



## Billing Questions:

800-367-7576

## Website:

www.cardaccount.net

## Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

**MINERS & MERCHANTS BANK Credit Card Account Statement**  
**December 8, 2015 to January 7, 2016**

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$2,092.91
- Payments	\$2,092.91
- Other Credits	\$0.00
+ Purchases	\$51.66
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$51.66

**PAYMENT INFORMATION**

New Balance:	\$51.66
Minimum Payment Due:	\$25.00
Payment Due Date:	February 1, 2016

Account Number	XXXX XXXX XXXX 0058
Credit Limit	\$5,000.00
Available Credit	\$4,948.00
Statement Closing Date	January 7, 2016
Days in Billing Cycle	31

**TRANSACTIONS**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/23	12/23	8559061B5EHM690QK	PAYMENT - THANK YOU	\$2,092.91-
12/10	12/11	5543286AR00KKLJJK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA - HS B-Bill	\$19.98
12/11	12/13	0514048ATLYHZR60K	MCDONALD'S F10223 SALIDA CO - HS B-Bill	\$15.73
12/17	12/17	5543286AZ00S0XEMW	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA - HS B-Bill	\$15.95

#### **CREDITING OF PAYMENTS**

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#### **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 BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and 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. 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 we 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:

- 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 are 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.)
- 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.
- 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 at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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

#### **EXPLANATION OF INTEREST CHARGES**

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

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**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	14.49% (v)	\$0.00	31	\$0.00
Cash Advances	14.49% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

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## MINERS &amp; MERCHANTS BANK Credit Card Account Statement

December 8, 2015 to January 7, 2016

## SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,389.52
- Payments	\$1,943.12
- Other Credits	\$0.00
+ Purchases	\$1,386.48
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$23.74
= New Balance	\$1,856.62

Account Number	XXXX XXXX XXXX 0066
Credit Limit	\$5,000.00
Available Credit	\$3,143.00
Statement Closing Date	January 7, 2016
Days in Billing Cycle	31

## PAYMENT INFORMATION

New Balance:	\$1,856.62
Minimum Payment Due:	\$55.70
Payment Due Date:	February 1, 2016

## TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/23	12/23	8559061B5EHM690ZF	PAYMENT - THANK YOU	\$1,943.12-
12/07	12/08	5543286AM0031YVM0	AMAZON.COM AMZN.COM/BILL WA Spanish	\$21.14✓
12/08	12/09	5548077AN5SK7KPBH	COLORADO CONGRESS OF F 03038954972 CO > Spanish Conf/Memb.	\$30.00✓
12/10	12/11	5548077AR5SK7TSMH	COLORADO CONGRESS OF F 03038954972 CO	\$105.00✓
12/10	12/13	5554655ATDAHZAPJH	CHILLIN LAKE CITY CO > staff gift certificates [school board]	\$375.00✓
12/10	12/13	5554655ATDAHZAPK8	CHILLIN LAKE CITY CO	\$20.00✓
12/11	12/13	0543684AT8PHGKX5Y	CITY-MARKET #0419 GUNNISON CO Flowers for Elem. Staff - Christmas Play	\$54.07✓
12/16	12/17	5543286AY00FFSLEB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA Custodial	\$52.98✓

Transactions continued on next page

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- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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## TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/04	01/05	0543684QMBLJF7F9J	WAL-MART #1550 GUNNISON CO <i>Chocolate</i>	\$27.23 ✓
01/05	01/06	2524770QN0721KF65	CODE 42 SOFTWARE INC MINNEAPOLIS MN <i>Tech</i>	\$59.99 ✓
01/06	01/06	5543286QN00HVEEZ2	KIDS DISCOVER 212-677-4457 NY <i>Lori 2/3 Annual Fee</i>	\$144.00 ✓
01/06	01/07	0541019QNNQ5FBEQ8L	USPS075310076030349088 LAKE CITY CO <i>Postage</i>	\$56.47 ✓
01/06	01/07	0543684QPEHR6VZVB	OFFICE DEPOT #1080 800-463-3768 CO <i>MS/HS Supplies</i>	\$81.56 ✓
01/06	01/07	0543684QPEHR6VZXL	OFFICE DEPOT #1080 800-463-3768 CO <i>Elem Supplies</i>	\$17.56 ✓
01/06	01/07	0543684QPEHR6W032	OFFICE DEPOT #1080 800-463-3768 CO <i>Paper &amp; General Supplies</i>	\$341.48 ✓

