number: XXXX XXXX XXXX 5861

ACCOUNT SUMMARY

Credit Limit	\$5,500.00
Credit Available	\$3,750.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$5,487.97
- Payments & Credits	\$7,156.19
+ Purchases & Other Charges	\$2,388.72
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$720.50

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	\$720.50
Minimum Payment Due	\$720.50
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	F401600AL000PG340	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,487.97-
12/08	12/08	2469216AN2XYVRLX8	FACEBK *FYZAJQNPF2 fb.me/ads CA MCC: 7311 MERCHANT ZIP: 94025	175.28
12/09	12/09	2401339AR016DMJNH	CMU GENERAL COLORADOMESA. CO MCC: 8220 MERCHANT ZIP: 81501	133.00
12/09	12/09	2471705AR3JZ2DDWL	UNC ONLINE CAREER 970-3512127 CO MCC: 8220 MERCHANT ZIP: 80639	354.00
12/09	12/09	2471705AR3JZ32901	UNM CAREER SERVICES SYM 505-2770953 NM MCC: 8220 MERCHANT ZIP: 87131	520.00
12/09	12/09	2475542AR3W8XDGN	UW CASHIER OFFICE 307-7662316 WY MCC: 8220 MERCHANT ZIP: 82071	410.00
12/11	12/11	2469216AT2XXNM53V	FACEBK *LBLXKQNPF2 fb.me/ads CA MCC: 7311 MERCHANT ZIP: 94025	75.94
12/16	12/16	2421073AY2DL509SP	IDENTOGO BILLERICA MA	49.50

Transactions continued on next page

6415

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PAGE 1 of 3

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**Alpine Bank**

225 N 5th Street
Suite 1000
Grand Junction CO 81501

ELIZABETH RINALDI
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 5861
Payment Due Date	January 26, 2020
New Balance	\$720.50
Minimum Payment Due	\$720.50
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 9399 MERCHANT ZIP: 01821	
12/16	12/16	2421073AY2DYZ039F	IDENTOGO BILLERICA MA	49.50
			MCC: 9399 MERCHANT ZIP: 01821	
12/17	12/17	2421073AZ2DKYY94Q	IDENTOGO - CO FINGERPRINT BILLERICA MA	49.50
			MCC: 9399 MERCHANT ZIP: 01821	
12/17	12/17	2421073AZ2DK2GA1E	IDENTOGO - CO FINGERPRINT BILLERICA MA	49.50
			MCC: 9399 MERCHANT ZIP: 01821	
12/17	12/17	2421073AZ2DK60TB5	IDENTOGO - CO FINGERPRINT BILLERICA MA	49.50
			MCC: 9399 MERCHANT ZIP: 01821	
12/17	12/17	2421073AZ2E0110Z3	IDENTOGO - CO FINGERPRINT BILLERICA MA	49.50
			MCC: 9399 MERCHANT ZIP: 01821	
12/19	12/19	2421073B12DKDM2J8	IDENTOGO - CO FINGERPRINT BILLERICA MA	49.50
			MCC: 9399 MERCHANT ZIP: 01821	
12/19	12/19	2478930B2T1MYXLY5	CSU CAREER CENTER ONLINE 970-4915708 CO	275.00
			MCC: 8220 MERCHANT ZIP: 80523	
12/19	12/19	F401600B1000PG353	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,668.22-
12/20	12/20	2421073B22DJJBQ5	IDENTOGO - CO FINGERPRINT BILLERICA MA	49.50
			MCC: 9399 MERCHANT ZIP: 01821	
12/20	12/20	2421073B22E04TYR8	IDENTOGO - CO FINGERPRINT BILLERICA MA	49.50
			MCC: 9399 MERCHANT ZIP: 01821	

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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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

JULIE KNOWLES

Account Number: XXXX XXXX XXXX 1794

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$8,978.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$2,507.90
- Payments & Credits \$2,507.90
+ Purchases & Other Charges \$1,021.66
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,021.66

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

PAYMENT INFORMATION

New Balance \$1,021.66
Minimum Payment Due \$1,021.66
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/19	12/19	2441295B12DZKRHFP	BUZZERSYSTEMS COM 309-224-9945 IL MCC: 7399 MERCHANT ZIP: 61523	450.00
12/19	12/19	F401600B1000PI353	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,507.90-
12/20	12/20	2444500B28PVY6ZEL	CITY MARKET FUEL # 0243 RIFLE CO MCC: 5542 MERCHANT ZIP: 81650	76.66
12/30	12/30	2420785BQ54F33LY5	PRUFROCK PRESS, INC. 800-9982208 TX MCC: 2741 MERCHANT ZIP: 76712	495.00

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.

6415

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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 January 26, 2020
New Balance \$1,021.66
Minimum Payment Due \$1,021.66
Past Due Amount \$0.00
Amount Enclosed: \$

JULIE KNOWLES

Account Number: XXXX XXXX XXXX 1794

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at: Dispute Management, 516 Edgewater Drive, Wakefield, MA 01880 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-888-284-3703 but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

JENNIFER NIPPER

Account Number: XXXX XXXX XXXX 6044

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$9,432.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$2,727.20
- Payments & Credits \$2,727.20
+ Purchases & Other Charges \$567.49
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$567.49

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

PAYMENT INFORMATION

New Balance \$567.49
Minimum Payment Due \$567.49
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	2424052AG60M4KEDP	SUPER TEACHER WORKSHEETS 716-260-2560 NY MCC: 8299 MERCHANT ZIP: 14150	24.95
12/03	12/03	2443105AJ6165W18L	EAI EDUCATION 800-770-8010 NJ MCC: 5943 MERCHANT ZIP: 07436	105.23
12/05	12/05	2469216AK2XRQRTE1	ETAHAND2MIND 800-445-5985 IL MCC: 5099 MERCHANT ZIP: 60061	99.95
12/11	12/11	2469216AT2XS3XVHA	ETAHAND2MIND 800-445-5985 IL MCC: 5099 MERCHANT ZIP: 60061	99.95
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,727.20-
12/13	12/13	2443105AW6167P4JH	EAI EDUCATION 800-770-8010 NJ MCC: 5943 MERCHANT ZIP: 07436	101.49
12/13	12/13	2475542AWMB3D7NDA	COLORADO MUSIC EDUCATORS 303-3494057 CO	40.00

