

Cardholder Name and Account Number

GARFIELD SCH DIST 9803441
 839 WHITERIVER AVE
 XXXX-XXXX-XXXX-9141



Alpine Bank
 Member FDIC

Account Information	
Statement Closing Date	12/31/2023
Credit Limit	\$230,000.00
Available Credit	\$146,002.00
Cash Credit Limit	\$0.00
Available Cash	\$0.00

Account Summary	
Previous Balance	\$96,081.01
- Payments and Credits	\$103,006.27
+/- Finance Charge(net)	\$0.00
+ Purchases	\$90,666.32
+ Cash Advances	\$0.00
+ Other Charges	\$0.00
= New Balance	\$83,741.06

Payment Information		
Payment Due Date: 01/26/2024	Minimum Payment Due: \$83,725.17	New Balance: \$83,741.06

Transactions				
Post Date	Trans Date	Reference	Description	Amount
			TOTAL FEES FOR THIS PERIOD	
			TOTAL INTEREST FOR THIS PERIOD	
12/18	12/18	F574300B1000PY353	PAYMENT - THANK YOU	-\$96,081.01
			TOTAL XXXXXXXXXXXXXXX9141 \$96,081.01-	
			JOHN OLDHAM	
12/01	11/30	2422638AFZF0ESZF	WAL-MART #5232 RIFLE CO	\$11.96
12/01	11/30	2444500AFBLNM4XFM	WM SUPERCENTER #5232 RIFLE CO	\$65.58
12/03	12/01	2444500AF8R0KLJNX	CITY MARKET #0443 RIFLE CO	\$190.07
12/08	12/06	2422638AMAG0623K0	WAL-MART #5232 RIFLE CO	\$500.00
12/08	12/06	2422638AMAG0623K8	WAL-MART #5232 RIFLE CO	\$43.34
12/08	12/07	2422638ANBLGZ1ZSX	SAMSLUB #6360 GRAND JUNCTIO CO	\$93.48
12/12	12/11	2422638ASAG0ZQYR9	WAL-MART #5232 RIFLE CO	\$144.58
12/12	12/11	2444500ASBLP6FEQ6	WM SUPERCENTER #5232 RIFLE CO	\$875.00
12/17	12/15	2468720AX0VYR23XW	ORDER UP RIFLE CO	\$1,000.00
12/17	12/15	2422638AYBLH54FMY	WAL-MART #5232 RIFLE CO	\$375.00
12/19	12/18	2444500B08PXVWDXB	CITY MARKET #0443 RIFLE CO	\$44.95
12/19	12/18	2449398B1BLLD9TVP	LILLYS KITCHEN RIFLE CO	\$305.90

Remit Payment to:
 ALPINE BANK
 PO BOX 2705 GRAND JUNCTION CO 81502-2705

Mail Inquiries To:
 DISPUTE CENTER 10740 N GESSNER SUITE 250,
 HOUSTON, TX 77064

Questions?
 Call Customer Service: 888-284-3703
 Lost or Stolen Card: 855-293-2458

ALPINE BANK
 225 N 5TH ST
 GRAND JUNCTION, CO 81501

Account Number XXXX-XXXX-XXXX-9141
 New Balance \$83,741.06
 Minimum Payment Due \$83,725.17

Please include your account number on your check.

Payment Due Date						
January						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

New address, phone number or e-mail?
 Check the box to the left and print changes on back.

