

ROBERT SJOGREN

ACCOUNT SUMMARY

Credit Limit \$5,000.00

Credit Available \$4,670.00

Statement Closing Date August 31, 2021

Statement Closing Date
August 31, 2021
Days in Billing Cycle
Previous Balance
Payments & Credits
Purchases & Other Charges
Cash Advances
Finance Charges
August 31, 2021
Statement Closing Date
August 31, 2021
Statement Closing Date
August 31, 2021
Statement Closing Date
Statement Closing Date
August 31, 2021
Statement Closing Date
Statement Closing Date
Statement Closing Date
August 31, 2021
Statement Closing Date
Statement Closing D

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

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

PAYMENT INFORMATION

New Balance \$329.50
Minimum Payment Due \$329.50
Payment Due Date September 26, 2021

Account Number: XXXX XXXX XXXX 0762

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$329.50

TRANSACTIONS

= New Balance

Tran	Post	Reference Number	Transaction Description	Amount
Date	Date	Reference Number	Transaction Description	Amount
08/03	08/03	24431056RRQEQENLZ	O'REILLY AUTO PARTS 3761 RIFLE CO	329.50
			MCC: 5533 MERCHANT ZIP: 81650	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

6415 VVG 002 7 31 210831 0 PAGE 1 of 3 1 0 4016 6000 6035



Payment Information

Account Number: XXXX XXXX XXXX 0762

Payment Due Date New Balance \$329.50

Minimum Payment Due Past Due Amount Amount Enclosed: \$\$

Make Check Payable to:

DINE BANK

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

ROBERT SJOGREN 839 WHITERIVER AVE RIFLE CO 81650-3515

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

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



KELLY DETLEFSEN

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$3,525.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$976.00 - Payments & Credits \$976.00 + Purchases & Other Charges \$1,474.12 \$0.00 + Cash Advances + Finance Charges \$0.00 = New Balance \$1,474.12

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

PAYMENT INFORMATION

New Balance \$1,474.12

Minimum Payment Due \$1,474.12

Payment Due Date September 26, 2021

Account Number: XXXX XXXX XXXX 6190

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/02	08/02	24717056P3V2L1HGK	KAGAN PUBLISHING INC 949-5456332 CA	210.00
			MCC: 5192 MERCHANT ZIP: 92673	
08/05	08/05	24431066T2DB3DQ45	TARGET.COM * 800-591-3869 MN	8.53
			MCC: 5310 MERCHANT ZIP: 55445	
08/05	08/05	24431066T2DB3ZFKX	TARGET.COM * 800-591-3869 MN	4.27
			MCC: 5310 MERCHANT ZIP: 55445	
08/06	08/06	24435656V0D17HWAH	ASCD 703-575-5455 VA	89.00
			MCC: 8641 MERCHANT ZIP: 22311	
08/07	08/07	24431066V2DATMQAN	TARGET.COM * 800-591-3869 MN	0.01
			MCC: 5310 MERCHANT ZIP: 55445	
08/07	08/07	24431066V2DATMQAN	TARGET.COM * 800-591-3869 MN	29.85
			MCC: 5310 MERCHANT ZIP: 55445	
08/09	08/09	24431066X2DARKPYQ	TARGET.COM * 800-591-3869 MN	12.80
			MCC: 5310 MERCHANT ZIP: 55445	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 6190

Payment Due Date September 26, 2021

New Balance \$1,474.12

Minimum Payment Due Past Due Amount Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

KELLY DETLEFSEN 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)

		•		
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/09	08/09	24431066X2DAS76PD	TARGET.COM * 800-591-3869 MN	17.06
			MCC: 5310 MERCHANT ZIP: 55445	
08/09	08/09	24692166X2XMQ490W	SQ *FERNYS TACOS Silt CO	738.00
			MCC: 5814 MERCHANT ZIP: 81652	
08/10	08/10	24251386Z0FVBK1H8	BRICKHOUSE PIZZERIA 970-876-2222 CO	244.50
			MCC: 5812 MERCHANT ZIP: 81652	
08/10	08/10	24431066Y2DAV7D4A	TARGET.COM * 800-591-3869 MN	4.27
			MCC: 5310 MERCHANT ZIP: 55445	
08/10	08/10	24431066Y2DB5YQY9	TARGET.COM * 800-591-3869 MN	0.01
			MCC: 5310 MERCHANT ZIP: 55445	
08/10	08/10	24431066Y2DB5YQY9	TARGET.COM * 800-591-3869 MN	8.52
			MCC: 5310 MERCHANT ZIP: 55445	
08/13	08/13	2425137710EXM3E8V	MINERS CLAIM RESTAURANT SILT CO	107.30
			MCC: 5812 MERCHANT ZIP: 81652	
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	976.00-

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



LANCIE ELDER Account Number: XXXX XXXX XXXX 1912

ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$3,900.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$0.00 - Payments & Credits \$0.00 + Purchases & Other Charges \$1.100.00 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,100.00

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 \$1,100.00

Minimum Payment Due \$1,100.00

Payment Due Date September 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

	C 2 . C			
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/23	08/23	24207857B52DH4PF3	THE BREAKTHROUGH COACH 904-2803052 FL	350.00
			MCC: 8299 MERCHANT ZIP: 32082	
08/23	08/23	24492167Q00010YDB	WRITE NOW RIGHT NOW WWW.WRITENOWR CO	750.00
			MCC: 8999 MERCHANT ZIP: 80921	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

6415 VVG 002 7 31 210831 0 PAGE 1 of 3 1 0 4016 6000 6035



Payment Information

Account Number: XXXX XXXX XXXX 1912

Payment Due Date September 26, 2021

New Balance \$1,100.00

Minimum Payment Due \$1,100.00

Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

\$

LANCIE ELDER 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

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

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



SIMONE RICHARDSON

TRANSACTIONS

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$4,594.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$325.41 - Payments & Credits \$325.41 + Purchases & Other Charges \$405.32 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$405.32

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

PAYMENT INFORMATION

New Balance\$405.32Minimum Payment Due\$405.32Payment Due DateSeptember 26, 2021

Account Number: XXXX XXXX XXXX 0001

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Post Reference Number Transaction Description Amount Date Date 08/04 08/04 24445006TBLNJ18WD WM SUPERCENTER #5232 RIFLE CO 41.12 MCC: 5411 MERCHANT ZIP: 81650 08/05 08/05 WM SUPERCENTER #5232 RIFLE CO 24445006SBLNL18FB 52.80 MCC: 5411 MERCHANT ZIP: 81650 08/06 08/06 24431066S2DBDXSRH TARGET.COM * 800-591-3869 MN 12.80 MCC: 5310 MERCHANT ZIP: 55445 08/07 08/07 24226386WBLH4W3AR WAL-MART #5232 RIFLE CO 24.97 MCC: 5411 MERCHANT ZIP: 81650 08/07 TARGET.COM * 0.01 08/07 24431066V2DAT4MA2 800-591-3869 MN MCC: 5310 MERCHANT ZIP: 55445 08/07 08/07 24431066V2DAT4MA2 TARGET.COM * 800-591-3869 MN 29.85 MCC: 5310 MERCHANT ZIP: 55445 08/13 08/13 F40160071000PY225 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 325.41-244450076BLNHLTE4 08/17 08/17 WM SUPERCENTER #5232 RIFLE CO 196.70

Transactions continued on next page

6415 VVG 002 7 31 210831 0 PAGE 1 of 3 1 0 4016 6000 6035



225 N 5th Street Suite 1000 Grand Junction CO 81501 Payment Information

Account Number: XXXX XXXX XXXX 0001

Payment Due Date September 26, 2021

New Balance \$405.32

Minimum Payment Due \$405.32

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

SIMONE RICHARDSON 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 5411 MERCHANT ZIP: 81650	
08/27	08/27	24226387GBLH4T9SA	WAL-MART #5232 RIFLE CO	24.19
			MCC: 5411 MERCHANT ZIP: 81650	
08/28	08/28	24445007HBLP69VSJ	WM SUPERCENTER #5232 RIFLE CO	22.88
			MCC: 5411 MERCHANT ZIP: 81650	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



JACOB PINGEL Account Number: XXXX XXXX XXXX 8326

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$3,141.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$119.47 - Payments & Credits \$159.47 + Purchases & Other Charges \$1,898.51

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

+ Cash Advances

= New Balance

+ Finance Charges

er Charges \$1,898.51 \$0.00 \$0.00

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$1,858.51

PAYMENT INFORMATION	
New Balance	\$1,858.51
Minimum Payment Due	\$1,858.51
Payment Due Date	September 26, 2021

Tran Date	Post Date	Reference Number	Transaction Description	Amoun
07/30	08/01	24251386L0FVFF7EW	BRICKHOUSE PIZZERIA 2 RIFLE CO	140.00
			MCC: 5812 MERCHANT ZIP: 81650	
08/08	08/08	24492156WLXL0XS4E	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	327.29
			MCC: 8299 MERCHANT ZIP: 10003	
08/10	08/10	2413746722XHQK1E4	OFFICE DEPOT #1080 DENVER CO	231.98
			MCC: 5965 MERCHANT ZIP: 80239	
08/11	08/11	24275396ZS66GT8TH	WINGCHESTERS RIFLE 970-6256111 CO	55.00
			MCC: 5812 MERCHANT ZIP: 81650	
08/11	08/11	74897296Z3S8T398Q	PAYPAL *WINFOTECH 4029357733 CD	4.99
			MCC: 7372 MERCHANT ZIP:	
08/12	08/12	244921570ML7XNRL6	BOOK OUTLET 716-854-5050 NY	88.91
			MCC: 5942 MERCHANT ZIP: 14207	
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	119.47-
08/15	08/15	244921573MLGG21T2	BOOK OUTLET 716-854-5050 NY	28.86
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 8326

Payment Due Date
New Balance \$1,858.51

Minimum Payment Due Past Due Amount
Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JACOB PINGEL 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
	<u> </u>		MCC: 5942 MERCHANT ZIP: 14207	
08/16	08/16	2405523742DZ0TY5L	WALMART.COM AX 800-966-6546 AR	57.98
			MCC: 5310 MERCHANT ZIP: 72716	
08/18	08/18	24801977661KJ3N9D	BAND SHOPPE 800-457-3501 IN	589.10
			MCC: 5137 MERCHANT ZIP: 47612	
08/18	08/18	2480197768B7Y2WXK	BOOKRAGS.COM 206-519-7910 WA	24.99
			MCC: 8299 MERCHANT ZIP: 98104	
08/19	08/19	2469216772XH8G8HF	LEARNING A-Z, LLC 866-889-3729 TX	344.00
			MCC: 8299 MERCHANT ZIP: 75287	
08/20	08/20	7413746792XKZELH4	OFFICE DEPOT #1080 DENVER CO CREDIT	40.00-
			MCC: 5965 MERCHANT ZIP: 80239	
08/25	08/25	24492157DMLGNNQ7G	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	5.41
			MCC: 8299 MERCHANT ZIP: 10003	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



BRIAN SPRENGER

= New Balance

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$2,031.00 August 31, 2021 Statement Closing Date Days in Billing Cycle 31 Previous Balance \$606.82 - Payments & Credits \$606.82 + Purchases & Other Charges \$2.004.49 \$0.00 + Cash Advances + Finance Charges \$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 \$2,004.49