Transactions continued on next page

6415 VVG 002 7 31 191231 0 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 6044
Payment Due Date January 26, 2020
New Balance \$567.49
Minimum Payment Due \$567.49
Past Due Amount \$0.00
Amount Enclosed: \$

JENNIFER NIPPER

Account Number: XXXX XXXX XXXX 6044

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/19	12/19	2443106B2RQEB49MY	MCC: 8299 MERCHANT ZIP: 80211 DD/BR #358838 RIFLE CO MCC: 5814 MERCHANT ZIP:	95.92

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

<p>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.</p> <p>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.</p> <p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p> <p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p> <p>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.</p> <p>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.</p>
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BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at: Dispute Management, 516 Edgewater Drive, Wakefield, MA 01880 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-888-284-3703 but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

KATHRYN SENOR

Account Number: XXXX XXXX XXXX 0416

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,894.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$193.41
- Payments & Credits	\$193.41
+ Purchases & Other Charges	\$1,105.24
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,105.24

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

PAYMENT INFORMATION

New Balance	\$1,105.24
Minimum Payment Due	\$1,105.24
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/03	12/03	2422638AJBLH3RHAT	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	15.13
12/04	12/04	2476518AL0FVJLAGA	HoneyBakedHam 1555-P2PE Grand Junctio CO MCC: 5499 MERCHANT ZIP:	97.52
12/05	12/05	F401600AL000PI340	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	193.41-
12/11	12/11	2405523AT2DL27DT8	WALMART.COM 8009666546 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	15.29
12/11	12/11	2444500ASBLP1ZH3R	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	59.02
12/12	12/12	2444500AVEJ2L5ABS	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	86.13
12/12	12/12	2444500AVEJ2L5A97	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	164.25
12/16	12/16	2405523AY2DYFZZA7	WALMART GROCERY 800-966-6546 AR	12.76

Transactions continued on next page

6415 VVG 002 7 31 191231 0 PAGE 1 of 3 1 0 4016 6000 6055



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	January 26, 2020
New Balance	\$1,105.24
Minimum Payment Due	\$1,105.24
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5411 MERCHANT ZIP: 72716	
12/16	12/16	2405523AY2DZ962H1	WALMART GROCERY 800-966-6546 AR	51.48
			MCC: 5411 MERCHANT ZIP: 72716	
12/16	12/16	2444500AZHEY22MYL	ST JUDE Internet DNTN 800-822-6344 TN	55.00
			MCC: 8398 MERCHANT ZIP: 38105	
12/16	12/16	2469216AY2XEL7FNL	WALMART GROCERY 800-966-6546 AR	251.86
			MCC: 5411 MERCHANT ZIP: 72716	
12/19	12/19	2444500B18PV15P47	CITY MARKET #0443 RIFLE CO	296.80
			MCC: 5411 MERCHANT ZIP: 81650	

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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1-888-284-3703 within the United States

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BILLING RIGHTS SUMMARY

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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

BRIAN SPRENGER

Account Number: XXXX XXXX XXXX 2423

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$1,366.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$861.66
- Payments & Credits	\$957.66
+ Purchases & Other Charges	\$3,729.51
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$3,633.51

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	\$3,633.51
Minimum Payment Due	\$3,633.51
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	2444500AG8PS8EEYL	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	101.49
12/03	12/03	2424760AHEJ9V9LA1	95 PERCENT GROUP INC 847-499-8200 IL MCC: 5943 MERCHANT ZIP: 60069	280.50
12/03	12/03	2444500AH8PS7524N	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	40.00
12/03	12/03	2449398AJMSGMWF74	AFW-GRND JUNCTION #91 970-208-1920 CO MCC: 5712 MERCHANT ZIP: 81501	268.00
12/04	12/04	2413746AK01D5ZH7X	USPS PO 0777220543 RIFLE CO MCC: 9402 MERCHANT ZIP: 81650	99.00
12/05	12/05	2444500ALBLNYD13D	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	31.88
12/05	12/05	2444500ALEJ3YXQ9K	LITTLE CAESARS 3452-0001 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	75.01

Transactions continued on next page

6415 VVG 002 7 31 191231 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

BRIAN SPRENGER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 2423
Payment Due Date	January 26, 2020
New Balance	\$3,633.51
Minimum Payment Due	\$3,633.51
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/06	12/06	2461043AM09FAQ5TH	HOMEDPOT.COM 800-430-3376 GA MCC: 5200 MERCHANT ZIP: 30339	534.98
12/07	12/07	2421073AM60HJPG7L	LEARNING WITHOUT TEARS 301-263-2700 MD MCC: 8299 MERCHANT ZIP: 20818	99.27
12/09	12/09	2422638ARBGLGZ28WK	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	6.92
12/09	12/09	2469216AR2X4TMATK	STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	27.36
12/10	12/10	2441290AT0VYNBQEK	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP:	56.45
12/10	12/10	2444500AR8PS5GR13	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	51.39
12/10	12/10	2444500AR8PS5GR6P	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	37.39
12/12	12/12	2444500AS8PSBV741	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	27.54
12/12	12/12	7461043AV09FA7E4D	HOMEDPOT.COM 800-430- CREDIT MCC: 5200 MERCHANT ZIP: 30339	96.00-
12/12	12/12	2469216AS2XS62DQZ	DISCOUNTSCH 8006272829 800-482-5846 CA MCC: 5943 MERCHANT ZIP: 93940	767.34
12/12	12/12	F401600AU000PG346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	861.66-
12/13	12/13	2461043AW09FLBY4K	HOMEDPOT.COM 800-430-3376 GA MCC: 5200 MERCHANT ZIP: 30339	239.99
12/16	12/16	2422638AZBLH1TP6J	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	152.04
12/17	12/17	2469216AZ2XAXZ890	LEARNING A-Z, LLC 866-889-3729 TX MCC: 8299 MERCHANT ZIP: 75287	199.95
12/17	12/17	2469216AZ2XD35QJZ	WALMART.COM 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72712	140.88
12/19	12/19	2441290B20VYRVZ2V	LILLYS KITCHEN RIFLE CO MCC: 5812 MERCHANT ZIP:	11.74
12/19	12/19	2464373B10T50ZBQ5	WHISTLE PIG COFFEE STOP & RIFLE CO MCC: 5812 MERCHANT ZIP:	37.00
12/20	12/20	2449398B20RLXPAK3	LAKESHORE LEARNING MATER 310-537-8600 CA MCC: 8299 MERCHANT ZIP: 90895	443.39