## 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	14.49% (v)	\$1,965.37	31	\$23.74
Cash Advances	14.49% (v)	\$0.00	31	\$0.00

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**MINERS & MERCHANTS BANK Credit Card Account Statement**  
December 8, 2015 to January 7, 2016

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$1,454.29
- Payments	\$1,454.29
- Other Credits	\$50.51
+ Purchases	\$2,861.86
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,811.35

**PAYMENT INFORMATION**

New Balance:	\$2,811.35
Minimum Payment Due:	\$84.35
Payment Due Date:	February 1, 2016

Account Number	XXXX XXXX XXXX 0082
Credit Limit	\$5,000.00
Available Credit	\$2,188.00
Statement Closing Date	January 7, 2016
Days in Billing Cycle	31

**TRANSACTIONS**

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/23	12/23	8559061B5EHM690T9	PAYMENT - THANK YOU	\$1,454.29-
01/07	01/07	5543286QP003QP1SH	AMAZON MKTPLACE PMTS AMZN.COM/BIL CREDIT <i>Tech</i>	\$50.51-
12/07	12/08	5543286AM003M03R3	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA <i>Tech</i>	\$70.86
12/10	12/11	5543286AR00R421P2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA <i>Tech</i>	\$12.57
12/11	12/14	8518089AV2NR5057M	WALLBANGERS SPORTS BAR SALIDA CO -	\$134.69
12/11	12/14	8518089AV2NR5057X	WALLBANGERS SPORTS BAR SALIDA CO - <i>HS BB</i>	\$182.45
12/11	12/14	8518089AV2NR5058D	WALLBANGERS SPORTS BAR SALIDA CO -	\$156.80
12/13	12/15	7526586AW4GBBMQZD	HILTON HOTELS SALIDA CO - <i>HS BB</i>	\$1,308.00

Transactions continued on next page

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## TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
		CHECK-IN 12/12/15	FOLIO #00001003	
12/14	12/16	7526586AX4T3G6H4Q	HILTON HOTELS SALIDA CO — HSBB	\$654.00 ✓
		CHECK-IN 12/13/15	FOLIO #00001004	
12/19	12/20	5543286B1005J542L	ACT*PROGRAMS 800-498-6065 IA — Canceled Coop	\$39.50 ✓
12/19	12/21	5543286B100BHAWGE	APL* ITUNES.COM/BILL 866-712-7753 CA — Analestics	\$2.99 ✓
01/04	01/05	7545667QMDHKZBGTB	COLORADO LEGACY FOUNDA 303-7366477 CO AP Literature mock Exam	\$300.00

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**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$218.45
- Payments	\$218.45
- Other Credits	\$0.00
+ Purchases	\$247.93
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$247.93

**PAYMENT INFORMATION**

New Balance:	\$247.93
Minimum Payment Due:	\$25.00
Payment Due Date:	February 1, 2016

Account Number	XXXX XXXX XXXX 0041
Credit Limit	\$5,000.00
Available Credit	\$4,752.00
Statement Closing Date	January 7, 2016
Days in Billing Cycle	31

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12/23	12/23	8559061B5EHM691BT	PAYMENT - THANK YOU	\$218.45-
12/11	12/13	0543684AT8PHGKX3A	CITY-MARKET #0422 ALAMOSA CO - NHS Breakfast fundraiser 9 A.M. to 12 P.M. Hot Dog LUNCH	\$247.93

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- 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 we 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:

- 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 are 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.)
- 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.
- 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 at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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

#### **EXPLANATION OF INTEREST CHARGES**

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the Interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

**HOW TO AVOID INTEREST CHARGES:** You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

#### **ANNUAL FEE DISCLOSURES**

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

#### **CREDIT BALANCES**

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

**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	14.49% (v)	\$0.00	31	\$0.00
Cash Advances	14.49% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at [www.cardaccount.net](http://www.cardaccount.net) to enroll your credit card account(s) on the newly enhanced website.