Minimum Payment Due \$2,004.49

Payment Due Date September 26, 2021

Account Number: XXXX XXXX XXXX 2423

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$2,004.49

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/02	08/02	24445006T5SQ5186L	WALMART.COM AT 8009666546 AR	42.60
			MCC: 5310 MERCHANT ZIP: 72716	
08/02	08/02	24492156NJHLTP1T4	CRICUT WWW.CRICUT.CO UT	10.61
			MCC: 5970 MERCHANT ZIP: 84095	
08/03	08/03	24055236P2DZRG4GV	WALMART.COM AX 800-966-6546 AR	46.06
			MCC: 5310 MERCHANT ZIP: 72716	
08/03	08/03	24164076P2LRFDB34	TARGET 00020297 GLENWOOD SPRI CO	101.70
			MCC: 5310 MERCHANT ZIP:	
08/03	08/03	24164076P2LR81SZY	TARGET 00020297 GLENWOOD SPRI CO	347.35
			MCC: 5310 MERCHANT ZIP:	
08/03	08/03	24692166P2XALAF1R	Amazon Music*2P5TW7JZ2 888-802-3080 WA	16.21
			MCC: 5818 MERCHANT ZIP: 98109	
08/04	08/04	24137466T016TE4M4	USPS PO 0777220543 RIFLE CO	3.40
			MCC: 9402 MERCHANT ZIP: 81650	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 2423

Payment Due Date September 26, 2021

New Balance \$2,004.49

Minimum Payment Due \$2,004.49

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

BRIAN SPRENGER 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
08/05	08/05	24055236T2DK6J36E	WALMART.COM AZ 800-966-6546 AR	71.70	
			MCC: 5310 MERCHANT ZIP: 72716		
08/05	08/05	24767256T00015AZM	THAI CHILI BISTRO RIFLE CO	77.00	
			MCC: 5812 MERCHANT ZIP: 81650		
08/07	08/07	24055236V2DKVTE22	WALMART.COM AZ 800-966-6546 AR	54.91	
			MCC: 5310 MERCHANT ZIP: 72716		
08/09	08/09	24055236X2DKVTE28	WALMART.COM AZ 800-966-6546 AR	0.30	
			MCC: 5310 MERCHANT ZIP: 72716		
08/09	08/09	24427336XMHDVFDKL	MCDONALD'S F7316 RIFLE CO	238.80	
			MCC: 5814 MERCHANT ZIP: 81650		
08/13	08/13	24207857213JFG1KS	RIFLE FIRESIDE LANES RIFLE CO	119.00	
			MCC: 7933 MERCHANT ZIP: 81650		
08/13	08/13	242753971S66K9ZZQ	ROCHESTER 100 INC 585-4750200 NY	145.00	
			MCC: 5199 MERCHANT ZIP: 14623		
08/13	08/13	24445007200V9S8EN	DOLLARTREE RIFLE CO	6.00	
			MCC: 5331 MERCHANT ZIP: 81650		
08/13	08/13	244921571RTYYYV8M	ASCA 703-683-2722 VA	129.00	
			MCC: 8699 MERCHANT ZIP: 22314		
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	606.82-	
08/16	08/16	2443106742DYKJYS2	AMAZON.COM*2D9LU2PG0 AMZN AMZN.COM/BILL WA	25.00	
			MCC: 5942 MERCHANT ZIP: 98109		
08/16	08/16	2444500748PV00XMG	CITY MARKET #0443 RIFLE CO	25.00	
			MCC: 5411 MERCHANT ZIP: 81650		
08/17	08/17	2438898750T54QSZD	THE LIBRARY STORE INC. 309-925-3923 IL	86.64	
			MCC: 5943 MERCHANT ZIP: 61568		
08/17	08/17	241374676019NP50J	USPS PO 0777220543 RIFLE CO	8.85	
			MCC: 9402 MERCHANT ZIP: 81650		
08/19	08/19	244450078BLNJ9W3J	WM SUPERCENTER #5232 RIFLE CO	176.00	
			MCC: 5411 MERCHANT ZIP: 81650		
08/23	08/23	24137467Q018W4055	USPS PO 0777220543 RIFLE CO	6.00	
			MCC: 9402 MERCHANT ZIP: 81650		
08/30	08/30	24137467K017EJL6Z	USPS PO 0777220543 RIFLE CO	2.36	
			MCC: 9402 MERCHANT ZIP: 81650		
08/30	08/30	24492157KRTSEVP4H	PAYPAL *IDA RMB 402-935-7733 CO	265.00	
			MCC: 8398 MERCHANT ZIP: 80305		

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



KATHRYN SENOR

Questions?

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$1,110.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$963.20 - Payments & Credits \$963.20

+ Purchases & Other Charges \$3.889.88 + Cash Advances + Finance Charges = New Balance \$3,889.88

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 Account Number: XXXX XXXX XXXX 0416

PAYMENT INFORMATION

New Balance \$3,889.88 \$3,889.88 **Minimum Payment Due Payment Due Date** September 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$0.00

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/02	08/02	24687206N0T50F4SR	ORDER UP RIFLE CO	74.80
			MCC: 5812 MERCHANT ZIP:	
08/03	08/03	24226386RBLH107XH	WAL-MART #5232 RIFLE CO	131.50
			MCC: 5411 MERCHANT ZIP: 81650	
08/03	08/03	24445006RBLNHQ2E2	WM SUPERCENTER #5232 RIFLE CO	239.00
			MCC: 5411 MERCHANT ZIP: 81650	
08/03	08/03	24445006RBLNHQ2GB	WM SUPERCENTER #5232 RIFLE CO	194.00
			MCC: 5411 MERCHANT ZIP: 81650	
08/03	08/03	24445006RBLNHQ2N1	WM SUPERCENTER #5232 RIFLE CO	168.00
			MCC: 5411 MERCHANT ZIP: 81650	
08/03	08/03	24445006RBLNHQ2RL	WM SUPERCENTER #5232 RIFLE CO	235.06
			MCC: 5411 MERCHANT ZIP: 81650	
08/04	08/04	24226386TBLH1PB1H	SAMSCLUB #6360 GRAND JUNCTIO CO	215.24
			MCC: 5300 MERCHANT ZIP: 81505	
			Transactions continued on next page	



Payment Information

XXXX XXXX XXXX 0416 Account Number: **Payment Due Date** September 26, 2021 **New Balance** \$3,889.88 Minimum Payment Due \$3,889.88 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

KATHRYN SENOR 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 08/05 08/05 24377356S00003DSJ CAPITOL DELI RIFLE CO 262.32 MCC: 5812 MERCHANT ZIP: 81650 08/07 24692166V2XFTZKLF LOWES #01905* GLENWOOD SPRI CO 08/07 127.30 MCC: 5200 MERCHANT ZIP: 81601 08/10 24445006ZBLNMQ0SJ WM SUPERCENTER #5232 RIFLE CO 08/10 111.32 MCC: 5411 MERCHANT ZIP: 81650 08/12 08/12 240034171S66E26ZQ VALLEY LUMBER - RIFLE RIFLE CO 120.71 MCC: 5039 MERCHANT ZIP: 08/12 08/12 24011347100006074 SP * 30 SECOND DANCE P HTTPS30SECOND OR 25.98 MCC: 5815 MERCHANT ZIP: 97209 08/12 08/12 7408342710000PGQP MUSICPLAYONLINE.COM RED DEER CD 174.95 MCC: 8299 MERCHANT ZIP: 08/12 2469216702Y0WWH3Y SQ *THE ROLLING FORK LLC Rifle CO 08/12 900.00 MCC: 5814 MERCHANT ZIP: 81650 F40160071000PY225 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 08/13 08/13 963.20-08/16 2444500748PV00Y2K CITY-MARKET #0441 NEW CASTLE CO 08/16 10.00 MCC: 5411 MERCHANT ZIP: 81647 24492157JRX16GVAN SQ *INKSWELL SCREEN GLENWOOD SPRI CO 08/30 08/30 899.70 MCC: 8999 MERCHANT ZIP: 81601

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



JENNIFER NIPPER

= New Balance

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$7,219.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$789.46 - Payments & Credits \$821.46 + Purchases & Other Charges \$2,289.00 + Cash Advances \$0.00 + Finance Charges \$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 \$2,257.00

Minimum Payment Due \$2,257.00

Payment Due Date \$September 26, 2021

Account Number: XXXX XXXX XXXX 9052

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$2,257.00

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/31	08/01	24431066LMSFXL6LG	DOUBLETREE BY HILTON 9704964971 CO	349.12
			MCC: 3692 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 07/27/21	
08/02	08/02	24445006P00R1XGTK	DOLLARTREE RIFLE CO	35.69
			MCC: 5331 MERCHANT ZIP: 81650	
08/04	08/04	24013396R00JJ6MJZ	NOTEFLIGHT 617-4669531 MA	30.00
			MCC: 5734 MERCHANT ZIP: 02144	
08/06	08/06	24492156SLRT7FBYR	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	163.61
			MCC: 5942 MERCHANT ZIP: 98188	
08/10	08/10	24692166Y2XNFNWFY	LOWES #01905* GLENWOOD SPRI CO	113.94
			MCC: 5200 MERCHANT ZIP: 81601	
08/10	08/10	24943016Z09FKX8T2	THE HOME DEPOT #1513 GRAND JCT CO	177.58
			MCC: 5200 MERCHANT ZIP: 81505	
08/10	08/10	74943016Z09FKX8WS	THE HOME DEPOT #1513 GRAND JCT C CREDIT	32.00-
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 9052

Payment Due Date
New Balance \$2,257.00

Minimum Payment Due Past Due Amount
Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JENNIFER NIPPER 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)			
Tran Date	Post Date	Reference Number	Transaction Description	Amount
_			MCC: 5200 MERCHANT ZIP: 81505	
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	789.46-
08/16	08/16	2469216752XMEZPTJ	STARBUCKS STORE 08685 RIFLE CO	46.56
			MCC: 5814 MERCHANT ZIP: 81650	
08/17	08/17	2441295765SFFEGTX	THE MASTER TEACHER 800-669-9000 KS	345.00
			MCC: 8299 MERCHANT ZIP: 66505	
08/18	08/18	2469216762X95NBSM	BARNES&NOBLE.COM-BN 800-843-2665 NY	18.50
			MCC: 5192 MERCHANT ZIP: 11590	
08/24	08/24	24492157QJHXQGNVQ	SP * TFD SUPPLIES HTTPSTFDSUPPL IL	330.00
			MCC: 5732 MERCHANT ZIP: 62208	
08/24	08/24	24492167Q000GAR2H	FLOWLAB.IO FLOWLAB.IO FL	599.00
			MCC: 5734 MERCHANT ZIP: 32503	
08/30	08/30	24692167J2X8NK8DB	IN *COY PHOTOGRAPHY & TAI970-3669883 CO	80.00
			MCC: 7333 MERCHANT ZIP: 81650	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



JULIE KNOWLES

PAYMENT INFORMATION

New Balance\$1,895.39Minimum Payment Due\$1,895.39Payment Due DateSeptember 26, 2021

Account Number: XXXX XXXX XXXX 1794

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$8,104.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$233.51 - Payments & Credits \$233.51 + Purchases & Other Charges \$1,895.39 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,895.39

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran	Post	Reference Number	Transaction Description	Amount
Date	Date	24493986TBLLD9TYS	LILLYS KITCHEN RIFLE CO	
08/04	08/04	244333001DLLD3115		104.56
			MCC: 5812 MERCHANT ZIP: 81650	
08/09	08/09	24493986YBLL8H70Q	LILLYS KITCHEN RIFLE CO	88.14
			MCC: 5812 MERCHANT ZIP: 81650	
08/12	08/12	2449398712M9QBBGH	BE HEALTHY STAY FIT RIFLE CO	484.00
			MCC: 5812 MERCHANT ZIP: 81650	
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	233.51-
08/16	08/16	2449398752M9J2EWH	BE HEALTHY STAY FIT RIFLE CO	232.32
			MCC: 5812 MERCHANT ZIP: 81650	
08/17	08/17	2449398756015HF2H	BIOZONE CORPORATION 855-246-4555 CO	448.75
			MCC: 5192 MERCHANT ZIP: 80134	
08/19	08/19	248019778L311A8SS	NATIONAL ASSOCIATION FOR 202-785-4268 DC	119.00
			MCC: 8398 MERCHANT ZIP: 20005	
08/25	08/25	24692167D2XSGPJG1	SQ *TRAPPERS LAKE LODGE gosq.com CO	165.00
			Transactions continued on next page	