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th 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.	ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.	CREDIT 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

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at: Dispute Management, 516 Edgewater Drive, Wakefield, MA 01880 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-888-284-3703 but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

JACOB PINGEL

Account Number: XXXX XXXX XXXX 4338

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$2,231.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$1,077.72
- Payments & Credits	\$1,077.72
+ Purchases & Other Charges	\$2,768.09
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,768.09

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

PAYMENT INFORMATION

New Balance	\$2,768.09
Minimum Payment Due	\$2,768.09
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	2444500ALEJ3YXQEP	6348 Dominos Pizza RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	68.72
12/05	12/05	2449398AK615YQ58E	COLORADO THESPIANS 720-972-4501 CO MCC: 5999 MERCHANT ZIP: 80202	1,550.00
12/05	12/05	F401600AL000PI340	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,077.72-
12/09	12/09	2449215APJJ08BEYL	COLORADO BANDMASTERS COLORADOBANDM CO MCC: 8398 MERCHANT ZIP: 80121	90.00
12/09	12/09	2475542AR3W90APD8	COLORADO MUSIC EDUCATORS 303-3494057 CO MCC: 8299 MERCHANT ZIP: 80211	170.00
12/10	12/10	2426975ARS66G0P12	CHAMPION TEAMWEAR 800-3364486 KS MCC: 5655 MERCHANT ZIP: 66502	131.94
12/10	12/10	2443106AR11HKLFRP	CHEYENNE MOUNTAIN RESORT COLORADO SPRI CO MCC: 7011 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 01/22/20	125.21

Transactions continued on next page

6415 VVG 002 7 31 191231 0 PAGE 1 of 3 10 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 4338
Payment Due Date	January 26, 2020
New Balance	\$2,768.09
Minimum Payment Due	\$2,768.09
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/10	12/10	2443106AR11HKLG0V	CHEYENNE MOUNTAIN RESORT COLORADO SPRI CO MCC: 7011 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 01/22/20	125.21
12/10	12/10	2443106AR11HKLG37	CHEYENNE MOUNTAIN RESORT COLORADO SPRI CO MCC: 7011 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 01/22/20	125.21
12/10	12/10	2444500ATEJ2PV9E8	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	51.70
12/11	12/11	2449215ATRTG0B4AQ	PAYPAL *COLORADOCON 402-935-7733 CO MCC: 8299 MERCHANT ZIP: 80126	280.00
12/16	12/16	2444500AZEJ30HF8B	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	50.10

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<p>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.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p> <p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p>
<p>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.</p> <p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>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.</p> <p>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.</p>

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- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

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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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

SIMONE RICHARDSON

Account Number: XXXX XXXX XXXX 3629

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,765.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$3,048.36
- Payments & Credits	\$3,048.36
+ Purchases & Other Charges	\$234.18
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$234.18

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

PAYMENT INFORMATION

New Balance	\$234.18
Minimum Payment Due	\$234.18
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	2425138AH0FVTH50K	BRICKHOUSE PIZZERIA SILT CO MCC: 5812 MERCHANT ZIP: 81652	195.40
12/04	12/04	2422638AKBLH4H691	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	24.87
12/10	12/10	2422638ATBLH4Q8ZS	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	5.00
12/10	12/10	2444500ATBLNYMB6S	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	8.91
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,048.36-

IMPORTANT ACCOUNT INFORMATION

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6415

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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	January 26, 2020
New Balance	\$234.18
Minimum Payment Due	\$234.18
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
Purchases	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee. ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.	CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
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- The dollar amount of the suspected error.
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Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.

O1BC6415 - 2 - 06/19/18



Alpine Bank

KELLY DETLEFSEN

Account Number: XXXX XXXX XXXX 6190

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,140.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$2,100.82
- Payments & Credits	\$2,100.82
+ Purchases & Other Charges	\$859.97
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$859.97

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	\$859.97
Minimum Payment Due	\$859.97
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	2443106ALL4DTP6F	HOLIDAY INN EXPRESS-SILT SILT CO MCC: 3501 MERCHANT ZIP: 81652 LODGING CHECK-IN DATE: 07/26/19	200.00
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,100.82-
12/20	12/20	2475542B33K2ASE9B	PESI INC 800-8448260 WI MCC: 8299 MERCHANT ZIP: 54703	659.97

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6415 VVG 002 7 31 191231 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KELLY DETLEFSEN
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 6190
Payment Due Date	January 26, 2020
New Balance	\$859.97
Minimum Payment Due	\$859.97
Past Due Amount	\$0.00
Amount Enclosed:	\$ <input type="text"/>

KELLY DETLEFSEN

Account Number: XXXX XXXX XXXX 6190

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

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1-888-284-3703 within the United States

<p>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.</p> <p>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.</p> <p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p> <p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p> <p>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.</p> <p>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.</p>
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BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at: Dispute Management, 516 Edgewater Drive, Wakefield, MA 01880 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-888-284-3703 but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

MICHAEL RYNKIEWICZ

Account Number: XXXX XXXX XXXX 6268

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,780.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$220.00
- Payments & Credits	\$220.00
+ Purchases & Other Charges	\$220.00
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$220.00

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	\$220.00
Minimum Payment Due	\$220.00
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/19	12/19	F401600B1000PI353	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	220.00-
12/21	12/21	2469216B32X5M8BBR	Intuit *QuickBooks 800-446-8848 CA MCC: 5734 MERCHANT ZIP: 94043	36.00
12/21	12/21	2469216B32X5M8DAN	Intuit *QuickBooks 800-446-8848 CA MCC: 5734 MERCHANT ZIP: 94043	36.00
12/21	12/21	2469216B32X5M8MZB	Intuit *QuickBooks 800-446-8848 CA MCC: 5734 MERCHANT ZIP: 94043	36.00
12/21	12/21	2469216B32X5NF020	Intuit *QuickBooks 800-446-8848 CA MCC: 5734 MERCHANT ZIP: 94043	36.00
12/21	12/21	2469216B32X5NF5QY	Intuit *QuickBooks 800-446-8848 CA MCC: 5734 MERCHANT ZIP: 94043	36.00
12/21	12/21	2469216B32X50RN8D	Intuit *QuickBooks 800-446-8848 CA MCC: 5734 MERCHANT ZIP: 94043	40.00

