



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
November 7, 2014 to December 7, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,012.56
- Payments	\$2,012.56
- Other Credits	\$0.00
+ Purchases	\$1,444.93
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,444.93

Account Number	XXXX XXXX XXXX 0450
Credit Limit	\$5,000.00
Available Credit	\$2,460.00
Statement Closing Date	December 7, 2014
Days in Billing Cycle	31

PAYMENT INFORMATION

New Balance:	\$1,444.93
Minimum Payment Due:	\$43.35
Payment Due Date:	January 1, 2015

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/26	11/26	7470712NS01S2Z2DN	PAYMENT - THANK YOU	\$2,012.56-
11/05	11/07	2450601N6WGPTX8Q2	CARLUCCI'S INC. ALAMOSA CO <i>Basketball HS</i>	\$77.25
11/05	11/09	2425477N7DG18QFFY	KIPS GRILL CREEDE CO <i>-ms boys B-Ball</i>	\$40.29
11/06	11/09	2425477N7DG62M07Y	MJ'S CAFE CREEDE CO <i>ms boys B-Ball</i>	\$32.25
11/13	11/14	2443106NE60VP5L55	NOODLES & CO 150 BOULDER CO <i>-college Trip</i>	\$70.36
11/14	11/14	2418616NE61209RNN	BURGER KING #6234 GOLDEN CO <i>-college Trip</i>	\$53.22
11/14	11/16	2401517NE019MGY2F	LOVELAND CNTRY STR LOVELAND CO <i>-BAS college Trip</i>	\$95.00
11/14	11/16	2442733NELYK22X1F	MCDONALD'S F24315 LOVELAND CO <i>-college Trip</i>	\$22.63

Transactions continued on next page

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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 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

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CREDIT BALANCES

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TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/14	11/16	2451239NFEJD03J2A	SWEETHEART LANE LOVELAND CO <i>-college frig-</i>	\$300.00
11/15	11/17	2442733NG3FR9EA9K	CORNER STORE 1160 COLORADO SPRI CO <i>-Gas college Trip</i>	\$52.62
11/21	11/23	2423168NN60VNZFTX	LA SANDIA RESTAURANT DENVER CO <i>-Track</i>	\$39.43
11/21	11/23	2444500NM8PNS7B9J	CITY MARKET #0219 FUEL GUNNISON CO <i>-Gas college Trip</i>	\$45.29
11/22	11/23	2443106NP5V5XF75P	CHIPOTLE 0255 DENVER CO <i>-college Trip</i>	\$7.02
11/22	11/23	2445501NN447YHVF8	WAL-MART #3533 DENVER CO <i>-Track</i>	\$12.39
11/22	11/23	2469216NP00TATMJA	SQ *BASIC KNEADS PIZZA Denver CO	\$12.00
11/22	11/23	2469216NP00TKTS94	SQ *BASIC KNEADS PIZZA Denver CO <i>3 ?</i>	\$8.00
11/22	11/23	2471705NN7M5WSJ77	SIERRA TRADING POST COM 800-7134534 WY <i>-Track</i>	\$134.79
11/23	11/24	2416407NPKXYM36SB	CENEX GUNSMOKE07074420 JOHNSON VILLA CO <i>-Gas -Track</i>	\$33.50
11/23	11/25	2444500NR2XEF914D	WENDY'S #15 CONIFER CO <i>-Track</i>	\$10.37
12/02	12/03	2469216P000PJZWJP	IN *MY T PRINT 503-5487216 OR <i>-Hs Basketball</i>	\$114.00
12/02	12/04	2442733P1LM8AW08E	KENTUCKY BELLE MARK CREEDE CO <i>ms Basketball</i>	\$7.31
12/03	12/04	2422638P2BLH0K389	WAL-MART #1550 GUNNISON CO <i>-MED Supplies</i>	\$42.78
12/03	12/05	2475542P27M9GQPMW	HOLIDAY INNS ALAMOSA CO <i>-AD -</i>	\$100.39
12/06	12/07	2423168P58ABEVBAZ	DQ GRILL & CHILL #10320 MONTE VISTA CO <i>-Hs B Ball -</i>	\$134.04

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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	14.24% (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.

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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SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$503.93
- Payments	\$503.93
- Other Credits	\$0.00
+ Purchases	\$4,426.11
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$4,426.11

Account Number XXXX XXXX XXXX 0468
 Credit Limit \$5,000.00
 Available Credit \$573.00
 Statement Closing Date December 7, 2014
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$4,426.11
 Minimum Payment Due: \$132.79
 Payment Due Date: January 1, 2015

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/26	11/26	7470712NS01S32GQJ	PAYMENT - THANK YOU	\$503.93-
11/06	11/09	2416407N713QZ9DDK	SAFEWAY STORE 00016816 ALAMOSA CO <i>- HS KBowl</i>	\$8.16
11/07	11/09	2416407N7Q5FBEF5M	USPS075310076030349088 LAKE CITY CO <i>- Postage</i>	\$2.69
11/12	11/13	2443106ND617LHJJZ	ON THE BORDER GOLDEN CO <i>- College trip</i>	\$326.08
11/13	11/14	2449215NE60A4TD4D	CARL'S JR #8002 Q87 DENVER CO <i>- College trip</i>	\$48.14
11/13	11/14	2469216ND00DN985N	SQ *JOHNSON & WALES UNIVE Denver CO	\$33.42
11/13	11/16	2427076NE61DXVWKM	CU BLDR PKNG SVCS MTR 3 BOULDER CO <i>> College trip</i>	\$5.25
11/13	11/16	2427076NE61DXVWMF	CU BLDR PKNG SVCS MTR 3 BOULDER CO	\$5.25