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

Payment Information

Account Number: XXXX XXXX XXXX 1794

Payment Due Date
New Balance \$1,895.39

Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JULIE KNOWLES 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)						
Tran Date	Post Date	Reference Number	Transaction Description	Amount			
			MCC: 7011 MERCHANT ZIP: 81641				
08/27	08/27	24692167F2XYNP18Y	SQ *TRAPPERS LAKE LODGE Meeker CO	253.62			
			MCC: 7011 MERCHANT ZIP: 81641				

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



LISA PIERCE

PAYMENT INFORMATION

New Balance \$1,548.10

Minimum Payment Due \$1,548.10

Payment Due Date September 26, 2021

Account Number: XXXX XXXX XXXX 7875

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$8,451.00 August 31, 2021 Statement Closing Date Days in Billing Cycle 31 Previous Balance \$3,496.09 - Payments & Credits \$3,496.09 + Purchases & Other Charges \$1.548.10 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,548.10

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/30	08/01	24055236LMSFVATA6	BEAVER RUN RESORT BRECKENRIDGE CO	458.98
			MCC: 7011 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 07/27/21	
08/01	08/01	24692166M2XTSGZ2J	INDEED 203-564-2400 CT	302.17
			MCC: 5969 MERCHANT ZIP: 06901	
08/05	08/05	24943006SRQEBT2F4	DD/BR #358838 RIFLE CO	59.82
			MCC: 5814 MERCHANT ZIP:	
08/06	08/06	24692166S2XPEZ7X8	INDEED 203-564-2400 CT	503.63
			MCC: 5969 MERCHANT ZIP: 06901	
08/09	08/09	24493986Y2M9G5DNZ	BE HEALTHY STAY FIT RIFLE CO	100.50
			MCC: 5812 MERCHANT ZIP: 81650	
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	3,496.09-
08/16	08/16	2425138750FVBSAXP	BRICKHOUSE PIZZERIA 2 970-625-1222 CO	38.00
			Transactions continued on next page	

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

Payment Information

Account Number: XXXX XXXX XXXX 7875

Payment Due Date September 26, 2021

New Balance \$1,548.10

Minimum Payment Due \$1,548.10

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

LISA PIERCE 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
			MCC: 5812 MERCHANT ZIP: 81650		
08/16	08/16	2444500748PV00YQY	CITY MARKET #0443 RIFLE CO	85.00	
			MCC: 5411 MERCHANT ZIP: 81650		

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in you are charged interest, the charge will be no less than \$2.00.
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.



LARRY BRADY Account Number: XXXX XXXX XXXX 9475

ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$4,944.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$0.00 - Payments & Credits \$0.00 + Purchases & Other Charges \$55.63 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$55.63

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance\$55.63Minimum Payment Due\$55.63Payment Due DateSeptember 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Or e-mail:

Tran	Post	Reference Number	Transaction Description	Amount
Date	Date	Reference Number	Transaction Description	
08/18	08/18	244309977BM584J7A	DRI*GALLUP 188-852-5611 MN	55.63
			MCC: 5734 MERCHANT ZIP: 55343	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

6415 VVG 002 7 31 210831 0 PAGE 1 of 3 1 0 4016 6000 6035



225 N 5th Street Suite 1000 Grand Junction CO 81501 Payment Information

Account Number: XXXX XXXX XXXX 9475

Payment Due Date September 26, 2021

New Balance \$55.63

Minimum Payment Due \$55.63

Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

\$

LARRY BRADY 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

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

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in you are charged interest, the charge will be no less than \$2.00.
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.



CHRISTOPHER BOMBA

+ Finance Charges

= New Balance

Or e-mail:

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$4,076.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,157.59 - Payments & Credits \$1,157.59 + Purchases & Other Charges \$923.69 + Cash Advances \$0.00

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance\$923.69Minimum Payment Due\$923.69Payment Due DateSeptember 26, 2021

Account Number: XXXX XXXX XXXX 9087

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$923.69

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/02	08/02	24801976PRDQAD4TQ	GOLDEN GATE PETROLEUM SI SILT CO	13.13
			MCC: 5542 MERCHANT ZIP: 81652	
08/03	08/03	24692166R2XTPHFNY	STARBUCKS STORE 52834 DENVER CO	7.61
			MCC: 5814 MERCHANT ZIP: 80227	
08/04	08/04	24316056TFZ27EV1D	SHELL OIL 57443812201 SILVERTHORNE CO	50.50
			MCC: 5542 MERCHANT ZIP: 80498	
08/04	08/04	24445006TEJ1XDQD4	FIVE GUYS CO 1588 QSR LAKEWOOD CO	15.40
			MCC: 5814 MERCHANT ZIP: 80401	
08/04	08/04	24941666TRQEBQ9B8	A-B PETROLEUM #37 AURORA CO	25.00
			MCC: 5541 MERCHANT ZIP: 80011	
08/05	08/05	24275396TS66G57WP	WINGCHESTERS RIFLE 970-6256111 CO	37.47
			MCC: 5812 MERCHANT ZIP: 81650	
08/06	08/06	24801976VM4RRKQ6H	RSCHOOL TODAY 612-284-3967 FL	240.00
			MCC: 5045 MERCHANT ZIP: 33609	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 9087

Payment Due Date September 26, 2021

New Balance \$923.69

Minimum Payment Due Past Due Amount Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

CHRISTOPHER BOMBA 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
08/09	08/09	24226386YBLH1383K	WAL-MART #5232 RIFLE CO	49.88	
			MCC: 5411 MERCHANT ZIP: 81650		
08/11	08/11	24445006Z8PV12GWZ	CITY MARKET #0443 RIFLE CO	44.24	
			MCC: 5411 MERCHANT ZIP: 81650		
08/25	08/25	F4016007E000PI238	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,157.59-	
08/30	08/30	24801977JM4M6792K	SIGNS.COM 801-355-4124 UT	440.46	
			MCC: 2741 MERCHANT ZIP: 84104		

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in you are charged interest, the charge will be no less than \$2.00.
Balance Computation Method	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a written check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.



REX JOHN ARLEDGE

= New Balance

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$548.00 August 31, 2021 Statement Closing Date Days in Billing Cycle 31 Previous Balance \$533.64 - Payments & Credits \$568.64 + Purchases & Other Charges \$4,486.91 + Cash Advances \$0.00 + Finance Charges \$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 \$4,451.91

Minimum Payment Due \$4,451.91

Payment Due Date September 26, 2021

Account Number: XXXX XXXX XXXX 5402

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$4,451.91

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/02	08/02	24492166N000DBWZK	SP * IB SOURCE INC. MYIBSOURCE.MY IL	122.40
			MCC: 5691 MERCHANT ZIP: 60642	
08/02	08/02	24692166N2XFWRVDW	IN *PLT4M 855-8625502 MA	1,300.00
			MCC: 7032 MERCHANT ZIP: 02493	
08/03	08/03	24207856P53P8D6QP	THE BREAKTHROUGH COACH 904-2803052 FL	825.00
			MCC: 8299 MERCHANT ZIP: 32082	
08/03	08/03	24493986RBLLQB990	LILLYS KITCHEN RIFLE CO	111.16
			MCC: 5812 MERCHANT ZIP: 81650	
08/04	08/04	24492166T0008MQGG	SP * IB SOURCE INC. MYIBSOURCE.MY CREDIT	35.00-
			MCC: 5691 MERCHANT ZIP:	
08/05	08/05	24492166T000ESXWA	ALL THINGS ALGEBRA HTTPSALLTHING VA	352.50
			MCC: 8299 MERCHANT ZIP: 23456	
08/05	08/05	24692166S2XFGRTTJ	LA QUINTA INNS 0986 LAKEWOOD CO	596.00
			MCC: 3516 MERCHANT ZIP: 80227	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 5402

Payment Due Date New Balance \$4,451.91

Minimum Payment Due \$4,451.91

Past Due Amount Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

REX JOHN ARLEDGE 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date LODGING CHECK-IN DATE: 08/01/21 08/06 08/06 24492166V00023DFE DRAMA TEACHER ACADEMY HTTPSWWW.THEA NY 37.00 MCC: 2741 MERCHANT ZIP: 10003 08/09 08/09 24445006X8PSNTAGB CITY MARKET #0443 RIFLE CO 75.53 MCC: 5411 MERCHANT ZIP: 81650 08/09 08/09 24493986X5SDN7EPA LOS CARNALES RIFLE CO 600.00 MCC: 5812 MERCHANT ZIP: 08/10 24445006Y8PV68P85 CITY MARKET #0443 RIFLE CO 08/10 103.45 MCC: 5411 MERCHANT ZIP: 81650 08/13 08/13 244939872BLLQB9AT LILLYS KITCHEN RIFLE CO 79.90 MCC: 5812 MERCHANT ZIP: 81650 08/13 2469216712XRTG7F2 APPLE.COM/BILL 866-712-7753 CA 08/13 0.99 MCC: 5818 MERCHANT ZIP: 95014 08/13 08/13 F40160071000PY225 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 533.64-244921576RS5936FV PAYPAL *COXMATTHEWR 402-935-7733 CA 08/17 08/17 225.00 MCC: 8999 MERCHANT ZIP: 95131 08/23 08/23 24692167B2XS5Z7WB VISTAPR*VistaPrint.com 866-8936743 MA 26.99 MCC: 2741 MERCHANT ZIP: 02451 08/23 24692167B2XVKWGTZ VISTAPR*VistaPrint.com 866-8936743 MA 08/23 30.99 MCC: 2741 MERCHANT ZIP: 02451

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



RYAN HUDSON Account Number: XXXX XXXX XXXX 9987

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$1,749.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$283.48 - Payments & Credits \$343.48 + Purchases & Other Charges \$3,310.72 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$3,250.72

PAYMENT INFORMATION

New Balance \$3,250.72

Minimum Payment Due \$3,250.72

Payment Due Date September 26, 2021

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/03	08/03	24717056RJN1YN6XM	JDS INDUSTRIES 605-2719111 SD	252.95
			MCC: 5085 MERCHANT ZIP: 57104	
08/08	08/08	24692166X2XFX0GTH	LOWES #01554* GRAND JUNCTIO CO	581.09
			MCC: 5200 MERCHANT ZIP: 81505	
08/09	08/09	24445006YBLNRB82S	WM SUPERCENTER #5232 RIFLE CO	406.44
			MCC: 5411 MERCHANT ZIP: 81650	
08/10	08/10	24692166Z2Y0WYHHF	LOWES #01554* GRAND JUNCTIO CO	20.44
			MCC: 5200 MERCHANT ZIP: 81505	
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	283.48-
08/19	08/19	244450078BLNJ9WJT	WM SUPERCENTER #5232 RIFLE CO	200.96
			MCC: 5411 MERCHANT ZIP: 81650	
08/22	08/22	24399007A8JPTRKB4	BEST BUY MHT 00011247 GRAND JUNCTIO CO	29.99
			MCC: 5732 MERCHANT ZIP: 81505	
08/26	08/26	24055237FLQ9MX6TM	COLORADO STATE FAIR 800-514-3849 NC	225.00
			Transactions continued on next page	
6415	VVG	002 7 31 210831	0 PAGE 1 of 4 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX 9987