Amount Enclosed \$

ALPINE BANK
 PO BOX 2705
 GRAND JUNCTION CO 81502-2705

GARFIELD SCH DIST 9803441
 839 WHITERIVER AVE
 RIFLE CO 81650-3515

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Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
12/20	12/19	2475076B1S66GKRJ6	COLORAUTO DETAILING 970-6281505 CO TOTAL XXXXXXXXXXXXX3896 \$5,599.86 ALYSSA THURMON	\$1,950.00
12/10	12/07	2444500AN2XEZADX4	WENDY'S 3936 SILVERTHORNE CO	\$288.46
12/10	12/08	2426979APEJQTXJHG	JIMMY JOHNS - 3247 - CO -720-356-4220 CO	\$198.47
12/10	12/08	2494300AP2LT5HTRF	TGI FRIDAY'S #0573 DENVER CO	\$598.86
12/10	12/09	2469216AP338LQD1Q	IHOP 1840 DENVER CO	\$480.50
12/11	12/08	2471705AR4R6YN9GZ	DRURY INNS 303-3731983 CO TOTAL XXXXXXXXXXXXX3995 \$3,726.17 PENNY KUPER	\$2,159.88
12/03	12/01	2405522AGBLY7274Z	SMARTSIGN clover.com NY	\$263.10
12/04	12/01	2427539AHS66MFD60	RIB CITY RIFLE RIFLE CO	\$178.40
12/10	12/08	2449398AP6069FFNS	RIFLE TEQUILAS INC RIFLE CO	\$180.25
12/13	12/12	2468720AS0VYMMQ1G	ORDER UP RIFLE CO	\$800.00
12/15	12/14	2469216AW2YQLPFXQ	OVERNIGHTPRINTS 888-677-2000 NV TOTAL XXXXXXXXXXXXX4043 \$1,556.26 PAUL HARVEY	\$134.51
12/24	12/21	2412259B40GT6FE0M	FIRST STRING EMBROIDERY 970-2430874 CO	\$211.62
12/25	12/23	2412259B60GTQNMVP	FIRST STRING EMBROIDERY 970-2430874 CO TOTAL XXXXXXXXXXXXX4191 \$841.62 ROGER GOSE	\$630.00
12/03	12/01	2449216AF001LHNDN	MOSYLE COR* MOSYLE_MAN HTTPSMANAGER. FL	\$3.67
12/10	12/09	2449398AR61MWN3TJ	COSN 202-861-2676 DC	\$1,099.00
12/13	12/12	2443099ASR3DDB081	APPLE.COM/BILL 866-712-7753 CA	\$9.99
12/15	12/14	2449398AXBLL9FPKR	LILLYS KITCHEN RIFLE CO	\$103.66
12/25	12/24	2469216B6342N4PS2	APPLE.COM/BILL 866-712-7753 CA TOTAL XXXXXXXXXXXXX4225 \$1,220.48 JEFF BLANFORD	\$4.16
12/03	12/03	2449215AHLRH4MZ67	ADOBE *ACROPRO SUBS 408-536-6000 CA TOTAL XXXXXXXXXXXXX4233 \$100.04 SIMONE RICHARDSON	\$100.04
12/04	12/02	2425137AH0EYFVW3Z	MINERS CLAIM RESTAURANT SILT CO	\$176.70
12/07	12/04	2419880ALA4NTN25V	COLORADO DI SAN JOSE CO	\$570.00
12/08	12/07	2469216AM315F16YL	APPLE.COM/BILL 866-712-7753 CA	\$0.99
12/10	12/07	2425138AN0FVQ4E7V	BRICKHOUSE PIZZERIA 970-876-2222 CO	\$135.00
12/11	12/08	2425138AR0FVEF4FX	BRICKHOUSE PIZZERIA SILT CO	\$25.00
12/11	12/09	2425138AR0FWRLLVW	BRICKHOUSE PIZZERIA 970-876-2222 CO	\$30.00
12/15	12/13	2425138AW0FVBK4N7	BRICKHOUSE PIZZERIA 970-876-2222 CO	\$64.00
12/15	12/15	2469216AX2YFMHM4W	GIH*GLOBALINDUSTRIALEQ 800-645-2986 FL TOTAL XXXXXXXXXXXXX4241 \$6,425.68 LISA PIERCE	\$5,423.99
12/05	12/04	2411641AKRBGHDKND	NATURAL GROCERS GS GLENWOOD SPRI CO	\$26.60
12/10	12/07	2400097ANP5AP1XSV	THE BROADMOOR FOOD&BEV 719-5775843 CO TOTAL XXXXXXXXXXXXX4258 \$1,145.40 KELLY DETLEFSEN	\$1,118.80
12/10	12/07	2469216AN3255DY3Q	TST* BURNING MOUNTAIN PIZ Silt CO	\$14.59
12/17	12/15	2490641AX5GQPDPMW	4UP*RIFLE CREEK BAR 970-6259186 CO TOTAL XXXXXXXXXXXXX4266 \$569.59 JACOB PINGEL	\$555.00
12/04	12/02	2413746AH2Y0ZETBK	BARNES & NOBLE #2852 GRAND JUNCTIO CO	\$400.00
12/04	12/02	2413746AH2Y0ZET6E	BARNES & NOBLE #2852 GRAND JUNCTIO CO	\$300.00
12/04	12/02	2413746AH2Y0ZET91	BARNES & NOBLE #2852 GRAND JUNCTIO CO TOTAL XXXXXXXXXXXXX4274 \$1,000.00 LANCIE ELDER	\$300.00
12/04	12/03	2444500AJBLP2TBLS	WM SUPERCENTER #5232 RIFLE CO	\$223.89
12/08	12/07	7469216AM3137RBRR	DOTERRA*INT USA 800-411- CREDIT TOTAL XXXXXXXXXXXXX4324 \$118.05	-\$105.84