6415 VVG 002 7 31 191231 0 PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

MICHAEL RYNKIEWICZ
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 6268
Payment Due Date	January 26, 2020
New Balance	\$220.00
Minimum Payment Due	\$220.00
Past Due Amount	\$0.00
Amount Enclosed:	\$ <input type="text"/>

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

THERESA HAMILTON

Account Number: XXXX XXXX XXXX 5314

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,996.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$150.24
- Payments & Credits	\$229.24
+ Purchases & Other Charges	\$73.84
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$5.16-

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

PAYMENT INFORMATION

New Balance	\$5.16-
Minimum Payment Due	\$0.00
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/03	12/03	2475542AJJP685BT0	DIGITAL JUICE 407-5315540 FL MCC: 7333 MERCHANT ZIP: 34472	9.95
12/04	12/04	2449215AJLTZZA7JL	REV.COM 888-369-0701 CA MCC: 7339 MERCHANT ZIP: 94108	2.60
12/05	12/05	2479338AK002HVG2J	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	30.13
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	150.24-
12/18	12/18	7449215B0JH8BKLF6	SMORE.COM - EDUCATOR 83177766 CREDIT MCC: 5734 MERCHANT ZIP: 10010	79.00-
12/29	12/29	2443106BB0T00LM7P	ADOBE STOCK 800-833-6687 CA MCC: 5734 MERCHANT ZIP: 95110	31.16

6415 VVG 002 7 31 191231 0 N PAGE 1 of 3 10 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 5314
Payment Due Date	January 26, 2020
New Balance	\$5.16-
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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IMPORTANT MESSAGES

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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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

ROGER GOSE

Account Number: XXXX XXXX XXXX 4632

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$9,085.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$461.37
- Payments & Credits \$461.37
+ Purchases & Other Charges \$914.31
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$914.31

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 \$914.31
Minimum Payment Due \$914.31
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/04	12/04	2449215AJRS3E051F	ISTE CONFERENCE 800-336-5191 OR MCC: 8299 MERCHANT ZIP: 97205	520.00
12/05	12/05	F401600AL000PI340	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	461.37-
12/11	12/11	2426979ASEJ9NHKQK	MAMARONIS PIZZA - LOCATIO FORT COLLINS CO MCC: 5812 MERCHANT ZIP:	41.80
12/11	12/11	2471705ASGZQES8GP	FRONTIER AIRLINES DENVER CO MCC: 3132 MERCHANT ZIP:	59.99
12/12	12/12	2401517AS01F6YDD0	CONOCO - SEI 13171 FORT COLLINS CO MCC: 5542 MERCHANT ZIP: 80521	38.13
12/12	12/12	2426975AVS66MKYQ2	MAIN STREET GRILL 970-9262729 CO MCC: 5813 MERCHANT ZIP: 81632	50.75
12/12	12/12	2469216AS2XLSR7L7	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	9.99
12/13	12/13	2469216AV2XAVJ7K5	RESIDENCE INN BY MARRI FORT COLLINS CO	183.51

Transactions continued on next page

6415 VVG 002 7 31 191231 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 4632
Payment Due Date January 26, 2020
New Balance \$914.31
Minimum Payment Due \$914.31
Past Due Amount \$0.00
Amount Enclosed: \$

ROGER GOSE

Account Number: XXXX XXXX XXXX 4632

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 3703 MERCHANT ZIP: 80525	
			LODGING CHECK-IN DATE: 12/13/19	
12/23	12/23	2420429B503MY63AZ	Twilio 5T5CD6RUHK5 844-8144627 CA	10.14
			MCC: 5734 MERCHANT ZIP: 94105	

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Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	18.49% (v)	\$0.00	31	\$0.00
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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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

YOLANDA DAVIS

Account Number: XXXX XXXX XXXX 7485

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$2,751.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$1,215.22
- Payments & Credits	\$1,215.22
+ Purchases & Other Charges	\$7,248.84
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$7,248.84

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	\$7,248.84
Minimum Payment Due	\$7,248.84
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	2405522AG613JR52H	DOUBLE GOOD POPCORN 800-873-2686 IL MCC: 5441 MERCHANT ZIP: 60527	2,395.50
12/04	12/04	2469216AJ2XXG4YLA	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
12/05	12/05	2449215AKLS20T72Q	CUSTOMINK LLC 800-293-4232 VA MCC: 5691 MERCHANT ZIP: 22031	232.50
12/10	12/10	2469216AT2X5RR4MP	SOUTHWES 5262149380635800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4MZ	SOUTHWES 5262149380634800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4NE	SOUTHWES 5262149380632800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4NN	SOUTHWES 5262149380631800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17

Transactions continued on next page

6415 VVG 002 7 31 191231 0 PAGE 1 of 4 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

YOLANDA DAVIS
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number:	XXXX XXXX XXXX 7485
Payment Due Date	January 26, 2020
New Balance	\$7,248.84
Minimum Payment Due	\$7,248.84
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/10	12/10	2469216AT2X5RR4N6	SOUTHWES 5262149380633800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4PG	SOUTHWES 5262149380629800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4PR	SOUTHWES 5262149380628800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4P8	SOUTHWES 5262149380630800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4RS	SOUTHWES 5262149380625800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4R0	SOUTHWES 5262149380627800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4R8	SOUTHWES 5262149380626800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4SB	SOUTHWES 5262149380618800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4SK	SOUTHWES 5262149380619800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4ST	SOUTHWES 5262149380620800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4S3	SOUTHWES 5262149380617800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4TH	SOUTHWES 5262149380616800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4T2	SOUTHWES 5262149380614800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4T9	SOUTHWES 5262149380615800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4VB	SOUTHWES 5262149380621800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4VK	SOUTHWES 5262149380622800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4VV	SOUTHWES 5262149380623800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/10	12/10	2469216AT2X5RR4W3	SOUTHWES 5262149380624800-435-9792 TX MCC: 3066 MERCHANT ZIP: 75235	180.17
12/12	12/12	2469216AS2X79RW0B	BROADWAY LICENSING 646-844-1473 NY MCC: 5942 MERCHANT ZIP: 10001	139.22
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,215.22-
12/16	12/16	2444500AY8PTZZYG2	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	99.89
12/16	12/16	2444500AZEJ30HFAX	USPS STAMPS ENDICIA 310-482-5800 CA MCC: 9402 MERCHANT ZIP: 90245	400.00