Payment Due Date September 26, 2021

New Balance \$3,250.72

Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

RYAN HUDSON 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
			MCC: 7922 MERCHANT ZIP: 27560			
08/26	08/26	24323037E8AE3LDV5	BEAU JOS PIZZA IDAHO SPR IDAHO SPRINGS CO	150.43		
			MCC: 5812 MERCHANT ZIP:			
08/26	08/26	24493987F11N7NDKX	SUPER 8 WEST PUEBLO CO	95.99		
			MCC: 7011 MERCHANT ZIP: 81008			
			LODGING CHECK-IN DATE: 08/26/21			
08/26	08/26	24493987F11N7NEBW	SUPER 8 WEST PUEBLO CO	85.99		
			MCC: 7011 MERCHANT ZIP: 81008			
			LODGING CHECK-IN DATE: 08/26/21			
08/27	08/27	24247607G5SQL5SJX	GRAYS COORS TAVERN PUEBLO CO	170.62		
			MCC: 5813 MERCHANT ZIP: 81003			
08/27	08/27	24445007GBLNT48B6	WM SUPERCENTER #842 PUEBLO CO	26.92		
			MCC: 5411 MERCHANT ZIP: 81008			
08/27	08/27	24493987F11N7NB8B	SUPER 8 WEST PUEBLO CO	95.99		
			MCC: 7011 MERCHANT ZIP: 81008			
			LODGING CHECK-IN DATE: 08/26/21			
08/27	08/27	24943007GP5AZMSAX	MOTEL 6 #9215 PUEBLO PUEBLO CO	187.98		
			MCC: 3700 MERCHANT ZIP: 81008			
			LODGING CHECK-IN DATE: 08/27/21			
08/27	08/27	24943007GP5AZ93TE	MOTEL 6 #9215 PUEBLO PUEBLO CO	187.98		
			MCC: 3700 MERCHANT ZIP: 81008			
			LODGING CHECK-IN DATE: 08/27/21			
08/27	08/27	24943007GP5BFFRL4	MOTEL 6 #9215 PUEBLO 7195436221 CO	93.99		
			MCC: 3700 MERCHANT ZIP: 81008			
			LODGING CHECK-IN DATE: 08/27/21			
08/27	08/27	24943007GP5Q7Q45N	MOTEL 6 #9215 PUEBLO 7195436221 CO	93.99		
			MCC: 3700 MERCHANT ZIP: 81008			
			LODGING CHECK-IN DATE: 08/27/21			
08/28	08/28	24717057H3J0AEM2X	BIG DADDYS SUNSET BOWL PUEBLO CO	63.00		
			MCC: 7933 MERCHANT ZIP: 81005			
08/28	08/28	24789307J52DJRKDL	PUEBLO PIZZA RANCH 571-4818736 CO	159.39		
			MCC: 5812 MERCHANT ZIP: 81005			
08/28	08/28	24943007HRQEB2YES	DUNKIN #354139 PUEBLO CO	52.17		
			MCC: 5814 MERCHANT ZIP:			
08/28	08/28	74943007HP5DAVQ5Y	MOTEL 6 #9215 PUEBLO 71954362 CREDIT	20.00-		
			MCC: 3700 MERCHANT ZIP: 81008			
08/28	08/28	74943007HP5DBG778	MOTEL 6 #9215 PUEBLO PUEBLO CO CREDIT	20.00-		
			MCC: 3700 MERCHANT ZIP: 81008			
08/28	08/28	74943007HP5DB6YBM	MOTEL 6 #9215 PUEBLO PUEBLO CO CREDIT	20.00-		
			MCC: 3700 MERCHANT ZIP: 81008			
08/29	08/29	24137467JEJD8G82Y	CRACKER BARREL #292 PUEBL PUEBLO CO	129.41		
			MCC: 5812 MERCHANT ZIP: 81008			

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



MICHAEL MIKALAKIS

= New Balance

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Credit Available	\$4,411.00
Statement Closing Date	August 31, 2021
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$438.09
+ Cash Advances	\$0.00
+ Finance Charges	\$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 \$438.09

Minimum Payment Due \$438.09

Payment Due Date September 26, 2021

Account Number: XXXX XXXX XXXX 1752

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$438.09

TRANSACTIONS					
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
08/09	08/09	24427336YLM9QQ33T	SONIC DRIVE IN #4970 RIFLE CO	263.20	
			MCC: 5814 MERCHANT ZIP: 81650		
08/16	08/16	2444500748PV00YFH	CITY MARKET #0443 RIFLE CO	103.88	
			MCC: 5411 MERCHANT ZIP: 81650		
08/19	08/19	2413746785SDXHN3E	HOBBY-LOBBY #0102 GRAND JUNCTIO CO	44.49	
			MCC: 5945 MERCHANT ZIP: 81505		
08/30	08/30	24445007J8PSR3XTE	CITY MARKET #0443 RIFLE CO	26.52	
			MCC: 5411 MERCHANT ZIP: 81650		

IMPORTANT ACCOUNT INFORMATION

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

6415 VVG 002 7 31 210831 0 PAGE 1 of 3 1 0 4016 6000 6035



Payment Due Date Se
New Balance
Minimum Payment Due

Payment Information

September 26, 2021 \$438.09\$438.09
\$0.00

XXXX XXXX XXXX 1752

Make Check Payable to:

Past Due Amount Amount Enclosed:

Account Number:

\$

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

MICHAEL MIKALAKIS 839 WHITERIVER AVE RIFLE CO 81650-3515

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

6415 VVG 002 7 31 210831 0 PAGE 2 of 3 1 0 4016 6000 6035

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



KAREN SATTER

\$10,000.00
\$7,923.00
August 31, 2021
31
\$12.64
\$12.64
\$2,076.68
\$0.00
\$0.00

Questions? Call Card Services 1-888-284-3703 225 N 5th Street, Suite 1000

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

= New Balance

PAYMENT INFORMATION

New Balance \$2,076.68 \$2,076.68 **Minimum Payment Due** Payment Due Date September 26, 2021

Account Number: XXXX XXXX XXXX 5332

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$2,076.68

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/31	08/01	24431066LMSFXL6YK	DOUBLETREE BY HILTON 9704964971 CO	367.99
			MCC: 3692 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 07/27/21	
08/02	08/02	24427336NM8318EN7	MCDONALD'S F31426 NEWCASTLE CO	3.25
			MCC: 5814 MERCHANT ZIP: 81647	
08/02	08/02	24692166P2XY8ZA6L	STARBUCKS STORE 08685 RIFLE CO	13.68
			MCC: 5814 MERCHANT ZIP: 81650	
08/03	08/03	24164076P2LR7J3GE	TARGET 00020297 GLENWOOD SPRI CO	20.64
			MCC: 5310 MERCHANT ZIP:	
08/03	08/03	24445006RBLNHQ2V7	WAL-MART #1095 GLENWOOD SPRI CO	49.78
			MCC: 5310 MERCHANT ZIP: 81601	
08/04	08/04	24269796TEJ7SJPVB	LAKOTA CANYON RANCH GOLF NEW CASTLE CO	163.30
			MCC: 5812 MERCHANT ZIP:	
08/05	08/05	24226386WAT37M6QS	SAMSCLUB.COM 888-746-7726 AR	443.70
			Transactions continued on next page	



Payment Information

XXXX XXXX XXXX 5332 Account Number: **Payment Due Date September 26, 2021 New Balance** \$2,076.68 Minimum Payment Due \$2,076.68 Past Due Amount \$0.00 Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

KAREN SATTER 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date MCC: 5300 MERCHANT ZIP: 72712 08/10 08/10 24943006Y2DZLRQ9B COSTCO MEM PR V #0844 ISSAQUAH WA 120.00 MCC: 5300 MERCHANT ZIP: 98027 LAKOTA CANYON RANCH GOLF NEW CASTLE CO 08/11 08/11 242697970EJ751LG7 303.00 MCC: 5812 MERCHANT ZIP: 08/11 08/11 244450070EJ1DPEYV LITTLE CAESARS 3452-0001 RIFLE CO 65.89 MCC: 5814 MERCHANT ZIP: 81650 08/12 JIMMY JOHNS - 1849 08/12 24269797100YZ5D35 970-230-9044 CO 329.40 MCC: 5814 MERCHANT ZIP: 81601 08/12 08/12 2469216702XPF5FJE DBC*BLICK ART MATERIAL 800-447-1892 IL 113.39 MCC: 5965 MERCHANT ZIP: 61401 08/13 F40160071000PY225 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 08/13 12.64-WM SUPERCENTER #5232 RIFLE CO 08/15 244450074BLNR5RRV 35.69 08/15 MCC: 5411 MERCHANT ZIP: 81650 242753975S66J7AGY TEACHER CREATED RESOURCES800-6624321 CA 08/17 08/17 46.97 MCC: 5943 MERCHANT ZIP: 92841

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



JOHN OLDHAM Account Number: XXXX XXXX XXXX 7039

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$7,605.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,470.89 - Payments & Credits \$1,478.89 + Purchases & Other Charges \$2.283.16 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$2,275.16

PAYMENT INFORMATION

New Balance \$2,275.16

Minimum Payment Due \$2,275.16

Payment Due Date September 26, 2021

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
08/03	08/03	24113436THF3R7HKB	The Webstaurant Store Inc717-392-7472 PA	29.30		
			MCC: 5099 MERCHANT ZIP: 17602			
08/04	08/04	24943006TRQEBF14H	DD/BR #358838 RIFLE CO	75.65		
			MCC: 5814 MERCHANT ZIP:			
08/05	08/05	24427336SLM9G7VJL	SONIC DRIVE IN #4970 RIFLE CO	131.60		
			MCC: 5814 MERCHANT ZIP: 81650			
08/10	08/10	74431066ZP5VEHMV7	TRANE SUPPLY-111619 97024244 CREDIT	8.00-		
			MCC: 5046 MERCHANT ZIP: 81505			
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,470.89-		
08/17	08/17	241134376HF03ZFFJ	The Webstaurant Store Inc717-3927472 PA	1,266.70		
			MCC: 5099 MERCHANT ZIP: 17602			
08/20	08/20	2468720780T50NL7X	ORDER UP RIFLE CO	278.54		
			MCC: 5812 MERCHANT ZIP:			
08/20	08/20	242707478S66H7RTZ	SELECTBLINDS LLC 480-7196978 AZ	82.98		
			Transactions continued on next page			
6415	VVG	002 7 31 210831	0 PAGE 1 of 3 1 0 4016 6000 6035			



Payment Information

Account Number: XXXX XXXX XXXX 7039

Payment Due Date September 26, 2021

New Balance \$2,275.16

Minimum Payment Due \$2,275.16

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JOHN OLDHAM 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
			MCC: 5714 MERCHANT ZIP: 85283			
08/26	08/26	24692167F2XLXHYTS	KUM&GO 0905 SILT SILT CO	30.80		
			MCC: 5541 MERCHANT ZIP: 81652			
08/27	08/27	24943017G09FGH7KX	HOMEDEPOT.COM 800-430-3376 GA	387.59		
			MCC: 5200 MERCHANT ZIP: 30339			

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



YOLANDA DAVIS Account Number: XXXX XXXX XXXX 0258

ACCOUNT SUMMARY

Credit Limit \$10,000.00 Credit Available \$8,903.00 August 31, 2021 Statement Closing Date Days in Billing Cycle 31 Previous Balance \$2,312.99 - Payments & Credits \$4,390.30 + Purchases & Other Charges \$3.173.39 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,096.08

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

PAYMENT INFORMATION

New Balance \$1,096.08

Minimum Payment Due \$1,096.08

Payment Due Date September 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	14.73-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	15.67-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	29.80-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	37.76-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	39.90-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	42.94-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	51.61-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	55.00-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	70.00-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	99.90-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	115.04-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	214.49-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	214.49-
08/01	08/01	F4016007C000SA5PB	AN ADJUSTMENT TO YOUR ACCOUNT	248.04-
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 0258

