



LESLIE NICHOLS  
Account Number: XXXX XXXX XXXX 8008

**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 8, 2014 to August 7, 2014

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$183.44
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$632.43
+ Cash Advances	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$5.70
= New Balance	\$846.57

**PAYMENT INFORMATION**

New Balance:	\$846.57
Minimum Payment Due:	\$50.40
Payment Due Date:	September 1, 2014

Account Number	XXXX XXXX XXXX 8008
Credit Limit	\$5,000.00
Available Credit	\$4,153.00
Statement Closing Date	August 7, 2014
Days in Billing Cycle	31
Amount Past Due	\$25.00

*scc = school counselor corps*

**TRANSACTIONS**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/08	07/09	2469216JD00NYL9PD	Amazon.com AMZN.COM/BILL WA	\$35.10
07/08	07/10	2471705JETQ0T52PQ	SPIRIT AIRL 4870101537865 MIRAMAR FL <i>scc grant - Supt Travel</i>	\$48.99
		07/30/14	NICHOLS/LESLIE	
		1 NK R	PHOENIX DENVER	
07/09	07/11	2425477JFDPSZQQMM	GUNNISON COUNTRY TIMES GUNNISON CO <i>recruitment - Sp Tchr</i>	\$6.25
07/11	07/13	2432304JHGTZ657RE	CAMELS GARDEN HOTEL TELLURIDE CO <i>Prek Prof Dev - Joy - Creative Curric</i>	\$140.50
07/15	07/16	2449215JLJH88QPQS	NFHSNETWORK.COM 877-978-2311 GA	\$14.95

Transactions continued on next page

Please see reverse side of page 1 for important information.

### CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card Issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

### 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 BBCS, 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: 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).



LESLIE NICHOLS

Account Number: XXXX XXXX XXXX 8008

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/24	07/27	2470780JYWHT1AG50	CRESTED BUTTE NEWS 970-349-0500 CO <i>Recruitment - Spt</i>	\$36.75
07/30	08/01	2432300K4108KGAT6	ARIZONA SHUTTLE 2 520-795-6771 AZ <i>SCC Grant - Supt Travel</i>	\$41.00 ✓
07/31	08/01	2444500K48PNRK5FG	LOAF N JUG #0090 CONIFER CO <i>SCC Grant - Fuel - Travel</i>	\$66.07 ✓
07/31	08/01	2444500K48PNRK5HV	LOAF N JUG #0090 CONIFER CO <i>SCC Grant - Food / Travel</i>	\$12.94 ✓
07/31	08/01	2469216K400F7LYW6	OUTBACK 0619 AURORA CO <i>SCC Grant - Food - Travel</i>	\$74.53 ✓
07/31	08/01	2469216K400MQDS3Z	Amazon.com AMZN.COM/BILL WA	\$9.36 ✓
07/31	08/03	2476501K6G5SEH190	HOLIDAY INN EXPRESS AURORA CO <i>SCC Grant - Travel</i>	\$126.00 ✓
08/03	08/05	2461043K803R0V2WY	ADOBE SYSTEMS, INC. 800-833-6687 CA <i>Supt - supplies / materials</i>	\$19.99 ✓
08/07	08/07		LATE FEE	\$25.00

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THE MINIMUM PAYMENT HAS NOT BEEN RECEIVED SO THE ACCOUNT IS IN A PAST DUE STATUS. PLEASE DISREGARD THIS IF PAYMENT HAS BEEN MADE.

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)	\$480.33	31	\$5.70
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.

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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 8, 2014 to August 7, 2014

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$2,972.60
- Payments	\$1,326.06
- Other Credits	\$109.54
+ Purchases	\$849.76
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$21.55
= New Balance	\$2,408.31

**PAYMENT INFORMATION**

New Balance: \$2,408.31  
Minimum Payment Due: \$72.25  
Payment Due Date: September 1, 2014

Account Number XXXX XXXX XXXX 0013  
Credit Limit \$5,000.00  
Available Credit \$2,165.00  
Statement Closing Date August 7, 2014  
Days in Billing Cycle 31

**TRANSACTIONS**

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/08	07/08	7470712JD01RJV0K0	PAYMENT - THANK YOU	\$1,326.06-
07/18	07/20	7469216JP003NRB5E	IN *SCHOOL'S IN 877-8393 CREDIT -- outside message board returned	\$109.54-
07/17	07/18	2443565JN2DYXSYTV	IKEA HOME SHOPPING 410-931-5410 MD -- Debbie (Prek) shelf	\$129.87
07/23	07/24	2469216JX009PPBRJ	ROCHESTER 100, INC 585-475-0200 NY -- Elementary Take Home Folders	\$115.00
08/01	08/03	2444574K62XLGD4FM	OFFICE DEPOT #1080 800-463-3768 CO -- supplies	\$564.28
08/01	08/03	2444574K62XLGD4HZ	OFFICE DEPOT #1078 800-463-3768 WA -- <del>supplies</del> supplies	\$4.63
08/06	08/07	2441295KA0R98MPMZ	TEACHER EXPRESS 212-343-7580 NY -- Gayle	\$35.98