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

<p>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.</p> <p>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.</p> <p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p> <p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p> <p>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.</p> <p>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.</p>
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BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at: Dispute Management, 516 Edgewater Drive, Wakefield, MA 01880 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-888-284-3703 but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

JOHN OLDHAM

Account Number: XXXX XXXX XXXX 4053

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$9,359.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$380.51
- Payments & Credits \$475.06
+ Purchases & Other Charges \$734.64
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$640.09

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

PAYMENT INFORMATION

New Balance \$640.09
Minimum Payment Due \$640.09
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	2444500AK8PS236KB	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	64.88
12/05	12/05	F401600AL000PI340	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	380.51-
12/16	12/16	7433239AZ0A15G8E9	LONG BLDG. TECHNOLOGIES 303-9752 CREDIT MCC: 5074 MERCHANT ZIP: 80120	94.55-
12/19	12/19	2422638B2BLH48DKW	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	19.88
12/20	12/20	2443106B3RQEB896W	DD/BR #358838 RIFLE CO MCC: 5814 MERCHANT ZIP:	143.88
12/20	12/20	2444500B28PVY700Y	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	8.28
12/20	12/20	2449398B3BM6LYJG1	ORDER UP RIFLE CO	330.04

Transactions continued on next page

6415 VVG 002 7 31 191231 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 4053
Payment Due Date January 26, 2020
New Balance \$640.09
Minimum Payment Due \$640.09
Past Due Amount \$0.00
Amount Enclosed: \$

JOHN OLDHAM

Account Number: XXXX XXXX XXXX 4053

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5812 MERCHANT ZIP: 81650	
12/31	12/31	2405523BD2DJRQ3P9	MCCOY SALES LLC 720-572-1517 CO	167.68
			MCC: 1711 MERCHANT ZIP: 80027	

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

<p>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.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p> <p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p>
<p>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.</p>	<p>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.</p>
<p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>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.</p>

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at: Dispute Management, 516 Edgewater Drive, Wakefield, MA 01880 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-888-284-3703 but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

KAREN SATTER

Account Number: XXXX XXXX XXXX 4029

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$8,851.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$2,055.63
- Payments & Credits \$2,113.75
+ Purchases & Other Charges \$1,206.65
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,148.53

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

PAYMENT INFORMATION

New Balance \$1,148.53
Minimum Payment Due \$1,148.53
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/03	12/03	2416407AH2LR7T65B	TARGET 00020297 GLENWOOD SPRI CO MCC: 5310 MERCHANT ZIP: 81601	91.35
12/04	12/04	2449215AKRS3LVT7W	CCIRA 303-453-9707 CO MCC: 8641 MERCHANT ZIP: 80421	280.00
12/05	12/05	F401600AL000PI340	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,113.75-
12/13	12/13	2422638AWBLH03N3H	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	99.30
12/14	12/14	2476501AW5SSLZJ17	BRENDEN RIFLE 7 RIFLE CO MCC: 7832 MERCHANT ZIP: 81650	200.00
12/19	12/19	2424760B2015HKQRG	RIFLE FIRESIDE LANES 970-625-2231 CO MCC: 7933 MERCHANT ZIP: 81650	536.00

6415

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PAGE 1 of 3

1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

KAREN SATTER
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 4029
Payment Due Date January 26, 2020
New Balance \$1,148.53
Minimum Payment Due \$1,148.53
Past Due Amount \$0.00
Amount Enclosed: \$

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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IMPORTANT MESSAGES

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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

MICHAEL MIKALAKIS

Account Number: XXXX XXXX XXXX 1752

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,213.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$135.71
- Payments & Credits	\$135.71
+ Purchases & Other Charges	\$786.55
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$786.55

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	\$786.55
Minimum Payment Due	\$786.55
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/12	12/12	2422638AVBLH2Q33W	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	59.92
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	135.71-
12/17	12/17	2444500B0BLPKG4WZ	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	237.15
12/18	12/18	2442733B0M82VW682	MCDONALD'S F31426 NEWCASTLE CO MCC: 5814 MERCHANT ZIP: 81647	459.48
12/27	12/27	2405522B9607Y0YTZ	ANTIDEFAMATION LEAGUE CC 212-885-7700 NY MCC: 8398 MERCHANT ZIP: 10158	30.00

IMPORTANT ACCOUNT INFORMATION

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6415

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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	January 26, 2020
New Balance	\$786.55
Minimum Payment Due	\$786.55
Past Due Amount	\$0.00
Amount Enclosed:	\$

MICHAEL MIKALAKIS

Account Number: XXXX XXXX XXXX 1752

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

<p>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.</p> <p>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.</p> <p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p> <p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p> <p>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.</p> <p>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.</p>
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BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at: Dispute Management, 516 Edgewater Drive, Wakefield, MA 01880 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-888-284-3703 but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

ZACHARY DICKENS

Account Number: XXXX XXXX XXXX 1884

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$9,894.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$173.34
- Payments & Credits	\$173.34
+ Purchases & Other Charges	\$105.71
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$105.71

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

PAYMENT INFORMATION

New Balance	\$105.71
Minimum Payment Due	\$105.71
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	2444500ALBLNYD1JL	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	36.21
12/12	12/12	F401600AU000PG346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	173.34-
12/16	12/16	2444500AZBLPJ6G17	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	66.81
12/17	12/17	2444500B0BLPKG4DE	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	2.69

IMPORTANT ACCOUNT INFORMATION

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6415

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PAGE 1 of 3

1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

ZACHARY DICKENS
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 1884
Payment Due Date	January 26, 2020
New Balance	\$105.71
Minimum Payment Due	\$105.71
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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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1-888-284-3703 within the United States

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

In Case of Errors or Questions about Your Bill

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- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

JANA PRICE

Account Number: XXXX XXXX XXXX 7341

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,258.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$2,313.28
- Payments & Credits \$2,313.28
+ Purchases & Other Charges \$741.74
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$741.74

