



DR KAREN THORMALEN
Account Number: XXXX XXXX XXXX 0112

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
June 7, 2013 to July 7, 2013

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$343.74
- Payments	\$343.74
- Other Credits	\$0.00
+ Purchases	\$158.45
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$158.45

Account Number	XXXX XXXX XXXX 0112
Credit Limit	\$5,000.00
Available Credit	\$4,841.00
Statement Closing Date	July 7, 2013
Days in Billing Cycle	31

PAYMENT INFORMATION

New Balance:	\$158.45
Minimum Payment Due:	\$25.00
Payment Due Date:	August 1, 2013

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/02	07/02	74707125P2XSVVW4	PAYMENT - THANK YOU	\$343.74-
06/07	06/09	24755424YJMGM1EPE	CASHIER 970-9433003 CO - WSCU for Gayle prof dev	\$135.00
07/01	07/02	24692165N00AGRR5J	Web* 800-932-4678 FL - karen says you know what this is -	\$23.45

what is it?

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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 BCCS, 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: BCCS, 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

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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). O1AB5762 -1- 03/25/2013

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)



DR KAREN THORALEN
Account Number: XXXX XXXX XXXX 0112

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	14.24% (v)	\$0.00	31	\$0.00
Cash Advances	14.24% (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.

Visit our website at www.cardaccount.net to make online payments and view account activity or call our automated system (1-800-367-7576, option 2) and make payments using your touch-tone keypad. **Best of all - both options are free of charge!**

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.

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Please see reverse side of page 1 for Important information.



RUTHANNE FILE

Account Number: XXXX XXXX XXXX 0013

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
June 7, 2013 to July 7, 2013

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,561.99
- Payments	\$2,561.99
- Other Credits	\$0.00
+ Purchases	\$882.62
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$882.62

PAYMENT INFORMATION

New Balance:	\$882.62
Minimum Payment Due:	\$26.48
Payment Due Date:	August 1, 2013

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$4,117.00
Statement Closing Date	July 7, 2013
Days in Billing Cycle	31

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/02	07/02	74707125P2XSVVW2L	PAYMENT - THANK YOU	\$2,561.99-
06/15	06/16	24692165600LXZ5TJ	Amazon Prime 866-557-2820 NV - <i>Rebndagey</i>	\$79.00
06/17	06/18	24692165800FG91EN	APL*APPLE ONLINE STORE 800-676-2775 CA - <i>Rebndagey</i>	\$700.00
07/01	07/02	24445005N8PMJ46Z3	CITY-MARKET #0419 GUNNISON CO - <i>Commission</i>	\$103.62

Please see reverse side of page 1 for important information.

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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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O1AB5762 -1- 03/25/2013

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)



RUTHANNE FILE
Account Number: XXXX XXXX XXXX 0013

INTEREST CHARGE CALCULATION

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Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
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SUSAN THOMPSON
Account Number: XXXX XXXX XXXX 0014

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
June 7, 2013 to July 7, 2013

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$41.49
- Payments	\$41.49
- Other Credits	\$0.00
+ Purchases	\$876.14
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$876.14

PAYMENT INFORMATION

New Balance:	\$876.14
Minimum Payment Due:	\$26.29
Payment Due Date:	August 1, 2013

Account Number	XXXX XXXX XXXX 0014
Credit Limit	\$5,000.00
Available Credit	\$4,123.00
Statement Closing Date	July 7, 2013
Days in Billing Cycle	31

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/02	07/02	74707125P2XSVVW8R	PAYMENT - THANK YOU	\$41.49-
06/18	06/19	2476790594YAX6ZS8	B & H PHOTO-VIDEO.COM 800-9479950 NY	\$481.22
06/19	06/20	24692165A0019V6TQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$351.92
06/21	06/23	24692165Q0002Z5AQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$43.00

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O1AB5762 -1- 03/25/2013

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)



SUSAN THOMPSON

Account Number: XXXX XXXX XXXX 0014

INTEREST CHARGE CALCULATION

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