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Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
			MICHAEL MIKALAKIS	
12/12	12/11	2422638ASBLH4EXF0	WAL-MART #5232 RIFLE CO	\$7.67
12/13	12/11	2422638ASAG139WHD	WAL-MART #5232 RIFLE CO	\$58.60
			TOTAL XXXXXXXXXXXXX4399	\$66.27
			MARY MCPHEE	
12/08	12/07	2468720AM0T51JFEP	RAMAS BISTRO RIFLE CO	\$54.60
12/10	12/09	2494300ARS4AFJMRS	COSTCO WHSE #0637 GYPSUM CO	\$197.92
12/13	12/12	2444500AVBLP3XNLO	WM SUPERCENTER #5232 RIFLE CO	\$199.90
12/13	12/12	2444500AVBLP3XNNK	WM SUPERCENTER #5232 RIFLE CO	\$700.00
12/17	12/15	2494166AYRQEB2S14	SHAMROCK FSW573 GRAND JU GRAND JUNCTIO CO	\$81.43
			TOTAL XXXXXXXXXXXXX4423	\$1,233.85
			KATHRYN SENOR	
12/01	11/30	2449398AFBLLF6SYF	LILLYS KITCHEN RIFLE CO	\$218.93
12/01	11/30	2469216AE34NFHNV6	WALMART.COM 800-966-6546 AR	\$238.34
12/06	12/05	2469216AK2ZWDXJB8	LOWES #00907* 866-483-7521 NC	\$13.20
12/08	12/07	2400341AMS66GZKW4	VALLEY LUMBER - RIFLE RIFLE CO	\$152.13
12/08	12/07	2469216AM31DSK3XW	WALMART.COM 800-966-6546 AR	\$25.08
12/08	12/07	2469216AM31JVLMD	WALMART.COM 800-966-6546 AR	\$690.57
12/10	12/07	2444500ANEJ2S23WX	DOMINO'S 6348 970-625-0505 CO	\$432.17
12/13	12/12	2405523AS2DGHJHX9	WALMART.COM 800-966-6546 AR	\$135.78
12/17	12/14	2426979AXEJ8H9EBV	BRENDEN RIFLE 7 RIFLE CO	\$1,650.00
12/17	12/14	2426979AXEJ8H9EE5	BRENDEN RIFLE 7 RIFLE CO	\$1,555.00
12/21	12/20	2469216B230ENPSKZ	LOWES #00907* 866-483-7521 NC	\$488.42
			TOTAL XXXXXXXXXXXXX4431	\$5,599.62
			JENNIFER NIPPER	
12/05	12/04	2475542AK3W7G5X0R	COLORADO MUSIC EDUCATORS 303-3494057 CO	\$320.00
12/06	12/05	2401134AL0006LNR3	QUIZIZZ INC HTTPSQUIZIZZ. CA	\$144.00
12/10	12/08	2442733APLM994V9H	SONIC DRIVE IN #4970 RIFLE CO	\$151.45
12/10	12/08	2444500APBLPAF7K5	WM SUPERCENTER #5232 RIFLE CO	\$22.43
12/12	12/11	2449216AT001F714L	KHAN ACADEMY HTTPSWWW.KHAN CA	\$41.00
12/12	12/11	2455930ATS66HRJN4	CO COUNCIL FOR THE SS 719-5781510 CO	\$35.00
12/12	12/11	2469216AT354D2APK	IN *SCREENAGERS 415-4828726 CA	\$1,550.00
12/14	12/13	2444500AV8PY2XTLZ	CITY MARKET #0443 RIFLE CO	\$28.12
12/17	12/15	2401134AX001DJZ2Y	QUIZIZZ INC HTTPSQUIZIZZ. CA CREDIT	-\$144.00
12/21	12/20	2469216B230S5XGG9	IN *SCREENAGERS 415-4828726 CA	\$1,550.00
12/21	12/20	2490641B25GP9G2S8	4UP*RIFLE CREEK BAR 970-6259186 CO	\$350.00
			TOTAL XXXXXXXXXXXXX4449	\$4,048.00
			BRIAN SPRENGER	
12/01	11/30	2411641AF2MD6DKGL	EL PATRON TAQUERIA RIFLE CO	\$79.61
12/01	11/30	2413746AF01APRJ2R	USPS PO 0772230543 RIFLE CO	\$198.00
12/01	11/30	2449216AE00163M9M	REDSHELF ETEXTBOOKS HTTPSREDSHELF IL	\$81.12
12/03	12/01	2444500AGEJ8X70L7	LITTLE CAESARS 3452-0001 RIFLE CO	\$122.87
12/03	12/02	2449216AG001R5NBM	CRICUT WWW.CRICUT.CO UT	\$10.61
12/05	12/04	2444500AJ8PXKRMQF	CITY MARKET #0443 RIFLE CO	\$50.00
12/05	12/04	2475542AK3JXQN2VP	PESI 800-8448260 WI	\$749.97
12/06	12/04	2469216AK2ZGYK8DK	STARBUCKS STORE 08685 RIFLE CO	\$25.00
12/11	12/10	2469216AR34230J7L	Amazon Music*WU0UE7Q83 888-802-3080 WA	\$18.37
12/14	12/13	2401134AV0013VGMK	EDPUZZLE PRO TEACHER HTTPSEDPUZZLE CA	\$13.50
12/15	12/13	2426979AWEJ71JE3V	BRENDEN RIFLE 7 RIFLE CO	\$570.00
12/17	12/14	2427539AXS66LKYKP	WINGCHESTERS RIFLE 970-6256111 CO	\$278.22
12/17	12/14	2427539AXS66LKYRL	WINGCHESTERS RIFLE 970-6256111 CO	\$27.61
			TOTAL XXXXXXXXXXXXX4464	\$2,224.88
			RYAN HUDSON	
12/01	11/28	2449215AERS6BRFYM	PAYPAL *CLOTHSHOPON 402-935-7733 IL	\$218.04
12/03	11/30	2411641AG1Z6JEY9Z	OZLOLLOPOPS 479-846-5300 AR	\$246.00
12/03	12/01	2469216AF35Z7HMJW	IN *COLORADO FFA ASSOCIAT303-5951562 CO	\$1,965.60
12/06	12/04	2469216AK2ZNNK6A8	THE HOME DEPOT 1513 GRAND JUNCTIO CO	\$285.04