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

PAYMENT INFORMATION

New Balance \$741.74
Minimum Payment Due \$741.74
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/01	2420429AE00AF614Z	FACEBK 5YXPPNESD2 650-5434800 CA MCC: 7311 MERCHANT ZIP: 94025	55.05
12/02	12/02	2449215AGJHK61M3M	SP * BREAKOUT INCORPOR HTTPSBREAKOUT NY MCC: 8299 MERCHANT ZIP: 11804	75.00
12/05	12/05	F401600AL000PI340	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,313.28-
12/11	12/11	2442806AT5SFH4MZP	DAYDREAM EDUCATION LLC 708-995-4961 NC MCC: 5942 MERCHANT ZIP: 28715	239.45
12/12	12/12	2401517AS01FAXM8N	CONOCO - STOP N SAVE 12 NEW CASTLE CO MCC: 5541 MERCHANT ZIP: 81647	153.47
12/12	12/12	2413746AVHF06XFN7	TST* BURNING MOUNTAIN PIZ SILT CO MCC: 5812 MERCHANT ZIP: 81652	177.80
12/17	12/17	2444500B0BLPKG4G1	WM SUPERCENTER #5232 RIFLE CO	24.09

Transactions continued on next page

6415 VVG 002 7 31 191231 0 PAGE 1 of 3 10 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 7341
Payment Due Date January 26, 2020
New Balance \$741.74
Minimum Payment Due \$741.74
Past Due Amount \$0.00
Amount Enclosed: \$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/17	12/17	2444500B0BLPKG4MP	MCC: 5411 MERCHANT ZIP: 81650 WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	16.88

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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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

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

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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

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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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

BRENT CURTICE

Account Number: XXXX XXXX XXXX 0754

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$8,135.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$37.99
- Payments & Credits	\$37.99
+ Purchases & Other Charges	\$1,864.99
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,864.99

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	\$1,864.99
Minimum Payment Due	\$1,864.99
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/01	2469216AF2Y04HEWE	SQ *SQUARE PAID SERVICES square.com CA MCC: 7399 MERCHANT ZIP: 94103	35.00
12/02	12/02	2413746AG5SE81E17	BARNES & NOBLE #1886 866-238-7323 NY MCC: 5942 MERCHANT ZIP: 11590	1,746.00
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	37.99-
12/18	12/18	2464373B00T50Z8TP	WHISTLE PIG COFFEE STOP & RIFLE CO MCC: 5812 MERCHANT ZIP:	81.00
12/22	12/22	2469216B42X5AWH5B	APPLE.COM/BILL 866-712-7753 CA MCC: 5735 MERCHANT ZIP: 95014	2.99

IMPORTANT ACCOUNT INFORMATION

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PAGE 1 of 3

1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

BRENT CURTICE
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 0754
Payment Due Date	January 26, 2020
New Balance	\$1,864.99
Minimum Payment Due	\$1,864.99
Past Due Amount	\$0.00
Amount Enclosed:	\$

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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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

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at: Dispute Management, 516 Edgewater Drive, Wakefield, MA 01880 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-888-284-3703 but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

JEFF BRADLEY

Account Number: XXXX XXXX XXXX 9532

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,470.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$2,138.95
- Payments & Credits \$2,138.95
+ Purchases & Other Charges \$529.24
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$529.24

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

PAYMENT INFORMATION

New Balance \$529.24
Minimum Payment Due \$529.24
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/04	12/04	2444500AJ8PS3119X	CITY-MARKET #0441 NEW CASTLE CO MCC: 5411 MERCHANT ZIP: 81647	30.00
12/05	12/05	F401600AL000PI340	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,138.95-
12/16	12/16	2475542AZ3K0YRHKM	GRAINGER 877-2022594 IL MCC: 5085 MERCHANT ZIP: 60045	147.31
12/17	12/17	2444500B0EJ3PQAL2	LITTLE CAESARS 3452-0001 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	35.94
12/18	12/18	2444500B1BLPZH24W	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	41.01
12/21	12/21	2444500B4BLT46ET3	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	101.30
12/27	12/27	2444500BABLNV3TGN	SAMS CLUB #6360 GRAND JUNCTIO CO MCC: 5300 MERCHANT ZIP: 81505	173.68

6415 VVG 002 7 31 191231 0 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 9532
Payment Due Date January 26, 2020
New Balance \$529.24
Minimum Payment Due \$529.24
Past Due Amount \$0.00
Amount Enclosed: \$

IMPORTANT ACCOUNT INFORMATION

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INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

<p>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.</p> <p>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.</p> <p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p> <p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p> <p>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.</p> <p>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.</p>
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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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

SARAH BELL

Account Number: XXXX XXXX XXXX 0234

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$3,534.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$1,277.00
- Payments & Credits \$1,277.00
+ Purchases & Other Charges \$1,465.62
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$1,465.62

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 \$1,465.62
Minimum Payment Due \$1,465.62
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/04	12/04	2471705AKJP6GPA14	MOORE MEDICAL LLC 800-2341464 CT MCC: 5047 MERCHANT ZIP: 06032	58.99
12/05	12/05	2425138AL0FVW59ZF	BRICKHOUSE PIZZERIA SILT CO MCC: 5812 MERCHANT ZIP: 81652	40.00
12/05	12/05	2449215AKRS55TH83	PROFESSIONAL EMS ED 970-254-8135 CO MCC: 8249 MERCHANT ZIP: 81504	392.00
12/16	12/16	2469216AY2XHKR199	WPY*University of Colorad855-469-3729 CO MCC: 8398 MERCHANT ZIP: 80203	269.10
12/17	12/17	2444500B0BLPKG4SQ	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	403.22
12/19	12/19	2425137B10EXRS757	MINERS CLAIM RESTAURANT SILT CO MCC: 5812 MERCHANT ZIP: 81652	287.32

Transactions continued on next page

6415 VVG 002 7 31 191231 0 PAGE 1 of 3 10 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

SARAH BELL
839 WHITERIVER AVE
RIFLE CO 81650-3515

Make Check
Payable to:

ALPINE BANK
PO BOX 2705
GRAND JUNCTION CO 81502-2705

Payment Information

Account Number: XXXX XXXX XXXX 0234
Payment Due Date January 26, 2020
New Balance \$1,465.62
Minimum Payment Due \$1,465.62
Past Due Amount \$0.00
Amount Enclosed: \$

SARAH BELL

Account Number: XXXX XXXX XXXX 0234

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/19	12/19	2443106B10RZ5624X	ADOBE ACROPRO SUBS 800-833-6687 CA MCC: 5734 MERCHANT ZIP: 95110	14.99
12/19	12/19	F401600B1000PG353	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,277.00-