Transactions continued on next page

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/13	11/16	2427076NE61DXVWN6	CU BLDR PKNG SVCS MTR 3 BOULDER CO	\$5.25
11/13	11/16	2444500NE2XFBWW1G	WENDY'S ROCKY MTN LOVELAND CO	\$28.96
11/14	11/16	2401517NE019MGY41	LOVELAND CNTRY STR LOVELAND CO - GAS	\$64.27
11/15	11/16	2401339NF01D3WWFK	COOPERSMITHS PUB & BREWIN FORT COLLINS CO	\$310.15
11/15	11/17	2470780NG2NR505AW	Wallbangers Sports Bar an Salida CO	\$258.59
11/15	11/17	2442733NG3FR9EA93	CORNER STORE 1160 COLORADO SPRI CO - GAS	\$75.02
11/15	11/17	2461043NG03RHSKQP	FAIRFIELD INN FT COLLINS LOVELAND CO	\$359.00
11/16	11/18	2461043NH03RH0B24	FAIRFIELD INN FT COLLINS LOVELAND CO	\$2,380.00
12/04	12/05	2439469P2WGNABF9Z	HUNAN CHINESE RESTAURANT ALAMOSA CO - K Bowl \$5	\$35.53
12/04	12/07	2450601P3WGPTX89Y	CARLUCCI'S INC. ALAMOSA CO - Once Remburse by Parents	\$480.35

College Trip

INTEREST CHARGE CALCULATION

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

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MINERS & MERCHANTS BANK Credit Card Account Statement
November 7, 2014 to December 7, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,592.66
- Payments	\$2,592.66
- Other Credits	\$405.00
+ Purchases	\$2,830.57
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,425.57

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$2,484.00
Statement Closing Date	December 7, 2014
Days in Billing Cycle	31

PAYMENT INFORMATION

New Balance:	\$2,425.57
Minimum Payment Due:	\$72.77
Payment Due Date:	January 1, 2015

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/19	11/20	7449398NK5SNBY5RK	COLORADO SCHOOL BOARD DENVER CO CREDIT	\$405.00-
11/26	11/26	7470712NS01S2Z2SQ	PAYMENT - THANK YOU	\$2,592.66-
11/04	11/07	2422369N6LFR9JP34	BOOT GRILL LOVELAND CO - <i>Counselor Corps</i>	\$12.12 ✓
11/06	11/07	2422443N731TQ4HEN	CARL'S JR. LOVELAND CO - <i>Counselor Corps</i>	\$6.59 ✓
11/06	11/07	2469216N6005ZZBX2	SQ *IZOAR Loveland CO - <i>Rebecca's Supplies -> Reimbursed</i>	\$87.99 ✓
11/06	11/07	2469216N6005ZZ5JR	SQ *IZOAR Loveland CO - <i>no receipt</i>	\$1.06 ✓
11/06	11/09	2443565N7617Z4A41	CAFFEINAS LOVELAND LOVELAND CO - <i>Counselor Corps</i>	\$5.26 ✓
11/07	11/09	2469216N700DP3EQX	SALTGRASS-WESTMINSTER WESTMINSTER CO <i>Counselor Corps</i>	\$25.71 ✓

Transactions continued on next page

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TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/08	11/09	2443565N85PF1XTK9	EMBASSY SUITES LOVELAND LOVELAND CO <i>no receipt - Counselor Corp</i>	\$2.82 ✓
11/08	11/09	2443565N85PF1XT54	EMBASSY SUITES LOVELAND LOVELAND CO <i>- Counselor Corp</i>	\$357.00 ✓
11/12	11/13	2449398NQ5SNBBVTT	COLORADO SCHOOL BOARD 303-832-1000 CO <i>CASB</i>	\$405.00 ✓
11/12	11/14	2444574ND2XDZ60BV	OFFICE DEPOT #1080 800-463-3768 CO <i>MS/HS Printer Ink</i>	\$153.98 ✓
11/13	11/14	2443106NE5SZYLN99	NOODLES & CO 146 BOULDER CO <i>- College Trip</i>	\$62.43 ✓
11/13	11/16	2427076NE61DXVVYR	CU BLDR PKNG SVCS MTR 3 BOULDER CO <i>no receipt - college trip</i>	\$4.00 ✓
11/14	11/16	2401517NE019MGY2P	LOVELAND CNTRY STR LOVELAND CO <i>no receipt - gas - college trip</i>	\$89.75 ✓
11/14	11/16	2432300NF7BXEW5QG	OLDTOWN PARKING GARAGE 9702216617 CO <i>- College Trip</i>	\$1.00 ✓
11/15	11/17	2442733NG3FR9EA9B	CORNER STORE 1160 COLORADO SPRI CO <i>- no receipt - gas - college trip</i>	\$46.56 ✓
11/13	11/18	2427076NH5SHQ6GDD	CU BOOK STORE BOULDER CO <i>- College Trip</i>	\$8.87 ✓
11/18	11/19	2449398NJ5SNBV432	COLORADO SCHOOL BOARD 303-832-1000 CO <i>CASB</i>	\$405.00 ✓
11/24	11/25	2469216NR00F1SMWV	Amazon.com AMZN.COM/BILL WA <i>- Martha</i>	\$90.00 ✓
12/01	12/02	2416407NZ2LR7JMX0	TARGET 00023432 MONTROSE CO <i>- medicine cabinet</i>	\$49.15 ✓
12/03	12/05	2461043P203RT7WY2	THE BROADMOOR RESRVATIONS COLORADO SPGS CO <i>School board</i>	\$1,016.28 ✓

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.

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 to enroll your credit card account(s) on the newly enhanced website.

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