Payment Due Date New Balance \$1,096.08

Minimum Payment Due \$1,096.08

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

YOLANDA DAVIS 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date AN ADJUSTMENT TO YOUR ACCOUNT 08/01 08/01 F4016007C000SA5PB 269.89-08/01 08/01 F4016007C000SA5PL AN ADJUSTMENT TO YOUR ACCOUNT 21.04-08/01 08/01 F4016007C000SA5PL AN ADJUSTMENT TO YOUR ACCOUNT 46.54-08/01 08/01 F4016007C000SA5PL AN ADJUSTMENT TO YOUR ACCOUNT 99.65-AN ADJUSTMENT TO YOUR ACCOUNT 08/01 08/01 F4016007C000SA5PL 296.26-08/02 08/02 24226386PBLH0KBN2 WAL-MART #5232 RIFLE CO 217.09 MCC: 5411 MERCHANT ZIP: 81650 08/04 08/04 24692166R2XPVG3AT STAMPS.COM 855-608-2677 CA 17.99 MCC: 7399 MERCHANT ZIP: 90245 08/09 08/09 24692166Y2X4J0KJN DICKEYS CO-589 OLO 970-306-9713 CO 570.70 MCC: 5812 MERCHANT ZIP: 81650 BRICKHOUSE PIZZERIA 08/10 08/10 24251386Z0FVBK1HG 970-876-2222 CO 326.25 MCC: 5812 MERCHANT ZIP: 81652 08/11 08/11 24204296Z00VQ8DMW eBay O*22-07453-55673 San Jose CA 214.49 MCC: 5311 MERCHANT ZIP: 95131 08/11 08/11 24204296Z00X1N0NK eBay O*14-07454-85072 San Jose CA 214.49 MCC: 5311 MERCHANT ZIP: 95131 08/12 2401134700012ZMAB KEH CAMERA HTTPSWWW.KEH. GA 08/12 248.04 MCC: 5399 MERCHANT ZIP: 30082 08/13 08/13 246392373S66H30VE COLORADO SCHOOL COUNSELOR720-5052711 CO 70.00 MCC: 8699 MERCHANT ZIP: 80922 08/13 08/13 F40160071000PY225 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 2.312.99-08/16 08/16 24055237460NYR2K4 **ERIN CONDREN** 310-754-5256 TX 15.67 MCC: 5943 MERCHANT ZIP: 78753 08/17 08/17 2480166760GRWV64B **BAKEDECO KEREKES** 718-2327044 NY 39 90 MCC: 5046 MERCHANT ZIP: 11219 08/17 08/17 242753977S66FX25F JES RESTAURANT EQUIP 864-2238222 SC 37.76 MCC: 5046 MERCHANT ZIP: 29649 SP * APEXTAC OUTDOOR TAI PO HK 08/17 08/17 7448132750000R2R5 29.80 MCC: 5734 MERCHANT ZIP: 08/17 08/17 244921575RS4MHSS5 DIECASTMODELSWHOLES 213-614-7971 CA 99.90 MCC: 5945 MERCHANT ZIP: 90640 08/18 2412259760FVEW3NV POOL SUPPLY UNLIMITED 888-836-6025 CA 08/18 115.04 MCC: 5999 MERCHANT ZIP: 91761 WF* WAYFAIR 3626389312 HTTPSWWW.WAYF MA 08/18 08/18 2401134760018QVWH 99.65 MCC: 5712 MERCHANT ZIP: 02116 08/18 08/18 244310676LQAJT9QH **USP WEB** 800-805-5294 SC 269.89 MCC: 5137 MERCHANT ZIP: 29210 08/18 08/18 2469216762X4ZJJSD **BURKE DECOR** 888-338-8111 OH 55.00 MCC: 5719 MERCHANT ZIP: 44512 08/18 08/18 2469216762X845FRP **DENNIS KIRK** 800-328-9280 MN 42.94 MCC: 5964 MERCHANT ZIP: 55069 08/18 7470341762X6V3F65 HALO HEALTHCARE.COM 08/18 833-897-6905 CD 51.61 08/18 CA DOLLAR 08/18 64.55 X 0.79953524 MCC: 5499 MERCHANT ZIP: KAF*BAKER'S CATALOG 08/18 08/18 2490641763PGDRM83 800-8276836 VT 46.54 MCC: 5969 MERCHANT ZIP: 05055 08/18 08/18 24943017709FDFWWS HOMEDEPOT.COM 14.73 800-430-3376 GA MCC: 5200 MERCHANT ZIP: 30339 Transactions continued on next page

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 08/18 08/18 24943017709FDL8EX HOMEDEPOT.COM 800-430-3376 GA 21.04 MCC: 5200 MERCHANT ZIP: 30339 08/19 08/19 7405523775ZVWYWBD ERIN CONDREN AUSTIN TX **CREDIT** 15.67-MCC: 5943 MERCHANT ZIP: 78753 08/19 08/19 2469216772Y09ZPHQ MSC 800-645-7270 NY 296.26 MCC: 5085 MERCHANT ZIP: 11747 08/20 08/20 7469216782XPYE216 **DENNIS KIRK** 800-328- CREDIT 42.94-MCC: 5964 MERCHANT ZIP: 55069 08/24 08/24 F4016007C000SA5P1 15.67 F4016007C000SA5P1 08/24 08/24 42.94 08/24 08/24 74801667D0FV3FZ8W Bakedeco Kerekes 718-232- CREDIT 35.95-MCC: 5046 MERCHANT ZIP:

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



ROGER GOSE Account Number: XXXX XXXX XXXX 4665

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$6,936.00 August 31, 2021 Statement Closing Date Days in Billing Cycle 31 Previous Balance \$3,228.06 - Payments & Credits \$3,376.39 + Purchases & Other Charges \$2.892.56 + Cash Advances \$0.00 + Finance Charges \$0.00

PAYMENT INFORMATION

New Balance \$2,744.23 \$2,744.23 **Minimum Payment Due Payment Due Date** September 26, 2021

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

= New Balance

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$2,744.23

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/31	08/01	24427336LM832G285	MCDONALD'S F4690 CRAIG CO	10.87
			MCC: 5814 MERCHANT ZIP: 81625	
08/02	08/02	24445006N8PVLFAEH	CITY-MARKET #0441 NEW CASTLE CO	200.00
			MCC: 5411 MERCHANT ZIP: 81647	
08/04	08/04	24492156RLW9WYWST	MONOPRICE, INC. 877-271-2592 CA	998.60
			MCC: 5732 MERCHANT ZIP: 91730	
08/04	08/04	24492156RMLFQA6NN	MONOPRICE, INC. 877-271-2592 CA	148.33
			MCC: 5732 MERCHANT ZIP: 91730	
08/09	08/09	74492156XLR36F7H7	MONOPRICE, INC. 87727125 CREDIT	148.33-
			MCC: 5732 MERCHANT ZIP: 91730	
08/10	08/10	24492156YLR5LD8BZ	MONOPRICE, INC. 877-271-2592 CA	482.14
			MCC: 5732 MERCHANT ZIP: 91730	
08/10	08/10	24492156YLS260T3Q	MONOPRICE, INC. 877-271-2592 CA	320.90
			MCC: 5732 MERCHANT ZIP: 91730	
			Transactions continued on next page	
6415	VVG	002 7 31 210831 0	PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

XXXX XXXX XXXX 4665 Account Number: **Payment Due Date** September 26, 2021 **New Balance** \$2,744.23 Minimum Payment Due \$2,744.23 Past Due Amount \$0.00 Amount Enclosed:

Make Check Payable to:

\$

ROGER GOSE 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 08/12 08/12 APPLE.COM/BILL 2469216702Y0HF0XP 866-712-7753 CA 9.99 MCC: 5735 MERCHANT ZIP: 95014 08/13 08/13 F40160071000PY225 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 3,228.06-2444500748PV00YHS CITY-MARKET #0441 NEW CASTLE CO 08/16 08/16 85.00 MCC: 5411 MERCHANT ZIP: 81647 08/16 08/16 244921574LY9YDP85 MONOPRICE, INC. 877-271-2592 CA 302.35 MCC: 5732 MERCHANT ZIP: 91730 TWACOMM.COM INC 08/16 08/16 2449398745V3JZRX3 714-536-4550 CA 256.39 MCC: 4812 MERCHANT ZIP: 92708 08/17 08/17 2443106762DZXKWFF AMAZON.COM*2D9FR9NN2 AMZN AMZN.COM/BILL WA 62.42 MCC: 5942 MERCHANT ZIP: 98109 08/22 24011347A001BSP10 ZOOM.US 888-799-9666 WWW.ZOOM.US CA 15.57 08/22

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.

MCC: 4814 MERCHANT ZIP: 95113

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



THERESA HAMILTON

+ Cash Advances

= New Balance

+ Finance Charges

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$5,800.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$5,316.26 - Payments & Credits \$5,333.81 + Purchases & Other Charges \$4,061.78

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

PAYMENT INFORMATION

New Balance \$4,044.23

Minimum Payment Due \$4,044.23

Payment Due Date September 26, 2021

Account Number: XXXX XXXX XXXX 0978

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$0.00

\$4,044.23

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/31	08/01	24011346L001G17A0	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	145.46
			MCC: 4814 MERCHANT ZIP: 95113	
07/31	08/01	24204296L006SVD0V	FACEBK 7JH4U6XBY2 650-5434800 CA	5.03
			MCC: 7311 MERCHANT ZIP: 94025	
07/31	08/01	24943006LLQNGYP14	ADOBE PRODUCTS 408-536-6000 CA	9.99
			MCC: 5734 MERCHANT ZIP: 95110	
08/01	08/01	24483476M004V5ZZ3	LinkedIn 6879475284 855-6535653 CA	520.16
			MCC: 5968 MERCHANT ZIP: 94043	
08/02	08/02	74083426N00033LF4	GOOSECHASE.COM BURLINGTON CD	49.00
			MCC: 5734 MERCHANT ZIP:	
08/03	08/03	74083426P0005FWMS	GOOSECHASE.COM BURLINGTON CD	150.13
			MCC: 5734 MERCHANT ZIP:	
08/03	08/03	24755426RJN1WVPFX	DIGITAL JUICE 407-5315540 FL	9.95
			MCC: 7333 MERCHANT ZIP: 34472	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 0978

Payment Due Date September 26, 2021

New Balance \$4,044.23

Minimum Payment Due \$4,044.23

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

THERESA HAMILTON 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
08/06	08/06	24692166S2XT1LX6G	DNH*GODADDY.COM 480-505-8855 AZ	40.34	
			MCC: 4816 MERCHANT ZIP: 85284		
08/07	08/07	24011346W0003H483	JARVIS - CONVERSION.AI CONVERSION.AI TX	29.00	
			MCC: 7399 MERCHANT ZIP: 78701		
08/07	08/07	24492156VLRTG02RJ	REV.COM 888-369-0701 CA	55.50	
			MCC: 7339 MERCHANT ZIP: 94108		
08/08	08/08	24692166W2XRD0TVE	Vimeo PRO 000-000-0000 NY	199.00	
			MCC: 8699 MERCHANT ZIP: 10011		
08/08	08/08	24793386V00JF5TV1	STK*Shutterstock 866-6633954 NY	30.13	
			MCC: 7333 MERCHANT ZIP: 10118		
08/09	08/09	74609056X0005H24X	TIMEULAR INNSBRUCK AT	9.00	
			MCC: 5734 MERCHANT ZIP:		
08/10	08/10	74481326Y0000SP71	REMO.CO* REMO.CO JORDAN HK	189.55	
			MCC: 5734 MERCHANT ZIP:		
08/13	08/13	2444500718PVZJHWF	CITY MARKET #0443 RIFLE CO	202.04	
			MCC: 5411 MERCHANT ZIP: 81650		
08/14	08/14	7420847730001QKF7	CAPTIVATE.FM BARNSLEY GB	19.00	
			MCC: 5734 MERCHANT ZIP:		
08/14	08/14	2469216722XTMKHDP	LINKEDIN-692*7369034 LNKD.IN/BILL CA	541.06	
			MCC: 5968 MERCHANT ZIP: 94043		
08/21	08/21	24430997ABMBVVDBT	DNH*GODADDY.COM https://www.g AZ	42.34	
			MCC: 4816 MERCHANT ZIP: 85260		
08/23	08/23	24492167B0006QWVA	QRCODE.KAYWA.COM QRCODE.KAYWA. CA	450.00	
			MCC: 5734 MERCHANT ZIP: 94105		
08/23	08/23	24943007BLQR9XD29	ADOBE CREATIVE CLOUD 408-536-6000 CA	359.88	
			MCC: 5734 MERCHANT ZIP: 95110		
08/25	08/25	F4016007E000PI238	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	5,316.26-	
08/26	08/26	24692167E2X9833AQ	LINKEDIN-696*9022894 LNKD.IN/BILL CA	506.51	
			MCC: 5968 MERCHANT ZIP: 94043		
08/27	08/27	24492157FMNJB7SAT	REV.COM 888-369-0701 CA	17.55	
			MCC: 7339 MERCHANT ZIP: 94108		
08/28	08/28	74481327G00010ZFY	REMO.CO* REMO.CO JORDAN HK	450.00	
			MCC: 5734 MERCHANT ZIP:		
08/28	08/28	74492157GLYQYKV3P	REV.COM 88836907 CREDIT	17.55-	
			MCC: 7339 MERCHANT ZIP: 94108		
08/29	08/29	24943007HLQQVPJZ4	ADOBE STOCK 408-536-6000 CA	31.16	
			MCC: 5734 MERCHANT ZIP: 95110		