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Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
12/06	12/05	2422638ALBLGYJG2P	WAL-MART #5232 RIFLE CO	\$238.88
12/07	12/06	2411641ALBMQ96QQG	ELMER GLASS OF RIFLE 970-625-5060 CO	\$80.00
12/08	12/07	2490641AM5FXTFW5Z	Microsoft*Microsoft 365 P msbill.info WA	\$72.96
12/08	12/08	2469216AN31VGP7MS	JDS INDUSTRIES 855-661-2384 SD	\$306.60
12/10	12/07	7444500ANBLR0E1QT	WM SUPERCENTER #5232 RIFLE CO CREDIT	-\$149.00
12/14	12/12	2413746AV5SG3VY5Q	HOBBY-LOBBY #0102 GRAND JUNCTIO CO	\$16.47
12/14	12/13	2401134AV001D7KE4	CSF* CSF* RTIC 5OKO HTTPSWWW.RTIC TX	\$59.17
12/15	12/13	2402821AWS66FVB8K	SHANGHAI GARDEN RIFLE CO	\$57.46
12/15	12/14	2422638AXBGLGZNETL	WAL-MART #5232 RIFLE CO	\$197.77
TOTAL XXXXXXXXXXXXX4480				\$3,594.99
SPED 1				
12/01	11/30	2443565AFL6GTQJE7	NORTHERN SPEECH SERVICES 989-732-3866 MI	\$322.72
12/03	12/01	2444500AGHEZ5MTS7	USPS STAMPS ENDICIA 888-434-0055 DC	\$200.00
12/04	12/03	2449216AH000XDF34	MEANINGFULSPEECH.COM MEANINGFULSPE IL	\$608.00
12/06	12/05	2422638ALBLH59Q1S	WAL-MART #5232 RIFLE CO	\$8.90
12/06	12/05	2449215AKLSS4TWQR	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	\$5.00
12/06	12/05	2475542AL3JXN9LTB	PESI 800-8448260 WI	\$183.84
12/08	12/07	2421073AN617Y8Z4G	ASHA 3 800-498-2071 MD	\$299.00
12/11	12/11	2449215ATLRYAFW26	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$20.84
12/13	12/12	2469216AS35FKBV1J	STAMPS.COM 855-608-2677 TX	\$19.99
12/17	12/14	2426979AXEJ8H9EGN	BRENDEN RIFLE 7 RIFLE CO	\$120.00
12/20	12/20	7460905B200026NLE	DEEPL* DP-4657271 KOLN DF	\$68.99
12/31	12/29	2401134BB001W88L6	EVERYDAYSPEECHSLP HTTPSEVERYDAY MA	\$399.99
TOTAL XXXXXXXXXXXXX4514				\$2,257.27
THERESA HAMILTON				
12/01	11/30	2401134AE001PKSFX	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$145.46
12/04	12/02	2469216AH2XPYLD0Q	MICHAELS STORES 2749 GRND JUNCTION CO	\$1,557.00
12/05	12/04	2449215AJLWHW8KXG	REV.COM 888-369-0701 TX	\$10.25
12/05	12/04	2449215AJLYAGSWG6	COURSRA7NQI8YNR5PMQYK 650-963-9884 CA	\$40.13
12/10	12/08	7460905AN000QDQDK	HAPPY SCRIBE LTD DUBLIN 7 IE	\$29.00
12/10	12/09	2479338AP01FMK8V0	STK*Shutterstock 866-6633954 NY	\$30.13
12/15	12/15	7420847AX0002VDP2	CAPTIVATE.FM LONDON GB	\$19.00
12/15	12/15	2449215AXMNE03SFK	REV.COM 888-369-0701 TX	\$44.00
12/29	12/28	2449215BALRV52WQ4	ADOBE *STOCK 408-536-6000 CA	\$32.43
12/31	12/29	2490641BB5HBBBWSM	SMK*SURVEYMONKEY.COM 971-2311154 CA	\$276.00
12/31	12/30	2449215BQLXV5ES3V	ADOBE *PRODUCTS 408-536-6000 CA	\$9.99
TOTAL XXXXXXXXXXXXX4555				\$2,193.39
SARAH BELL				
12/06	12/05	2427539AKS66L30WT	NASN 866-6276767 MD	\$165.00
12/08	12/07	2444500AM8PY3LFO0	CITY MARKET #0443 RIFLE CO	\$179.88
12/08	12/07	2469216AM3169RME8	APPLE.COM/BILL 866-712-7753 CA	\$10.41
12/10	12/08	2425137AN0EY2D6M6	MINERS CLAIM RESTAURANT SILT CO	\$469.62
12/10	12/09	2469216AP32YW0L2T	APPLE.COM/BILL 866-712-7753 CA	\$2.99
12/12	12/11	2469216AT354BNABX	APPLE.COM/BILL 866-712-7753 CA	\$10.41
12/13	12/12	2469216AS35N9K4AK	APPLE.COM/BILL 866-712-7753 CA	\$10.80
12/19	12/18	2469216B02YVT9R43	APPLE.COM/BILL 866-712-7753 CA	\$10.41
12/29	12/28	2469216BA2X7LPB5X	APPLE.COM/BILL 866-712-7753 CA	\$41.69
TOTAL XXXXXXXXXXXXX4571				\$901.21
RYAN FIDELDY				
12/01	11/29	2478930AEN4PKPD0X	OTC BRANDS INC 800-2280475 NE	\$59.83
12/14	12/13	2449398AVLQ9MZLLF	MOVING MINDS USD 855-858-8545 MN	\$346.08
12/14	12/13	2469216AV2XGMEP7Q	SQ *HOGBACK PIZZA Carbondale CO	\$159.00
12/14	12/13	2469216AV2X4PMQHT	SCHOOL SPECIALTY ECOMM 888-388-3224 WI	\$137.29
12/17	12/15	2469216AX2YSA3RS4	TST* BURNING MOUNTAIN PIZ970-846-2201 CO	\$50.25
TOTAL XXXXXXXXXXXXX4597				\$752.45
BENJAMIN KIRK				
12/01	11/30	2449216AF00004KSA	COLORADO BANDMASTERS COLORADOBANDM CO	\$25.00

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Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
12/04	12/03	2449216AH001332VR	CODEPIP CODING GAMES CODEPIP.COM PA	\$87.00
12/06	12/05	2401134AK001KMQL7L	SP STS RANCHWEAR HTTPSSSTRANCH NC	\$815.98
12/06	12/05	2444500AK8PY4WJ5X	CITY MARKET #0443 RIFLE CO	\$32.92
12/07	12/06	2444500AL8PXVKN01	CITY-MARKET #0441 NEW CASTLE CO	\$139.36
12/10	12/08	2444500APBLPAF7MR	WM SUPERCENTER #5232 RIFLE CO	\$37.40
12/10	12/08	2475542APMB1XFF5Z	COLORADO MUSIC EDUCATORS 303-3494057 CO	\$100.00
12/11	12/09	2401339AR011DONDZ	GRAND VISTA HOTEL GRAND J800-8007796 CO	\$372.00
12/11	12/09	2475542AR4R6YF5EE	HAMPTON INNS 970-2523300 CO	\$136.80
12/11	12/09	2475542AR4R6YF5EN	HAMPTON INNS 970-2523300 CO	\$136.80
12/11	12/09	2475542AR4R6YF5FF	HAMPTON INNS 970-2523300 CO	\$136.80
12/11	12/09	2475542AR4R6YF5F8	HAMPTON INNS 970-2523300 CO	\$136.80
12/11	12/09	2475542AR4R6YF5J3	HAMPTON INNS 970-2523300 CO	\$136.80
12/14	12/12	2469216AV2X5J3LXV	UNITED 0162348652643800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3LYB	UNITED 0162348652645800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3LYK	UNITED 0162348652646800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3LYV	UNITED 0162348652647800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3LY3	UNITED 0162348652644800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3LZD	UNITED 0162348652648800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3LZL	UNITED 0162348652649800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3LZW	UNITED 0162348652650800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M0Q	UNITED 0162348652652800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M0Y	UNITED 0162348652653800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M04	UNITED 0162348652651800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M1L	UNITED 0162348652656800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M1Q	UNITED 0162348652655800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M14	UNITED 0162348652654800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M2E	UNITED 0162348652658800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M2M	UNITED 0162348652659800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M2X	UNITED 0162348652660800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M26	UNITED 0162348652657800-932-2732 TX	\$482.70
12/14	12/12	2469216AV2X5J3M3F	UNITED 0162348652661800-932-2732 TX	\$482.70
12/14	12/13	2444500AV5SDBHB7Y	WALMART.COM 8009666546 800-966-6546 AR	\$12.72
12/15	12/14	2449216AW00102HRN	SP NOBULL WWW.NOBULLPRO MA	\$135.60
12/17	12/15	2425137AX0EY1V5VR	MINERS CLAIM RESTAURANT SILT CO	\$100.00
12/18	12/16	2475542AZ4R96REA6	HAMPTON INNS 702-5972480 CO	\$141.98
12/18	12/16	2475542AZ4R96REEB	HAMPTON INNS 702-5972480 CO	\$123.82
12/18	12/16	2475542AZ4R96REEK	HAMPTON INNS 702-5972480 CO	\$141.98
12/18	12/16	2475542AZ4R96REEV	HAMPTON INNS 702-5972480 CO	\$123.82
12/21	12/19	2425138B20FVQD8TH	BRICKHOUSE PIZZERIA 970-876-2222 CO	\$47.78
			TOTAL XXXXXXXXXXXXX4605	\$12,292.66
			DEVON SPAULDING	
12/01	11/30	2422638AEAFZ25YG2	WAL-MART #5232 RIFLE CO	\$126.47
12/19	12/18	2422638B1AG28Z50W	WAL-MART #5232 RIFLE CO	\$54.00
			TOTAL XXXXXXXXXXXXX1352	\$180.47
			STACY VANHERCKE	
12/01	11/29	2478930AEN4PKNY0W	OTC BRANDS INC 800-2280475 NE	\$34.24
12/08	12/07	2425137AM0EXVJMNP	MINERS CLAIM RESTAURANT SILT CO	\$69.04
12/13	12/12	2455930ASS66LH9JR	COLORADO ASSOC SCHOOL EXE303-7628762 CO	\$600.00
			TOTAL XXXXXXXXXXXXX1758	\$703.28
			LARISA GRAY	
12/01	11/30	2449216AF00026ZRD	COLORADO BANDMASTERS COLORADOBANDM CO	\$125.00
12/03	12/01	7460905AG0000X5DV	THEATREWORDS HELITERA LUND SE	\$41.75
			3336 38.00 978 1.098684210	
12/07	12/05	2444500ALEJ1NRDF0	City and County of Denver704-817-2500 NC	\$100.00
12/07	12/06	2469216AL30QAR7XM	RICE U-SCS FLP WEB 713-348-6104 TX	\$875.00
12/07	12/06	2469216AL308W2T14	APPLE.COM/BILL 866-712-7753 CA	\$9.72
12/07	12/06	2475542AM3W842RSB	COLORADO MUSIC EDUCATORS 303-3494057 CO	\$416.00