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INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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1-888-284-3703 within the United States

PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com .	LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee. ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.
MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 th Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.	CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
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O1BC6415 - 2 - 06/19/18



Alpine Bank

HEATHER GRUMLEY

Account Number: XXXX XXXX XXXX 1976

ACCOUNT SUMMARY

Credit Limit \$10,000.00
Credit Available \$6,199.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$780.00-
- Payments & Credits \$0.00
+ Purchases & Other Charges \$4,580.81
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$3,800.81

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

PAYMENT INFORMATION

New Balance \$3,800.81
Minimum Payment Due \$3,800.81
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/04	12/04	2490641AJ2E8W8YMP	VARIDESK* 1800 207 2587 800-2072587 TX MCC: 5021 MERCHANT ZIP: 75019	1,590.00
12/05	12/05	2443105AL2BZFV8PH	THE BROADMOOR FOOD&BEV COLORADO SPRI CO MCC: 5812 MERCHANT ZIP: 80906	1,454.56
12/06	12/06	2443105AM2Q07KBEY	THE BROADMOOR FOOD&BEV COLORADO SPRI CO MCC: 5812 MERCHANT ZIP: 80906	9.47
12/06	12/06	2443105AM2Q2VQS5B	THE BROADMOOR FOOD&BEV COLORADO SPRI CO MCC: 5812 MERCHANT ZIP: 80906	1,342.78
12/08	12/08	2443105AN2Q7BPYTV	THE BROADMOOR LODGING COLORADO SPRI CO MCC: 3727 MERCHANT ZIP: 80906 LODGING CHECK-IN DATE: 12/05/19	64.00
12/10	12/10	2449398AT2MGDDG74	THE WHIMSICAL WAGON SILT CO	60.00

Transactions continued on next page

6415 VVG 002 7 31 191231 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 January 26, 2020
New Balance \$3,800.81
Minimum Payment Due \$3,800.81
Past Due Amount \$0.00

Amount Enclosed:

\$

HEATHER GRUMLEY

Account Number: XXXX XXXX XXXX 1976

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/10	12/10	2469216AT2XT99F38	MCC: 5947 MERCHANT ZIP: 81652 STARBUCKS STORE 08685 RIFLE CO MCC: 5814 MERCHANT ZIP: 81650	60.00

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Purchases	18.49% (v)	\$0.00	31	\$0.00
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O1BC6415 - 2 - 06/19/18



Alpine Bank

RICHARD III HILLS

Account Number: XXXX XXXX XXXX 2966

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,778.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$505.19
- Payments & Credits	\$505.19
+ Purchases & Other Charges	\$17.99
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$17.99

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

PAYMENT INFORMATION

New Balance	\$17.99
Minimum Payment Due	\$17.99
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	2469216AK2XKG9N7D	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	505.19-

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	18.49% (v)	\$0.00	31	\$0.00

6415 VVG 002 7 31 191231 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	January 26, 2020
New Balance	\$17.99
Minimum Payment Due	\$17.99
Past Due Amount	\$0.00
Amount Enclosed:	\$

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

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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1-888-284-3703 within the United States

<p>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.</p> <p>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.</p> <p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p> <p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p> <p>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.</p> <p>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.</p>
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BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at: Dispute Management, 516 Edgewater Drive, Wakefield, MA 01880 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-888-284-3703 but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

KYLE MICKELSON

Account Number: XXXX XXXX XXXX 2925

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$3,282.00
Statement Closing Date	January 10, 2020
Days in Billing Cycle	31
Previous Balance	\$464.14
- Payments & Credits	\$464.14
+ Purchases & Other Charges	\$1,717.39
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,717.39

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	\$1,717.39
Minimum Payment Due	\$1,717.39
Payment Due Date	February 07, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/19	12/19	F401600B1000PI353	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	464.14-
01/06	01/06	2490641QN2G5ABNAH	SN *CHSCA 303-3784903 AZ MCC: 7941 MERCHANT ZIP: 85385	50.00
01/07	01/07	2441295QP2DJXERQX	BUZZERSYSTEMS COM 309-224-9945 IL MCC: 7399 MERCHANT ZIP: 61523	189.00
01/07	01/07	2449215QRRTKH0JNT	GLOBALTEST SUPPLY 910-442-2164 NC MCC: 5085 MERCHANT ZIP: 28412	999.99
01/08	01/08	2449215QRRTL9DY3G	PAYPAL *COLORADODUG 402-935-7733 CA MCC: 8641 MERCHANT ZIP: 95131	441.00
01/08	01/08	2479338QR000D5K1J	STK*Shutterstock 866-6633954 NY MCC: 7333 MERCHANT ZIP: 10118	37.40

6415 VVG 002 7 10 200110 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 February 07, 2020
New Balance \$1,717.39
Minimum Payment Due \$1,717.39
Past Due Amount \$0.00
Amount Enclosed: \$

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

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

In Case of Errors or Questions about Your Bill

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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

DIANE HAUPT

Account Number: XXXX XXXX XXXX 8584

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$2,271.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$1,132.88
- Payments & Credits \$0.00
+ Purchases & Other Charges \$1,562.43
+ Cash Advances \$0.00
+ Finance Charges \$33.25
= New Balance \$2,728.56

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 \$2,728.56
Minimum Payment Due \$2,728.56
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/04	12/04	2444500AJ8PS31268	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	11.51
12/07	12/07	2422638ANBLH2T491	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	223.44
12/11	12/11	2444500ASEJ3BEB01	DOMINO'S 6348 719-339-5911 CO MCC: 5814 MERCHANT ZIP: 81650	160.92
12/12	12/12	2421073AS2DKS8R4K	PSYCHOLOGICAL ASSESSMENT 813-968-3003 FL MCC: 2741 MERCHANT ZIP: 33549	632.00
12/12	12/12	2449215ASJJ4RKWGA	BODY ARMOR USA BODYARMORUSA. NY MCC: 5699 MERCHANT ZIP: 11021	132.94
12/15	12/15	2422638AYBLH4JP05	WAL-MART #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	116.35
12/18	12/18	2444500B08PSKBM71	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	35.27