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



RICHARD III HILLS

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$710.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$1,427.40 - Payments & Credits \$1,427.40 + Purchases & Other Charges \$4,076.37 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$4,076.37

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

PAYMENT INFORMATION

New Balance\$4,076.37Minimum Payment Due\$4,076.37Payment Due DateSeptember 26, 2021

Account Number: XXXX XXXX XXXX 2966

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/31	08/01	24431066LMSFXL6JP	DOUBLETREE BY HILTON 9704964971 CO	453.79
			MCC: 3692 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 07/27/21	
07/31	08/01	24431066LMSFXL6KN	DOUBLETREE BY HILTON 9704964971 CO	363.79
			MCC: 3692 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 07/27/21	
08/01	08/01	24226386NBLGZVEBZ	WAL-MART #5232 RIFLE CO	374.77
			MCC: 5411 MERCHANT ZIP: 81650	
08/02	08/02	24492156NJHLTASV2	WRITE NOW RIGHT NOW WWW.WRITENOWR CO	310.00
			MCC: 8999 MERCHANT ZIP: 80921	
08/05	08/05	24692166T2XHATJ3D	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	
08/05	08/05	24767256T00015AZ3	THAI CHILI BISTRO RIFLE CO	193.52
			MCC: 5812 MERCHANT ZIP: 81650	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 2966

Payment Due Date
New Balance \$4,076.37

Minimum Payment Due \$4,076.37

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

RICHARD III HILLS 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date 08/06 08/06 DOLLARTREE RIFLE CO 24445006V00TSNW73 20.00 MCC: 5331 MERCHANT ZIP: 81650 08/07 24226386WBLGYF2J8 WAL-MART #5232 RIFLE CO 08/07 305.58 MCC: 5411 MERCHANT ZIP: 81650 24445006V8PSMSRDG CITY MARKET #0443 RIFLE CO 08/07 08/07 122.01 MCC: 5411 MERCHANT ZIP: 81650 08/08 08/08 24445006XBLNVB4HV WM SUPERCENTER #5232 RIFLE CO 40.45 MCC: 5411 MERCHANT ZIP: 81650 BRICKHOUSE PIZZERIA 2 970-625-1222 CO 08/09 08/09 24251386Y0FVB7AX0 328.25 MCC: 5812 MERCHANT ZIP: 81650 08/09 08/09 24189556YS66EGL4B JALISCO GRILL 970-5100470 CO 894.90 MCC: 5813 MERCHANT ZIP: 81650 08/09 WAL-MART #5232 RIFLE CO 08/09 24226386YBLH3D8AK 59.65 MCC: 5411 MERCHANT ZIP: 81650 08/09 08/09 24445006X8PSNTA8Q CITY MARKET #0443 RIFLE CO 147.82 MCC: 5411 MERCHANT ZIP: 81650 08/09 08/09 24445006YBLNRB7V3 WM SUPERCENTER #5232 RIFLE CO 12.72 MCC: 5411 MERCHANT ZIP: 81650 08/10 24251386Z0FVBK4SE BRICKHOUSE PIZZERIA 2 970-625-1222 CO 08/10 80.00 MCC: 5812 MERCHANT ZIP: 81650 08/10 08/10 24251386Z0FVBK4VR BRICKHOUSE PIZZERIA 2 970-625-1222 CO 135.25 MCC: 5812 MERCHANT ZIP: 81650 08/10 08/10 24445006Z8PV12HGV CITY MARKET #0443 RIFLE CO 64.98 MCC: 5411 MERCHANT ZIP: 81650 08/13 08/13 2449398726034QJN9 RIFLE TEQUILAS INC RIFLE CO 70.73 MCC: 5812 MERCHANT ZIP: 08/25 08/25 F4016007E000PI238 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 1,427.40-08/26 08/26 24493987FBLL6L5Y0 LILLYS KITCHEN RIFLE CO 80.17 MCC: 5812 MERCHANT ZIP: 81650

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



PENNY KUPER Account Number: XXXX XXXX XXXX 7525

ACCOUNT SUMMARY

Credit Limit \$10,000.00 Credit Available \$10,000.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$585.06 - Payments & Credits \$585.06 + 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 September 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	585.06-

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

6415 VVG 002 7 31 210831 0 PAGE 1 of 2 1 0 4016 6000 6035



Payment Information

Account Number: XXXX XXXX XXXX 7525

Payment Due Date September 26, 2021

New Balance \$0.00

Minimum Payment Due \$0.00

Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

\$

PENNY KUPER 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



HEATHER GRUMLEY

PAYMENT INFORMATION

New Balance \$1,002.47

Minimum Payment Due \$1,002.47

Payment Due Date September 26, 2021

Account Number: XXXX XXXX XXXX 1976

ACCOUNT SUMMARY Credit Limit \$15,000.00 Credit Available \$13,997.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$10,572.24 - Payments & Credits \$10,772.24 + Purchases & Other Charges \$1,202.47 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,002.47

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	TRANSACTIONS					
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
07/30	08/01	24055236LMSFVAYXQ	BEAVER RUN RESORT 9704536000 CO	658.68		
			MCC: 7011 MERCHANT ZIP: 80424			
			LODGING CHECK-IN DATE: 07/27/21			
07/30	08/01	24055236LMSFVB00N	BEAVER RUN RESORT 9704536000 CO	458.98		
			MCC: 7011 MERCHANT ZIP: 80424			
			LODGING CHECK-IN DATE: 07/27/21			
08/11	08/11	74071056ZVAKBXQ4W	CITY OF RIFLE CO PARKS 970-6656 CREDIT	200.00-		
			MCC: 9399 MERCHANT ZIP:			
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	10,572.24-		
08/27	08/27	24377357G00003YA4	CAPITOL DELI RIFLE CO	84.81		
			MCC: 5812 MERCHANT ZIP: 81650			

6415 VVG 002 7 31 210831 0 PAGE 1 of 3 1 0 4016 6000 6035



Payment Information

Account Number: XXXX XXXX XXXX 1976

Payment Due Date September 26, 2021

New Balance \$1,002.47

Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

HEATHER GRUMLEY 839 WHITERIVER AVE RIFLE CO 81650-3515 HEATHER GRUMLEY Account Number: XXXX XXXX XXXX 1976

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

IMPORTANT MESSAGES

6415 VVG 002 7 31 210831 0 PAGE 2 of 3 1 0 4016 6000 6035

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in you are charged interest, the charge will be no less than \$2.00.
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.



SARAH BELL Account Number: XXXX XXXX XXXX 4004

ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$5,000.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$554.99 - Payments & Credits \$554.99 + 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 September 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/25	08/25	F4016007E000PI238	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	554.99-

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

6415 VVG 002 7 31 210831 0 PAGE 1 of 2 1 0 4016 6000 6035



Payment Information

Account Number: XXXX XXXX 4004

Payment Due Date September 26, 2021

New Balance \$0.00

Minimum Payment Due Past Due Amount Amount Enclosed: \$

Make Check Payable to:

Amount Enclosed:

SARAH BELL 839 WHITERIVER AVE RIFLE CO 81650-3515

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

O1BC6415 - 4 - 06/24/2020

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
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.



JEFF BRADLEY Account Number: XXXX XXXX XXXX 3504

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$4,025.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$666.82 - Payments & Credits \$666.82 + Purchases & Other Charges \$974.73 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$974.73

PAYMENT INFORMATION

New Balance \$974.73

Minimum Payment Due \$974.73

Payment Due Date September 26, 2021

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/03	08/03	24226386RBLH1R794	WAL-MART #5232 RIFLE CO	135.74
			MCC: 5411 MERCHANT ZIP: 81650	
08/05	08/05	24137466S019MAB7P	USPS PO 0765160577 NEW CASTLE CO	9.90
			MCC: 9402 MERCHANT ZIP: 81647	
08/05	08/05	24226386SBLH140F4	WAL-MART #5232 RIFLE CO	17.48
			MCC: 5411 MERCHANT ZIP: 81650	
08/09	08/09	24943006YRQEBF3DV	DD/BR #358838 RIFLE CO	123.92
			MCC: 5814 MERCHANT ZIP:	
08/13	08/13	24015177101ZNMJY3	CONOCO - STOP N SAVE 12 NEW CASTLE CO	122.29
			MCC: 5541 MERCHANT ZIP: 81647	
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	666.82-
08/19	08/19	2416407772LR7KXN2	TARGET 00020297 GLENWOOD SPRI CO	400.46
			MCC: 5310 MERCHANT ZIP:	
08/21	08/21	24164077A2LR7DF1K	TARGET 00011783 LOVELAND CO	15.00
			Transactions continued on next page	
6415	vvg	002 7 31 210831	0 PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX XXXX 3504

Payment Due Date September 26, 2021

New Balance \$974.73

Minimum Payment Due \$974.73

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK

PO BOX 2705 GRAND JUNCTION CO 81502-2705

JEFF BRADLEY 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date MCC: 5310 MERCHANT ZIP: 80538 08/28 WM SUPERCENTER #5232 RIFLE CO 08/28 24445007HBLP69VK2 10.94 MCC: 5411 MERCHANT ZIP: 81650 WALMART.COM AX 08/30 08/30 24055237J2DJKPSN5 800-966-6546 AR 139.00 MCC: 5310 MERCHANT ZIP: 72716

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



JANA PRICE Account Number: XXXX XXXX XXXX 4040

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$4,053.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$0.00 - Payments & Credits \$0.00 + Purchases & Other Charges \$946.67 + Cash Advances \$0.00

Call Card Services 1-888-284-3703 225 N 5th Street, Suite 1000 Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

+ Finance Charges

= New Balance

Questions?