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Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
12/07	12/06	2475542AM3W842RTV	COLORADO MUSIC EDUCATORS 303-3494057 CO	\$250.00
12/11	12/09	2494300ARP65VNXTJ	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/11	12/09	2494300ARP65VPFYN	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/11	12/09	2494300ARP65VPVAG	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/11	12/09	2494300ARP65VRE24	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/11	12/09	2494300ARP65VRLDH	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/11	12/09	2494300ARP65VRSNL	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/11	12/09	2494300ARP65VR1S7	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/11	12/09	2494300ARP65VR7VK	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/11	12/09	2494300ARP65VTKHP	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/11	12/09	2494300ARP65VT0FG	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/11	12/09	2494300ARP65VT7ER	HYATT REGENCY DENVER CC 3034361234 CO	\$290.00
12/12	12/11	2449216AT001EJL0A	YOGA ROVE STUDIO YOGAROVE.COM NJ	\$197.40
12/15	12/14	2449215AWLWAHW157	ADOBE *PRODUCTS TRIAL 408-536-6000 CA	\$20.84
12/19	12/18	2449215BQLW20983F	ADOBE *PRODUCTS 408-536-6000 CA	\$10.41
12/31	12/29	2475542BQ3WF1ARPM	COLORADO MUSIC EDUCATORS 303-3494057 CO	\$35.00
TOTAL XXXXXXXXXXXXX2103 \$5,271.12				
AMANDA VAUGHN				
12/01	11/30	2422638AFBLGY72M9	WAL-MART #5232 RIFLE CO	\$14.98
12/01	11/30	2444500AE8PYDSL9F	CITY MARKET #0443 RIFLE CO	\$41.32
12/03	11/30	2425138AF0FVBW6QP	BRICKHOUSE PIZZERIA 2 RIFLE CO	\$127.50
12/06	12/04	2422638AKAFZT5ZN	WAL-MART #5232 RIFLE CO	\$58.98
12/08	12/07	2413746AN01FNM8Y7	USPS PO 0777230543 RIFLE CO	\$20.04
12/12	12/11	2413746AS01GK7VM9	USPS PO 0777230543 RIFLE CO	\$5.01
12/13	12/12	2444500AVBLP3XPDT	WM SUPERCENTER #5232 RIFLE CO	\$116.93
12/14	12/12	2469216AV36DFV4DX	STARBUCKS STORE 08685 RIFLE CO	\$250.00
12/15	12/14	2422638AXBH2TR7R	WAL-MART #5232 RIFLE CO	\$77.67
12/31	12/30	2449215BQLS2L0DJ1	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$20.84
TOTAL XXXXXXXXXXXXX5130 \$733.27				
TY LEBA				
12/07	12/07	2449216AM0001JW8F	CHSCA WWW.COLOHSCA. CO	\$85.00
12/14	12/13	7427539AVS66KT5GJ	TELLURIDE EXPRESS 970-7286 CREDIT	-\$6,042.05
TOTAL XXXXXXXXXXXXX7730 \$5,957.05-				
GREG LANTHIER				
12/03	12/01	2475542AG7YJSNDR3	DOUBLETREE GRND JNCTN FB GRAND JCT CO	\$87.97
12/03	12/01	2494300AGW81EFVED	HOLIDAY INN EXPRESS & SU 3039413601 CO	\$107.00
12/03	12/01	2494300AGW81EF1A2	HOLIDAY INN EXPRESS & SU 3039413601 CO	\$127.00
12/03	12/01	2494300AGW82DDFFJ	HOLIDAY INN EXP DENVER 3032960400 CO	\$883.17
12/04	12/01	2427539AHS66MAXND	MAMA REES PIZZA & BREW GRAND JCT CO	\$264.72
12/07	12/05	2475542AL51FWX7NR	DOUBLETREE HOTEL GRAND JU970-2418888 CO	\$1,089.00
12/07	12/06	2449398AM2LW13FME	VVF /VILAR CNTR/FORD AMP 970-748-6642 CO	\$418.10
12/08	12/06	2444500AMEJ23WXGV	City and County of Denver704-817-2500 NC	\$150.00
12/10	12/08	2469216AN32HYQ7JY	IN *HIRED INTELLIGENCE, L800-262-3246 CA	\$309.00
12/11	12/09	2475542AR4R6ZHBA6	SUPER 8 MOTELS 970-2408200 CO	\$79.00
12/11	12/09	2475542AR4R6ZHBBP	SUPER 8 MOTELS 970-2408200 CO	\$79.00
12/11	12/09	2475542AR4R6ZHBD1	SUPER 8 MOTELS 970-2408200 CO	\$79.00
12/11	12/09	2475542AR4R6ZHBEJ	SUPER 8 MOTELS 970-2408200 CO	\$79.00
12/11	12/09	2475542AR4R6ZHBES	SUPER 8 MOTELS 970-2408200 CO	\$79.00
12/11	12/09	2475542AR4R6ZHBFQ	SUPER 8 MOTELS 970-2408200 CO	\$79.00
12/11	12/09	2475542AR4R6ZHBQH	SUPER 8 MOTELS 970-2408200 CO	\$79.00
12/11	12/09	2475542AR4R6ZHBQT	SUPER 8 MOTELS 970-2408200 CO	\$79.00
12/11	12/09	2475542AR4R6ZHB9Y	SUPER 8 MOTELS 970-2408200 CO	\$79.00
12/13	12/12	2449216AS001KLG7R	YAMPAHSPA.COM YAMPAHSPA.COM CO	\$200.00
12/17	12/14	2426979AXEJ8H9EXW	BRENDEN RIFLE 7 RIFLE CO	\$195.00
12/17	12/15	2443106AYMSFS8DTA	QUALITY INN 9705358444 CO	\$117.90
12/17	12/15	2443106AYMSFS8ERR	QUALITY INN 9705358444 CO	\$117.90
12/17	12/15	2443106AYMSFS8QVY	QUALITY INN 9705358444 CO	\$107.90