Transactions continued on next page

6415 VVG 002 7 31 191231 0 D PAGE 1 of 3 1 0 4016 6000 6035



Alpine Bank

225 N 5th Street
Suite 1000
Grand Junction CO 81501

DIANE HAUPT
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 8584
Payment Due Date January 26, 2020
New Balance \$2,728.56
Minimum Payment Due \$2,728.56
Past Due Amount \$1,132.88
Amount Enclosed: \$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/18	12/18	2449215B0MHE3S064	SQ *MAGNISIGHT OF T 415-375-3176 CO MCC: 5732 MERCHANT ZIP: 80907	250.00
12/31	12/31	*FINANCE CHARGE*	PURCHASES \$33.25 CASH ADVANCE \$0.00	33.25

IMPORTANT ACCOUNT INFORMATION

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

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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	18.49% (v)	\$2,118.62	31	\$33.25
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

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- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

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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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

SHELLEY GARDINEER

Account Number: XXXX XXXX XXXX 5536

ACCOUNT SUMMARY

Credit Limit \$5,000.00
Credit Available \$4,089.00
Statement Closing Date December 31, 2019
Days in Billing Cycle 31
Previous Balance \$1,849.54
- Payments & Credits \$1,855.51
+ Purchases & Other Charges \$916.37
+ Cash Advances \$0.00
+ Finance Charges \$0.00
= New Balance \$910.40

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

PAYMENT INFORMATION

New Balance \$910.40
Minimum Payment Due \$910.40
Payment Due Date January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/10	12/10	2444500ATEJ2PV9NH	USPS STAMPS ENDICIA 310-482-5800 CA MCC: 9402 MERCHANT ZIP: 90245	200.00
12/10	12/10	2449398AT604SBWY2	RIFLE TEQUILAS INC RIFLE CO MCC: 5812 MERCHANT ZIP:	63.44
12/11	12/11	2476501AS8ABFVMF1	PALOS SPORTS 800-233-5484 IL MCC: 5941 MERCHANT ZIP: 60803	585.00
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,855.51-
12/18	12/18	7476668B0VMH2S1FM	2CO.COM*MATH4KIDS 04426863402 NL MCC: 8299 MERCHANT ZIP:	19.95
12/21	12/21	2469216B32XV8GS3D	BPMSUPREME.COM 888-723-7878 CA MCC: 5735 MERCHANT ZIP: 92101	29.99
12/26	12/26	2469216B82X6MHMW9	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	17.99

6415

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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 January 26, 2020
New Balance \$910.40
Minimum Payment Due \$910.40
Past Due Amount \$0.00
Amount Enclosed: \$

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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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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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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- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

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Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

MARY MCPHEE

Account Number: XXXX XXXX XXXX 5927

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Credit Available	\$4,571.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$406.43
- Payments & Credits	\$406.43
+ Purchases & Other Charges	\$428.19
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$428.19

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	\$428.19
Minimum Payment Due	\$428.19
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/02	2444500AG8PS8EFL1	CITY MARKET #0443 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	47.66
12/04	12/04	2444500AKBLNTM7RB	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	128.96
12/05	12/05	2444500AK8PS235LQ	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	44.18
12/05	12/05	F401600AL000PI340	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	406.43-
12/10	12/10	2444500AR8PS5GRXE	CITY-MARKET #0405 GLENWOOD SPRI CO MCC: 5411 MERCHANT ZIP: 81601	207.39

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.

6415

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PAGE 1 of 3

1 0 4016 6000 6035

**Alpine Bank**225 N 5th Street
Suite 1000
Grand Junction CO 81501MARY MCPHEE
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 5927
Payment Due Date	January 26, 2020
New Balance	\$428.19
Minimum Payment Due	\$428.19
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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

IMPORTANT MESSAGES

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

<p>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.</p>	<p>LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.</p>
<p>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.</p>	<p>ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.</p>
<p>All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.</p>	<p>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.</p>
	<p>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.</p>

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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.

O1BC6415 - 2 - 06/19/18



Alpine Bank

BENJAMIN KIRK

Account Number: XXXX XXXX XXXX 2180

ACCOUNT SUMMARY

Credit Limit	\$10,000.00
Credit Available	\$8,137.00
Statement Closing Date	December 31, 2019
Days in Billing Cycle	31
Previous Balance	\$2,087.71
- Payments & Credits	\$3,187.71
+ Purchases & Other Charges	\$2,962.18
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$1,862.18

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

PAYMENT INFORMATION

New Balance	\$1,862.18
Minimum Payment Due	\$1,862.18
Payment Due Date	January 26, 2020

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/01	12/01	2425138AG0FZ3AATH	BRICKHOUSE PIZZERIA SILT CO MCC: 5812 MERCHANT ZIP: 81652	62.60
12/01	12/01	2444500AGBLNH6LWP	WM SUPERCENTER #5232 RIFLE CO MCC: 5411 MERCHANT ZIP: 81650	72.76
12/02	12/02	2444500AH00RFNQHZ	NFHS MEMBERSHIPS INDIANAPOLIS IN MCC: 8299 MERCHANT ZIP: 46206	35.00
12/02	12/02	2449215AGRTZ466JK	PAYPAL *USATRACKFIE 402-935-7733 IN MCC: 8641 MERCHANT ZIP: 46204	30.00
12/03	12/03	2449215AHRS1V73BJ	PAYPAL *USATRACKFIE 402-935-7733 IN MCC: 8641 MERCHANT ZIP: 46204	50.00
12/07	12/07	2471705AN4EWBBT1N	DRURY INNS 303-3731983 CO MCC: 3693 MERCHANT ZIP: 80238 LODGING CHECK-IN DATE: 12/04/19	1,000.00
12/07	12/07	2471705APMB220QM5	DRURY INNS 303-3731983 CO	1,661.82

Transactions continued on next page

6415 VVG 002 7 31 191231 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	January 26, 2020
New Balance	\$1,862.18
Minimum Payment Due	\$1,862.18
Past Due Amount	\$0.00
Amount Enclosed:	\$

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 3693 MERCHANT ZIP: 80238	
			LODGING CHECK-IN DATE: 12/04/19	
12/12	12/12	7469216AS2XNZVL49	SOUTHWES 5260179212043800-435- CREDIT	1,100.00-
			MCC: 3066 MERCHANT ZIP: 75235	
12/12	12/12	F401600AU000PI346	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	2,087.71-
12/20	12/20	2413746B28R118QAZ	TST* BURNING MOUNTAIN PIZ SILT CO	50.00
			MCC: 5812 MERCHANT ZIP: 81652	

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