Or Write:

PAYMENT INFORMATION

New Balance \$946.67
Minimum Payment Due \$946.67
Payment Due Date September 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$946.67

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/04	08/04	24692166R2Y1HVPTT	SQ *88 GRILL Carbondale CO	128.68
			MCC: 5812 MERCHANT ZIP: 81623	
08/09	08/09	24011346X001ALLZF	LS DRIFTERS COFFEE & F WWW.COLORADOD CO	450.00
			MCC: 5999 MERCHANT ZIP: 81647	
08/11	08/11	242263870BLGYWY62	WAL-MART #5232 RIFLE CO	32.00
			MCC: 5411 MERCHANT ZIP: 81650	
08/13	08/13	2469216712XPTKSGS	WALMART.COM AX 800-966-6546 AR	44.83
			MCC: 5310 MERCHANT ZIP: 72716	
08/15	08/15	241215774006RL3AQ	HEGGERTY LITERACY RES 708-3665947 IL	32.99
			MCC: 8249 MERCHANT ZIP: 60302	
08/16	08/16	2401134740018ZHTB	LS DRIFTERS COFFEE & F WWW.COLORADOD CO	50.00
			MCC: 5999 MERCHANT ZIP: 81647	
08/16	08/16	2469216742X5S1LXZ	WALMART.COM AW 800-966-6546 AR	20.01
			MCC: 5310 MERCHANT ZIP: 72716	
			Transactions continued on next page	
6415	vvg	002 7 31 210831	0 PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX XXXX 4040

Payment Due Date September 26, 2021

New Balance \$946.67

Minimum Payment Due \$946.67

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

JANA PRICE 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
08/16	08/16	2469216742X5S272T	WALMART.COM AW 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	73.52	
08/17	08/17	2469216752XXN0VK7	MCC: 5310 MERCHANT ZIP: 72716 LOWES #00907* 866-483-7521 NC MCC: 5200 MERCHANT ZIP: 28659	114.64	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



BENJAMIN KIRK Account Number: XXXX XXXX XXXX 2180

ACCOUNT SUMMARY

Credit Limit \$15,000.00 Credit Available \$7,493.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$2,615.09 - Payments & Credits \$2,615.00 + Purchases & Other Charges \$5.187.15 + Cash Advances \$0.00 + Finance Charges \$58.55 = New Balance \$5,245.79

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\$5,245.79Minimum Payment Due\$5,245.79Payment Due DateSeptember 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/31	08/01	24906046M16PT51AX	HILTON TRU DENVER LONE TREE CO	320.64
			MCC: 3504 MERCHANT ZIP: 80124	
			LODGING CHECK-IN DATE: 07/29/21	
08/02	08/02	24692166N2XFWWEYA	IN *WANAMAKER CORPORATION719-6592074 CO	50.00
			MCC: 5045 MERCHANT ZIP: 80920	
08/03	08/03	24431066R5SXF0DA2	NCA CAMPS & EVENTS GARLAND TX	2,500.00
			MCC: 7399 MERCHANT ZIP: 75041	
08/05	08/05	24226386SBLH2SGEJ	WAL-MART #5232 RIFLE CO	78.10
			MCC: 5411 MERCHANT ZIP: 81650	
08/05	08/05	24492156TMLKX0MP1	CPRNATIONALCPR 626-343-4557 NV	119.60
			MCC: 8244 MERCHANT ZIP: 89148	
08/13	08/13	240113471001QH6EK	HUDL HTTPSWWW.HUDL NE	1,200.00
			MCC: 5734 MERCHANT ZIP: 68508	
08/13	08/13	242697972EJQZNXE2	RIVER VALLEY RANCH GOLF C CARBONDALE CO	75.00
			Transactions continued on next page	
6415	VVG	002 7 31 210831 0	PAGE 1 of 3 1 0 4016 6000 6035	

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

Payment Information

Account Number: XXXX XXXX XXXX 2180

Payment Due Date
New Balance \$5,245.79

Minimum Payment Due Past Due Amount
Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

BENJAMIN KIRK 839 WHITERIVER AVE RIFLE CO 81650-3515

58.55

TRANSACTIONS (continued) Reference Number Transaction Description Amount Date Date MCC: 7992 MERCHANT ZIP: 08/13 MICRO PLASTICS - RIFLE RIFLE CO 08/13 2432743713689H5TE 410.31 MCC: 5099 MERCHANT ZIP: 08/13 F40160071000PY225 08/13 PAYMENT - BRANCH THANK YGRAND JUNCTIOCO 2,615.00-08/18 08/18 246392377S66HF7ES COLORADO SCHOOL COUNSELOR720-5052711 CO 195.50 MCC: 8699 MERCHANT ZIP: 80922 08/19 USPS PO 0782800591 SILT CO 08/19 241374678019STGHX 50.00 MCC: 9402 MERCHANT ZIP: 81652 08/26 08/26 24639237FS66J4K1G COLORADO SCHOOL COUNSELOR720-5052711 CO 130.00 MCC: 8699 MERCHANT ZIP: 80922 08/26 08/26 24692167E2XZXMR4D SQ *MISTY'S COFFEE SHOP Silt CO 58.00

IMPORTANT ACCOUNT INFORMATION

FINANCE CHARGE

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.

PURCHASES \$58.55 CASH ADVANCE \$0.00

MCC: 5814 MERCHANT ZIP: 81652

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.99% (v)	\$4,058.59	31	\$58.55
Cash Advances	21.00% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed

08/31

08/31

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in 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.



MARY MCPHEE Account Number: XXXX XXXX XXXX 5927

ACCOUNT SUMMARY

Credit Limit \$5,000.00 Credit Available \$3,777.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$752.73 - Payments & Credits \$882.52 + Purchases & Other Charges \$1,352.37 + Cash Advances \$0.00 + Finance Charges \$0.00 = New Balance \$1,222.58

Call Card Services 1-888-284-3703 225 N 5th Street, Suite 1000 Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

Questions?

Or Write:

PAYMENT INFORMATION

New Balance\$1,222.58Minimum Payment Due\$1,222.58Payment Due DateSeptember 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Notice. SEE NEVERSE SIDE FOR WORKE IN ORTANT IN ORWATIO

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/04	08/04	24251386T0FVBT074	BRICKHOUSE PIZZERIA 2 RIFLE CO	135.20
			MCC: 5812 MERCHANT ZIP: 81650	
08/04	08/04	24445006R8PV95FYM	CITY MARKET #0443 RIFLE CO	118.97
			MCC: 5411 MERCHANT ZIP: 81650	
08/08	08/08	24445006W8PVM78LV	CITY-MARKET #0405 GLENWOOD SPRI CO	42.00
			MCC: 5411 MERCHANT ZIP: 81601	
08/09	08/09	24226386YBLH4SAPS	WAL-MART #5232 RIFLE CO	124.07
			MCC: 5411 MERCHANT ZIP: 81650	
08/09	08/09	74226386YBLH1710G	WAL-MART #5232 RIFLE CO CREDIT	129.79-
			MCC: 5411 MERCHANT ZIP: 81650	
08/09	08/09	24445006YBLNRB7MW	WM SUPERCENTER #5232 RIFLE CO	129.79
			MCC: 5411 MERCHANT ZIP: 81650	
08/10	08/10	24113436ZHF070PK6	The Webstaurant Store Inc717-392-7472 PA	100.26
			MCC: 5099 MERCHANT ZIP: 17602	
			Transactions continued on next page	
6415	VVG	002 7 31 210831	0 PAGE 1 of 3 1 0 4016 6000 6035	



Payment Information

Account Number: XXXX XXXX XXXX 5927

Payment Due Date September 26, 2021

New Balance \$1,222.58

Minimum Payment Due \$1,222.58

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

DINE BANK

ALPINE BANK PO BOX 2705 GRAND JUNCTION CO 81502-2705

MARY MCPHEE 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
08/11	08/11	24445006Z8PV12H3X	CITY-MARKET #0405 GLENWOOD SPRI CO	115.41	
			MCC: 5411 MERCHANT ZIP: 81601		
08/13	08/13	240133972023M6BQW	TAPATIOS NEW CASTLE CO	125.00	
			MCC: 5812 MERCHANT ZIP:		
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	752.73-	
08/18	08/18	241134377HF05WFQ4	The Webstaurant Store Inc717-392-7472 PA	461.67	
			MCC: 5099 MERCHANT ZIP: 17602		

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



SHELLEY GARDINEER

= New Balance

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$4,163.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$17.99 - Payments & Credits \$17.99 + Purchases & Other Charges \$805.56 + Cash Advances \$0.00 + Finance Charges \$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

Account Number: XXXX XXXX XXXX 5536

PAYMENT INFORMATION

New Balance \$805.56

Minimum Payment Due \$805.56

Payment Due Date September 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$805.56

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/03	08/03	24445006R00R3Y6QP	DOLLARTREE RIFLE CO	4.00
			MCC: 5331 MERCHANT ZIP: 81650	
08/04	08/04	24445006THEY19FW7	USPS STAMPS ENDICIA 888-434-0055 DC	200.00
			MCC: 9402 MERCHANT ZIP: 20260	
08/05	08/05	24445006SBLNL187X	WM SUPERCENTER #5232 RIFLE CO	22.08
			MCC: 5411 MERCHANT ZIP: 81650	
08/09	08/09	24492156XLR3M2HR7	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	81.94
			MCC: 8299 MERCHANT ZIP: 10003	
08/11	08/11	24492156ZLVY0M9A4	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	2.71
			MCC: 8299 MERCHANT ZIP: 10003	
08/12	08/12	242263871AT3LE8PQ	SAMSCLUB.COM 888-746-7726 AR	158.79
			MCC: 5300 MERCHANT ZIP: 72712	
08/13	08/13	F40160071000PY225	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	17.99-
08/14	08/14	242263874AT3T1YRK	SAMSCLUB.COM 888-746-7726 AR	130.80
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 5536

Payment Due Date September 26, 2021

New Balance \$805.56

Minimum Payment Due \$805.56

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

SHELLEY GARDINEER 839 WHITERIVER AVE RIFLE CO 81650-3515

TRAN	TRANSACTIONS (continued)					
Tran Date	Post Date	Reference Number	Transaction Description		Amount	
			MCC: 5300 MERCHAN	NT ZIP: 72712		
08/18	08/18	2405523762DZ8XD54	WALMART.COM AY	800-966-6546 AR	42.40	
			MOO FOAO MEDOLIAN	IT 71D 70740		

Date	Date	rtorororo rtarribor	Transaction Becomption	, and an
			MCC: 5300 MERCHANT ZIP: 72712	
08/18	08/18	2405523762DZ8XD54	WALMART.COM AY 800-966-6546 AR	42.40
			MCC: 5310 MERCHANT ZIP: 72716	
08/24	08/24	24226387DBLH0J8VN	WAL-MART #5232 RIFLE CO	7.88
			MCC: 5411 MERCHANT ZIP: 81650	
08/26	08/26	24445007FBLNE3HWD	WM SUPERCENTER #5232 RIFLE CO	129.39
			MCC: 5411 MERCHANT ZIP: 81650	
08/26	08/26	24692167E2XNG10NN	STAMPS.COM 855-608-2677 CA	17.99
			MCC: 7399 MERCHANT ZIP: 90245	
08/30	08/30	24492157JLR37ZEEV	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	4.33
			MCC: 8299 MERCHANT ZIP: 10003	
08/30	08/30	24492157JLR39GEDL	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	3.25
			MCC: 8299 MERCHANT ZIP: 10003	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



KYLE MICKELSON

= New Balance

ACCOUNT SUMMARY Credit Limit \$5,000.00 Credit Available \$1,116.00 Statement Closing Date August 31, 2021 Days in Billing Cycle 31 Previous Balance \$0.00 - Payments & Credits \$0.00 + Purchases & Other Charges \$3.883.30 + Cash Advances \$0.00 + Finance Charges \$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\$3,883.30Minimum Payment Due\$3,883.30Payment Due DateSeptember 26, 2021

Account Number: XXXX XXXX XXXX 2925

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$3,883.30

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/31	08/01	24431066LMSHNL1EN	BRECK FRONT DESK 9704964971 CO	344.13
			MCC: 7011 MERCHANT ZIP: 80424	
			LODGING CHECK-IN DATE: 07/27/21	
08/03	08/03	24226386RBLH4J9H3	WAL-MART #5232 RIFLE CO	369.77
			MCC: 5411 MERCHANT ZIP: 81650	
08/06	08/06	24692166S2X4ZK99A	OMNI CHEER 800-299-7822 CA	560.64
			MCC: 5655 MERCHANT ZIP: 92128	
08/07	08/07	24445006WBLP9TJG4	WM SUPERCENTER #5232 RIFLE CO	63.40
			MCC: 5411 MERCHANT ZIP: 81650	
08/09	08/09	24393496Y06LLXJ6M	Concord Theatricals Corp. New York NY	300.00
			MCC: 5999 MERCHANT ZIP: 10107	
08/09	08/09	24393496Y06LLXK43	Concord Theatricals Corp. New York NY	50.00
			MCC: 5999 MERCHANT ZIP: 10107	
08/09	08/09	24492166X000LK9VS	BRIAN METOLIUS MUSIC WWW.BRIANHOES NM	300.00
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 2925