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Transactions (continued)					
Post Date	Trans Date	Reference	Description	Amount	
12/17	12/15	7494300AYW83VX7WM	HOLIDAY INN EXP DENVER DENVER CO CREDIT	-	\$120.17
12/18	12/16	2475542AZ4R955VLH	LA QUINTA MOTOR INNS 970-2412929 CO		\$1,000.00
			TOTAL XXXXXXXXXXXXX7961	\$5,765.49	
			JASON LYNCH		
12/05	12/04	2444500AJ8PXKRKNK	CITY MARKET #0443 RIFLE CO		\$31.72
12/06	12/05	2442733AKM83LPJVG	MCDONALD'S F7316 RIFLE CO		\$26.95
12/07	12/06	2444500AL8PXVNM7Q	CITY MARKET #0443 RIFLE CO		\$70.97
			TOTAL XXXXXXXXXXXXX8852	\$129.64	
			HEATHER GRUMLEY		
12/06	12/05	2449215AKLXL1Z0LB	ENSTROM CANDIES, INC 970-242-1655 CO		\$1,246.57
12/10	12/08	2449398AP12D50Q8P	HAMPTON INN. RIFLE CO		\$114.00
12/11	12/08	2400097ARP9H4ZBKD	THE BROADMOOR FOOD&BEV 719-5775843 CO		\$803.52
12/11	12/09	2475542AR4R6Z17BS	WYNDHAM 719-5384000 CO		\$447.84
12/11	12/09	2475542AR4R6Z17HG	WYNDHAM 719-5384000 CO		\$447.84
12/11	12/09	2475542AR4R6Z17PE	WYNDHAM 719-5384000 CO		\$447.84
12/11	12/09	2475542AR4R6Z17RG	WYNDHAM 719-5384000 CO		\$447.84
12/11	12/09	2475542AR4R6Z175E	WYNDHAM 719-5384000 CO		\$447.84
12/11	12/09	2475542AR4R6Z175N	WYNDHAM 719-5384000 CO		\$447.84
12/11	12/09	2475542AR4R6Z18E5	WYNDHAM 719-5384000 CO		\$447.84
12/11	12/09	2475542AR4R6Z1865	WYNDHAM 719-5384000 CO		\$447.84
12/13	12/12	2449398AVBLL7JNFJ	LILLYS KITCHEN RIFLE CO		\$317.70
12/17	12/15	2449398AYBLAE84W	LILLYS KITCHEN RIFLE CO		\$14.04
			TOTAL XXXXXXXXXXXXX2528	\$6,078.55	
			KAREN SATTER		
12/03	12/01	2422638AGAFZ9Q9AX	SAMS CLUB#6360 GRAND JUNCTIO CO		\$364.99
12/03	12/01	2444500AGBLP13QNE	WM SUPERCENTER #5099 GRAND JUNCTIO CO		\$31.08
12/04	12/01	2422638AHARKJALJB	SAMSClub.COM 888-746-7726 AR		\$275.04
12/05	12/04	2405523AJ2DGHJA0X	WALMART.COM 800-966-6546 AR		\$169.11
12/05	12/04	2449215AJLSN582VS	CUSTOMINK LLC 800-293-4232 VA		\$4,643.00
12/07	12/06	2405523AL2DFNRWFF	WALMART.COM 800-966-6546 AR		\$35.97
12/07	12/06	2449215AMRTLBP MSE	BUREAUEDUCA 425-453-2121 WA		\$279.00
12/08	12/07	2480197AMN5VX5XT2	J.W. PEPPER 800-345-6296 PA		\$16.49
12/08	12/07	2480197AMN680D0P4	J.W. PEPPER 800-345-6296 PA		\$33.60
12/10	12/08	2475542AN8H8PX5W0	BUREAU OF EDUCATION AND R800-7362136 WA		\$259.00
12/10	12/08	2475542AN8H8PX62M	BUREAU OF EDUCATION AND R800-7362136 WA		\$259.00
12/10	12/08	2475542AN8H8PX62X	BUREAU OF EDUCATION AND R800-7362136 WA		\$259.00
12/10	12/08	2475542AN8H8PX63D	BUREAU OF EDUCATION AND R800-7362136 WA		\$259.00
12/10	12/08	2475542AN8H8PX635	BUREAU OF EDUCATION AND R800-7362136 WA		\$259.00
12/10	12/08	2480197ANN6EJ4Q09	J.W. PEPPER 800-345-6296 PA		\$6.40
12/10	12/08	2494166APRQEB2RYB	SHAMROCK FSW573 GRAND JU GRAND JUNCTIO CO		\$61.57
12/14	12/12	2422638AVAT4Q33HH	SAMSClub.COM 888-746-7726 AR		\$200.66
12/24	12/22	2490641B45GWHDDQ7F	USA*SIGNALS 800-6695225 OH		\$274.23
12/31	12/29	2490641BB5HBFSNVD	USA*SIGNALS 800-6695225 OH		\$31.64
12/31	12/29	2490641BB5HB63N18	USA*SIGNALS 800-6695225 OH		\$71.98
			TOTAL XXXXXXXXXXXXX8152	\$7,789.76	
			DANIELLE BAILEY		
12/04	12/02	2444500AHEJ30ZVXM	DOLLAR GENERAL #19727 PARACHUTE CO		\$32.00
12/05	12/04	2444500AKBLNZEPPH	WM SUPERCENTER #5232 RIFLE CO		\$297.79
12/15	12/14	2444500AW8PYA5LH1	VSI*COGSPARKSREC GLENWOOD SPRI CO		\$731.82
			TOTAL XXXXXXXXXXXXX8343	\$1,061.61	
			TRENTON BAKICH		
12/08	12/07	2475542AN3W8EJKWT	COLORADO MUSIC EDUCATORS 303-3494057 CO		\$40.00
			TOTAL XXXXXXXXXXXXX8350	\$40.00	
			KENNON SNEAD		
12/01	11/29	2444500AEEJ1JDMKN	DOMINO'S 6348 970-625-0505 CO		\$49.12
12/05	12/03	2413746AJEJQE8086	OFFICE DEPOT #3241 GRAND JUNCTIO CO		\$14.97
12/05	12/03	2423168AJ0TDNXTXY	CAB STORE GRAND JUNCTION GRAND JUNCTIO CO		\$21.72