189.64

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- 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.
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RUTHANNE FILE  
Account Number: XXXX XXXX XXXX 0013

**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)	\$1,815.94	31	\$21.55
Cash Advances	14.24% (v)	\$0.00	31	\$0.00

(v) - variable

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SUSAN THOMPSON

Account Number: XXXX XXXX XXXX 0468

**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 8, 2014 to August 7, 2014**

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$0.00
- Payments	\$2,715.06
- Other Credits	\$0.00
+ Purchases	\$5,199.64
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$21.29
= New Balance	\$2,505.87

**PAYMENT INFORMATION**

New Balance:	\$2,505.87
Minimum Payment Due:	\$75.18
Payment Due Date:	September 1, 2014

Account Number	XXXX XXXX XXXX 0468
Credit Limit	\$5,000.00
Available Credit	\$20.00
Statement Closing Date	August 7, 2014
Days in Billing Cycle	31

*Switched to new CARD #*

**TRANSACTIONS**

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/08	07/08	F502500JE000IXFRT	PAYMENT - THANK YOU	\$2,715.06-
07/08	07/08	00000000000ATNEWA	BALANCE TRANSFER 4707 1236 2119 0014 - See other Statement	\$2,821.18
07/15	07/17	F502500JN000IXFRT	SATELLITE PHONE STORE. 941-321-6054 FL - See phone	\$2,378.46

Please see reverse side of page 1 for important information.

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**BILLING RIGHTS SUMMARY**

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- 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.)
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**VISA**

**SUSAN THOMPSON**  
**Account Number: XXXX XXXX XXXX 0468**

**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)	\$1,794.05	31	\$21.29
Cash Advances	14.24% (v)	\$0.00	31	\$0.00

(v) - variable

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Please see reverse side of page 1 for important information.



DAN SCROGGINS

Account Number: XXXX XXXX XXXX 0450

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 8, 2014 to August 7, 2014

SUMMARY OF ACCOUNT ACTIVITY

Table with 2 columns: Description and Amount. Rows include Previous Balance, Payments, Other Credits, Purchases, Cash Advances, Fees Charged, Interest Charged, and New Balance.

PAYMENT INFORMATION

New Balance: \$855.03
Minimum Payment Due: \$25.66
Payment Due Date: September 1, 2014

Account Number: XXXX XXXX XXXX 0450
Credit Limit: \$5,000.00
Available Credit: \$4,144.00
Statement Closing Date: August 7, 2014
Days in Billing Cycle: 31

TRANSACTIONS

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

Table with 5 columns: Tran Date, Post Date, Reference Number, Transaction Description, Amount. Includes transactions for PAYMENT - THANK YOU, PAYPAL \*COLOHSCA, and SAFEWAY FUEL.

Please see reverse side of page 1 for important information.

5762 0001 BHH 001 7 3 140807 0

PAGE 1 of 2

15 5025 3621 VB5

01AB5762

5296

MINERS & MERCHANTS BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Account Number: XXXX XXXX XXXX 0450
New Balance: \$855.03
Minimum Payment Due: \$25.66
Payment Due Date: September 1, 2014

Please use enclosed envelope to remit payment.

Amount Enclosed: \$

Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TEXAS 75356-9100

DAN SCROGGINS 5296
HINSDALE CO SCH DIST
PO BOX 39
LAKE CITY CO 81235-0039



470712362110045000002566000855036

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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: 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).

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(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City State Zip Code

Effective Date: Month, Day, Year Signature

Home Phone Work Phone



DAN SCROGGINS

Account Number: XXXX XXXX XXXX 0450

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/25	07/27	2442733JZLM89F20X	CHICK-FIL-A #02347 AURORA CO - COACHES Clinic	\$20.16
07/25	07/27	2469216JY005SKF79	SQ *IAN'S PIZZA DENVER Denver CO	\$26.75
07/26	07/28	2461043K003PZJ2E1	HOLIDAY INN PARKER PARKER CO → COACHES Clinic	\$183.14
07/31	08/03	2471705K54DN30S23	RED ROBIN #212 LITTLETON CO →	\$31.99
08/01	08/03	2401517K5002GTWT2	ALTA CONVENIENCE 3850 GUNNISON CO GAS COACHES Clinic	\$15.13

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)	\$465.96	31	\$5.53
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.

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, and more are waiting for you. Visit us today at [www.cardaccount.net](http://www.cardaccount.net) to enroll your credit card account(s) on the newly enhanced website.

Please see reverse side of page 1 for important information.