Payment Due Date September 26, 2021

New Balance \$3,883.30

Minimum Payment Due \$3,883.30

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

KYLE MICKELSON 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount	
			MCC: 5734 MERCHANT ZIP: 87501		
08/10	08/10	24692166Y2XJ08AMH	OMNI CHEER 800-299-7822 CA	343.83	
			MCC: 5655 MERCHANT ZIP: 92128		
08/10	08/10	24692166Y2XJ08B2Z	OMNI CHEER 800-299-7822 CA	1,315.22	
			MCC: 5655 MERCHANT ZIP: 92128		
08/16	08/16	244921574JHS8ZXF8	QUIZLET.COM HTTPSQUIZLET. CA	42.48	
		- 08/16	EURO CURRNCY		
		- 08/16	35.99 X 1.18032786		
			MCC: 8299 MERCHANT ZIP: 94107		
08/17	08/17	2469216752XSGTPPW	OMNI CHEER 800-299-7822 CA	55.99	
			MCC: 5655 MERCHANT ZIP: 92128		
08/30	08/30	74208477J00081WD4	THE UNDERSTUDY LONDON GB	137.84	
		- 08/30	GB POUND STERLNG		
		- 08/30	100.00 X 1.37840000		
			MCC: 8299 MERCHANT ZIP:		

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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



KAYLA REECE Account Number: XXXX XXXX XXXX 7138

ACCOUNT SUMMARY Credit Limit \$10,000.00 Credit Available \$5,954.00

 Credit Available
 \$5,954.00

 Statement Closing Date
 August 31, 2021

 Days in Billing Cycle
 31

 Previous Balance
 \$37.98

 - Payments & Credits
 \$37.98

 + Purchases & Other Charges
 \$4,045.61

 + Cash Advances
 \$0.00

 + Finance Charges
 \$0.00

Questions? Call Card Services 1-888-284-3703
Or Write: 225 N 5th Street, Suite 1000
Grand Junction, CO 81501

creditcards@alpinebank.com

= New Balance

Or e-mail:

PAYMENT INFORMATION

New Balance \$4,045.61

Minimum Payment Due \$4,045.61

Payment Due Date September 26, 2021

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$4,045.61

Post Date	Reference Number	Transaction Description	Amount
08/03	24207856P53P8D6QF	THE BREAKTHROUGH COACH 904-2803052 FL	695.00
		MCC: 8299 MERCHANT ZIP: 32082	
08/03	24692166P2X5YBL9L	ALG*AIR BCS6NL 702-505-8888 NV	137.00
		MCC: 4511 MERCHANT ZIP: 89144	
08/03	24692166P2X7EALSG	EXPEDIA 72140851121883 EXPEDIA.COM WA	66.00
		MCC: 4722 MERCHANT ZIP: 98004	
08/03	24692166P2X7EALTE	EXPEDIA 72140851121883 EXPEDIA.COM WA	7.53
		MCC: 4722 MERCHANT ZIP: 98004	
08/03	24692166R2Y108XMD	UNITED 0167576787203800-932-2732 TX	248.20
		MCC: 3000 MERCHANT ZIP: 77002	
08/03	24692166R2Y108XM5	UNITED 0167576787202800-932-2732 TX	248.20
		MCC: 3000 MERCHANT ZIP: 77002	
08/03	24943006RA16SGM1E	AMERICAN AIR0017576794796 FORT WORTH TX	203.20
		MCC: 3001 MERCHANT ZIP: 76155	
		Transactions continued on next page	
	Date 8/03 8/03 8/03 8/03 8/03 8/03	Date Reference Number 8/03 24207856P53P8D6QF 8/03 24692166P2X5YBL9L 8/03 24692166P2X7EALSG 8/03 24692166P2X7EALTE 8/03 24692166R2Y108XMD 8/03 24692166R2Y108XM5	Date Reference Number Transaction Description 8/03 24207856P53P8D6QF THE BREAKTHROUGH COACH 904-2803052 FL MCC: 8299 MERCHANT ZIP: 32082 8/03 24692166P2X5YBL9L ALG*AIR BCS6NL 702-505-8888 NV MCC: 4511 MERCHANT ZIP: 89144 8/03 24692166P2X7EALSG EXPEDIA 72140851121883 EXPEDIA.COM WA MCC: 4722 MERCHANT ZIP: 98004 8/03 24692166P2X7EALTE EXPEDIA 72140851121883 EXPEDIA.COM WA MCC: 4722 MERCHANT ZIP: 98004 8/03 24692166R2Y108XMD UNITED 0167576787203800-932-2732 TX MCC: 3000 MERCHANT ZIP: 77002 8/03 24692166R2Y108XM5 UNITED 0167576787202800-932-2732 TX MCC: 3000 MERCHANT ZIP: 77002 8/03 24943006RA16SGM1E AMERICAN AIR0017576794796 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 76155



Payment Information

Account Number: XXXX XXXX XXXX 7138

Payment Due Date New Balance \$4,045.61

Minimum Payment Due \$4,045.61

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

KAYLA REECE 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)

		•		
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/03	08/03	24943006RA16SGM16	AMERICAN AIR0017576794795 FORT WORTH TX	203.20
			MCC: 3001 MERCHANT ZIP: 76155	
08/04	08/04	24692166R2XPTDLD9	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	19.99
			MCC: 5734 MERCHANT ZIP: 95110	
08/13	08/13	2469216712XZY20SS	INDEED 203-564-2400 CT	510.34
			MCC: 5969 MERCHANT ZIP: 06901	
08/17	08/17	2469216752Y0Z8GK2	INDEED 203-564-2400 CT	582.14
			MCC: 5969 MERCHANT ZIP: 06901	
08/21	08/21	2469216792X5Z7YFH	INDEED 203-564-2400 CT	505.46
			MCC: 5969 MERCHANT ZIP: 06901	
08/25	08/25	F4016007E000PI238	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	37.98-
08/27	08/27	24692167F2XZW1MQQ	IN *AMERICAN BIOIDENTITY,303-8864747 CO	99.00
			MCC: 7299 MERCHANT ZIP: 80202	
08/27	08/27	24692167F2Y1B45X7	INDEED 203-564-2400 CT	520.35
			MCC: 5969 MERCHANT ZIP: 06901	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

⁽v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in you are charged interest, the charge will be no less than \$2.00.
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.



RYAN FIDELDY Account Number: XXXX XXXX XXXX 7238

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Credit Available	\$2,381.00
Statement Closing Date	August 31, 2021
Days in Billing Cycle	31
Previous Balance	\$1,621.86
- Payments & Credits	\$1,621.86
+ Purchases & Other Charges	\$2,576.71
+ Cash Advances	\$0.00
+ Finance Charges	\$0.00
= New Balance	\$2,576.71

PAYMENT INFORMATION

New Balance \$2,576.71

Minimum Payment Due \$2,576.71

Payment Due Date September 26, 2021

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

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/31	08/01	24493986M2MG7NQVE	THE WHIMSICAL WAGON SILT CO	26.71
			MCC: 5947 MERCHANT ZIP: 81652	
08/02	08/02	24692166N2XD8R8NT	SQ *88 GRILL Carbondale CO	108.78
			MCC: 5812 MERCHANT ZIP: 81623	
08/03	08/03	24000976P1YVPPA3Y	LAZY BEAR RESTAURANT I 970-9842327 CO	77.20
			MCC: 5812 MERCHANT ZIP: 81647	
08/03	08/03	24445006REJ180V44	DOLLAR GENERAL #19727 PARACHUTE CO	24.09
			MCC: 5331 MERCHANT ZIP: 81635	
08/04	08/04	24445006TBLNJ18F0	WM SUPERCENTER #5232 RIFLE CO	341.17
			MCC: 5411 MERCHANT ZIP: 81650	
08/04	08/04	24445006T00PG66HX	DOLLARTREE RIFLE CO	56.24
			MCC: 5331 MERCHANT ZIP: 81650	
08/04	08/04	24492156RMND661GB	FLOWER SHOP NETWORK 877-376-7363 AR	107.96
			MCC: 5193 MERCHANT ZIP: 72450	
			Transactions continued on next page	



Payment Information

Account Number: XXXX XXXX XXXX 7238

Payment Due Date
New Balance \$2,576.71

Minimum Payment Due \$2,576.71

Past Due Amount Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

GRAND JUNCTION CO 81502-2705

RYAN FIDELDY 839 WHITERIVER AVE RIFLE CO 81650-3515

TRANSACTIONS (continued)				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/06	08/06	24164076S2LR81XZ1	TARGET 00020297 GLENWOOD SPRI CO	160.30
			MCC: 5310 MERCHANT ZIP:	
08/09	08/09	24013396X01D34N2G	TAPATIOS NEW CASTLE CO	237.23
			MCC: 5812 MERCHANT ZIP:	
08/09	08/09	24445006X8PSNT9NA	CITY-MARKET #0441 NEW CASTLE CO	23.42
			MCC: 5411 MERCHANT ZIP: 81647	
08/10	08/10	24011346Y000YZXS6	LS DRIFTERS COFFEE & F 303-8452210 CO	203.46
			MCC: 5999 MERCHANT ZIP:	
08/10	08/10	24445006Y8PV68NK8	CITY-MARKET #0441 NEW CASTLE CO	206.54
			MCC: 5411 MERCHANT ZIP: 81647	
08/10	08/10	24445006Y8PV68NRY	CITY-MARKET #0441 NEW CASTLE CO	58.41
			MCC: 5411 MERCHANT ZIP: 81647	
08/10	08/10	24692166Y2XGL5PV2	SQ *MISTY'S COFFEE SHOP Silt CO	60.00
			MCC: 5814 MERCHANT ZIP: 81652	
08/11	08/11	24445006Z8PV12H9K	CITY-MARKET #0441 NEW CASTLE CO	192.64
			MCC: 5411 MERCHANT ZIP: 81647	
08/11	08/11	244450070EJ1DPF3Y	DOMINO'S 6348 719-339-5911 CO	122.04
			MCC: 5814 MERCHANT ZIP: 81650	
08/12	08/12	244450071BLNK5AB3	WAL-MART #1095 GLENWOOD SPRI CO	67.72
			MCC: 5310 MERCHANT ZIP: 81601	
08/13	08/13	2444500718PVZJHJ5	CITY-MARKET #0441 NEW CASTLE CO	140.64
			MCC: 5411 MERCHANT ZIP: 81647	
08/15	08/15	244273373M82Z5XNB	CLARK'S MARKET BATT PARACHUTE CO	47.07
			MCC: 5411 MERCHANT ZIP: 81635	
08/15	08/15	244450074EJ242AS6	DOLLAR GENERAL #19727 PARACHUTE CO	17.35
			MCC: 5331 MERCHANT ZIP: 81635	
08/18	08/18	244450077BLNGPGH2	WM SUPERCENTER #5232 RIFLE CO	10.26
			MCC: 5411 MERCHANT ZIP: 81650	
08/18	08/18	2469216762XST5915	SQ *MISTY'S COFFEE SHOP gosq.com CO	163.66
			MCC: 5814 MERCHANT ZIP: 81652	
08/18	08/18	249430077RQEBTF36	DD/BR #358838 RIFLE CO	75.65
			MCC: 5814 MERCHANT ZIP:	
08/25	08/25	F4016007E000PI238	PAYMENT - BRANCH THANK YGRAND JUNCTIOCO	1,621.86-
08/26	08/26	24226387HAT4FVKZ4	SAMSCLUB.COM 888-746-7726 AR	34.25
			MCC: 5300 MERCHANT ZIP: 72712	
08/30	08/30	24226387KBLH01ZX1	WAL-MART #5232 RIFLE CO	13.92
			MCC: 5411 MERCHANT ZIP: 81650	

IMPORTANT ACCOUNT INFORMATION

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

INTEREST CHARGE CALCULATION

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

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

(v) = variable (f) = fixed

O1BC6415 - 4 - 06/24/2020

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

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 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.

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

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

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. If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	in you are charged interest, the charge will be no less than \$2.00.
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.