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Post Date	Trans Date	Reference	Description		Amount
12/06	12/04	2444500AKEJ1WQ472	DOMINO'S 6348 970-625-0505 CO		\$46.27
12/06	12/05	2444500AK8PY4WL8N	CITY MARKET #0443 RIFLE CO		\$50.58
12/17	12/14	2426979AXEJ8H9EZ	BRENDEN RIFLE 7 RIFLE CO		\$165.00
			TOTAL XXXXXXXXXXXXX8368	\$347.66	
			TARA DEWITTE		
12/03	12/01	2405781AF000B37G7	HAWTHORNE EDUCATIONAL SER573-8741710 MO		\$170.00
12/08	12/07	2494300ANRQEBGXXV	DD/BR #358838 RIFLE CO		\$82.31
12/08	12/07	2494300ANRQEBGY1Z	DD/BR #358838 RIFLE CO		\$53.22
12/12	12/11	2475542AS3W9K9N93	COLORADO MUSIC EDUCATORS 303-3494057 CO		\$295.00
12/12	12/11	2479338AT038BBB2A	CoTESOL Denver CO		\$25.00
12/13	12/12	2405523AS2DFNRQTV	WALMART.COM 800-966-6546 AR		\$73.07
12/13	12/12	2469216AS35M1GPQW	WALMART.COM 800-966-6546 AR		\$14.24
			TOTAL XXXXXXXXXXXXX8384	\$712.84	
			YOLANDA DAVIS		
12/01	11/29	2469216AE34K1SDH4	TST* BURNING MOUNTAIN PIZ Silt CO		\$142.60
12/05	12/04	2469216AJ2YJM6MYP	STAMPS.COM 855-608-2677 TX		\$19.99
12/07	12/05	2469216AL30EA24ED	LOWES #01905* GLENWOOD SPRI CO		\$676.64
12/07	12/05	2469216AL30EA24E7	LOWES #01905* GLENWOOD SPRI CO		\$229.00
12/07	12/05	7469216AL30EA25KY	LOWES #01905* GLENWOOD SPRI CO CREDIT		-\$349.00
12/10	12/08	2405522APBM14GS15	HABITAT FOR HUMANITY OF GRAND JUNCTIO CO		\$23.00
12/10	12/08	2444500APBLPAF8PT	SAMS CLUB #6360 GRAND JUNCTIO CO		\$661.45
12/12	12/11	2422638ASBLH2Z6TV	SAMSCLUB #6360 GRAND JUNCTIO CO		\$75.12
12/13	12/12	2422638AVBLH28TMD	WAL-MART #5232 RIFLE CO		\$173.96
12/15	12/13	2444500AWEJ2DGA70	DOLLAR GENERAL #13582 SILT CO		\$76.89
12/15	12/14	2469216AW2Y5LSJ79	LOWES #01905* GLENWOOD SPRI CO		\$95.36
12/17	12/15	2444500AX8R0Q3R67	CITY-MARKET #0441 NEW CASTLE CO		\$85.21
12/19	12/18	2422638B0AG29D9GZ	WAL-MART #5232 RIFLE CO		\$214.95
			TOTAL XXXXXXXXXXXXX8517	\$2,125.17	
			LENORD KUPER		
12/08	12/07	2405522AN61DK92G7	BC TOOL PIMP LLC MEEKER CO		\$89.95
12/15	12/14	2405522AX61DK92GJ	BC TOOL PIMP LLC MEEKER CO		\$194.85
12/19	12/18	2469216B1Z28JBMHP	TABATHA KISSNER MATCO FRUITA CO		\$110.10
			TOTAL XXXXXXXXXXXXX8558	\$394.90	
			RICHARD III HILLS		
12/06	12/05	2444500ALHEY3MP72	USPS STAMPS ENDICIA 888-434-0055 DC		\$100.00
12/07	12/05	2425138AL0FVN5FMT	BRICKHOUSE PIZZERIA 2 970-625-1222 CO		\$115.50
12/07	12/06	2469216AL30NG7JWY	AMZN Mktp US*TJ8MH1WU2 Amzn.com/bill WA		\$177.47
12/07	12/06	2469216AL309Y6F81	STAMPS.COM 855-608-2677 TX		\$19.99
12/08	12/07	2449215AMLXYRQK6A	TEACHERSPAYTEACHERS.COM 646-588-0910 NY		\$8.12
12/13	12/12	2401134AS001LXLRM	CHANGING PERSPECTIVES HTTPSCHANGING VT		\$270.00
12/15	12/14	2446816AX0001ZYM9	CAPITOL DELI RIFLE CO		\$81.30
			TOTAL XXXXXXXXXXXXX8871	\$772.38	
			TABITHA HARRINGTON		
12/01	12/01	F574300AF000PC04M	POST CARDHOLDER (PC) CREDIT		-\$3.78
12/01	12/01	F574300AF000PC04M	POST CARDHOLDER (PC) CREDIT		-\$3.82
12/07	12/04	F574300AM000IXFRL	&FIRST MED FOUNDATION 866-8729 CREDIT		-\$3.78
12/08	12/04	F574300AN000IXFRL	&PRO IDENTITY SAVE 888-4020 CREDIT		-\$3.82
12/08	12/08	F574300AN000PC056	FIRST MED FOUNDATION		\$3.78
12/08	12/08	F574300AN000PC056	PRO IDENTITY SAVE		\$3.82
			TOTAL XXXXXXXXXXXXX8947	\$7.60-	
			ADAM DEAN		
12/17	12/14	2444500AX5SDLNL8F	DOMINO'S 6348 970-625-0505 CO		\$131.83
			TOTAL XXXXXXXXXXXXX8988	\$131.83	
			PAYMENT OF AMOUNT IN DISPUTE \$15.89 NOT REQUIRED.		
			TOTAL *FINANCE CHARGE* BILLED IN 2023	\$0.00	
			& ITEM WAS TRANSFERRED FROM LOST/STOLEN ACCOUNT.		

