

**VISA**

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
July 7, 2012 to August 7, 2012**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$0.00
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$724.95
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$724.95

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$1,728.00
Statement Closing Date	August 7, 2012
Days in Billing Cycle	32

PAYMENT INFORMATION

New Balance:	\$724.95
Minimum Payment Due:	\$25.00
Payment Due Date:	September 1, 2012

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/28	07/30	2416407K3M7ZW18V6	PETCO 63514897 BRANSON MO - Science	\$106.65
07/31	08/01	2444500K6007G0F38	FAMOUS DAVES COLORADO SPRI CO - Athletics	\$16.94
08/01	08/02	2401517K60017BEV7	K&G PETROLEUM 544 LONE TREE CO - A	\$49.70
08/01	08/02	2418616K65ZY7AARQ	BURGER KING #10686 LONE TREE CO - A	\$7.35
08/01	08/02	2422443K731TG1RK0	FAZOLI'S #2910 CENTENNIAL CO - A	\$5.54
08/01	08/02	2444500K7007A2NWH	FAMOUS DAVES AURORA CO - A	\$42.67
08/01	08/03	2444574K72XJ633ZM	OFFICE DEPOT #3238 GREENWOOD VIL CO = Classroom	\$65.20

Transactions continued on next page

Please see reverse side of page 1 for important information.

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."

ANNUAL FEE DISCLOSURES

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GRACE PERIOD: 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.

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.



RUTHANNE FILE
Account Number: XXXX XXXX XXXX 0013

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/02	08/03	2418616K85ZY7AASX	BURGER KING #10686 LONE TREE CO -A	\$7.35
08/02	08/03	2444500K80084T1S0	CRACKER BARREL #227 COLOR COLORADO SPRI CO -A	\$16.29
08/02	08/05	2475542K84P0RSS8X	HOLIDAY INNS ENGLEWOOD CO -A	\$292.16
08/03	08/06	2407105KAWPBS8S1P	NINO'S MONTE VISTA CO -A	\$44.47
08/06	08/07	2401517KB00BQY601	GRUB N STUFF FAIRPLAY CO -A	\$70.63

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	32	\$0.00
Cash Advances	14.24% (v)	\$0.00	32	\$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!**



VISA

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
July 7, 2012 to August 7, 2012

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$0.00
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$3,184.75
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$3,184.75

Account Number XXXX XXXX XXXX 0014
Credit Limit \$5,000.00
Available Credit \$1,815.00
Statement Closing Date August 7, 2012
Days in Billing Cycle 32

PAYMENT INFORMATION

New Balance: \$3,184.75
Minimum Payment Due: \$95.55
Payment Due Date: September 1, 2012

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/25	07/25	2469216JZ00BWPW6	DMI* DELL SM BUS 800-456-3355 TX	\$3,184.75

Please see reverse side of page 1 for important information.

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**VISA****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**
July 7, 2012 to August 7, 2012**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$50.44
- Payments	\$50.44
- Other Credits	\$0.00
+ Purchases	\$1,274.43
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,274.43

Account Number XXXX XXXX XXXX 0112
Credit Limit \$5,000.00
Available Credit \$3,725.00
Statement Closing Date August 7, 2012
Days in Billing Cycle 32

PAYMENT INFORMATION

New Balance: \$1,274.43
Minimum Payment Due: \$38.24
Payment Due Date: September 1, 2012

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/28	07/28	7470712K401EXQ0TE	PAYMENT - THANK YOU	\$50.44-
07/11	07/12	2469216JH00JKDZF9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA HS science texts	\$36.95-
07/12	07/13	2469216JJ00RSYP7D	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$1,094.40
07/16	07/17	2445501JN447YDESJ	WAL-MART #1550 GUNNISON CO vac. clnr. filter	\$39.85
07/16	07/18	2407314JPS66KM4P3	HYPERPARTS LLC 866-8584064 AL mower parts	\$58.15
07/16	07/18	2438775JP03RJM3B	SEARS DEALER 7218 GUNNISON CO vac. filter	\$21.63
07/30	07/31	2469216K400T5MYFS	Web* 800-932-4678 FL tech	\$23.45

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