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Finance Charge Calculation				
Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Average Daily Balance	Finance Charge	Remaining Balance
Purchases	21.00% (V)	\$0.00	\$0.00	\$83,725.17
Cash Advances	21.00%	\$0.00	\$0.00	\$0.00
Days in Billing Cycle: 31		(V) = Variable Rate		
See reverse side of page one for explanation of Finance Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				

IMPORTANT INFORMATION

Terms and Conditions

Please refer to the disclosure previously provided for the Terms and Conditions governing the use of this account. These Terms and Conditions may be amended or supplemented by separate notices to you, including any notices you have previously received from us.

Credit Terms

The **Finance Charge** Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified within the **Finance Charge** Calculation section of this statement and explained below:

Method A - The **Finance Charge** on Credit Purchases begins to accrue on the date each is posted to your account. The Finance Charge on Cash Advances begins to accrue on the date you obtain the Cash Advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The Finance Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance (the outstanding balance of your account at the beginning of the billing cycle) any new Credit Purchases posted to your account and any new Cash Advances received, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid **Finance Charges** or overlimit fees.

Method E - To avoid incurring an additional Finance Charge on the balance of Credit Purchases (and Cash Advances, if this Method E is specified as applicable to Cash Advances) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The **Finance Charges** for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases (and, if applicable, Cash Advances) is determined by subtracting from the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any payments received and credits as posted to your account, but excluding any unpaid **Finance Charges** or overlimit fees.

Method F - To avoid incurring an additional **Finance Charge** on the balance of Cash Advances (and Credit Purchases, if this Method F is specified as applicable to Credit Purchases) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The **Finance Charges** for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Cash Advances (and, if applicable, Credit Purchases), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Cash Advances (and, if applicable, Credit Purchases) is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Credit Purchases), any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later (and, if applicable, and new Credit Purchases as posted), and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **Finance Charges** or overlimit fees.

Method G - To avoid incurring an additional **Finance Charge** on the balance of Credit Purchases (and Cash Advances, if this Method G is specified as applicable to Cash Advances) reflected on this statement and on any new Credit Purchases (and, if applicable, Cash Advances) appearing on your next statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The **Finance Charges** for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any new Credit Purchases posted to your account (and, if applicable, Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid **Finance Charges** or overlimit fees.

THE EFFECTIVE ANNUAL PERCENTAGE RATE WILL DIFFER FROM THE CORRESPONDING ANNUAL PERCENTAGE RATES IF CASH ADVANCE FEES OR OVERLIMIT FEES HAVE BEEN INCLUDED.

Note: If a variable rate plan is applicable to this account, the periodic rate may vary.

Additional Charges

Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your Financial Institution, request a copy of a document, make delinquent payments, make charges which exceed your credit limit, request a Cash Advance, request a replacement card, or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. Notice: Checks returned NSF (Non-Sufficient Funds) or UCF (Uncollected Funds) are subject to electronic ACH representation. The annual fee shall be treated as a credit purchase for purposes of calculating Finance Charges, unless prohibited by law.

If applicable, there will be a charge assessed to your credit card statement for each telephone payment initiated by the cardholder through the 24x7 Cardholder Service Center.

Payment Crediting, Credit Balances

Payments received at locations other than the address listed on the front of the statement after the phrase "Remit payment to" may be subject to a delay in crediting up to 5 days. If there is a credit balance due you, you may request in writing a full refund of this credit balance at the address indicated on the front of the statement after the phrase "Questions?" If Promotional Balance(s) exist, we may allocate the monthly payments to the promotional balance(s) before the nonpromotional balance(s).

Closing Date

All transactions received after the closing date will appear on your next statement.

In Case of Errors or Inquiries About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address indicated on the front of this statement after the phrase "Questions?" as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. Calls received in our cardholder service center are periodically monitored to ensure quality service to our customers. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Electronic Check Conversion / ECK

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.