

**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
January 8, 2013 to February 4, 2013**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$53.34
- Payments	\$53.34
- Other Credits	\$0.00
+ Purchases	\$649.02
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$649.02

Account Number XXXX XXXX XXXX 0112
Credit Limit \$5,000.00
Available Credit \$4,350.00
Statement Closing Date February 4, 2013
Days in Billing Cycle 28

PAYMENT INFORMATION

New Balance: \$649.02
Minimum Payment Due: \$25.00
Payment Due Date: March 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
01/30	01/30	74707120Y01HYK14H	PAYMENT - THANK YOU	\$53.34-
01/11	01/13	24692160B00AEBNT8	APL*APPLE ITUNES STORE 866-712-7753 CA	\$11.93
01/14	01/15	24445000E8PKYPWAG	CITY-MARKET #0419 GUNNISON CO <i>staff + BOEsup+search</i>	\$37.51
01/14	01/15	24512390ES66EKMPM	GUNNISON GLASS GUNNISON CO <i>commons window replace</i>	\$41.91
01/14	01/15	24692160E00ARHAH8	Web* 800-932-4678 FL	\$23.45
01/16	01/17	24692160G00X8MWM	APL*APPLE ITUNES STORE 866-712-7753 CA	\$9.99
01/17	01/18	24692160H00EM0ER6	Amazon.com AMZN.COM/BILL WA <i>elem. supplies</i>	\$112.80
01/18	01/21	24071050L4K88VYYH	PACKER SALOON LAKE CITY CO <i>sup+search interview fees</i>	\$91.63

Transactions continued on next page

CREDITING OF PAYMENTS

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BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

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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

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.

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.



DR KAREN THORMALEN
Account Number: XXXX XXXX XXXX 0112

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/20	01/21	24388940L6N9SFN71	FULLMERS ACE HARDWARE GUNNISON CO	\$61.00
01/21	01/22	24692160M00PTLQA7	BARNES&NOBLE*COM 800-843-2665 NJ	\$13.99
01/21	01/22	24692160M00PTLQ9Z	BARNES&NOBLE*COM 800-843-2665 NJ	\$41.98
01/21	01/22	24692160M00PTN25F	BARNES&NOBLE*COM 800-843-2665 NJ	\$125.95
01/24	01/25	24692160R00H74DWH	APL*APPLE ITUNES STORE 866-712-7753 CA	\$14.99
01/31	02/01	24455010Z447XZAJH	WAL-MART #1058 MONTROSE COSTA RICA	\$48.31
02/01	02/03	241640710Q5F1V74T	USPS 07531007601449081 LAKE CITY CO	\$6.60
02/03	02/04	24692161200WH8LAM	APL*APPLE ITUNES STORE 866-712-7753 CA	\$6.98

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	28	\$0.00
Cash Advances	14.24% (v)	\$0.00	28	\$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.

**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
January 8, 2013 to February 4, 2013**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$205.43
- Payments	\$205.43
- Other Credits	\$0.00
+ Purchases	\$107.04
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$107.04

Account Number XXXX XXXX XXXX 0014
Credit Limit \$5,000.00
Available Credit \$4,892.00
Statement Closing Date February 4, 2013
Days in Billing Cycle 28

PAYMENT INFORMATION

New Balance: \$107.04
Minimum Payment Due: \$25.00
Payment Due Date: March 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
01/30	01/30	74707120Y01HYK1AP	PAYMENT - THANK YOU	\$205.43-
01/09	01/10	2416407097DG3X39N	SUBWAY 03450368 DEL NORTE CO - HS BR	\$27.14
01/12	01/13	24186160D60K2WLW2	BURGER KING #5616 ALAMOSA CO - HS BR	\$79.90

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**VISA**

RUTHANNE FILE

Account Number: XXXX XXXX XXXX 0013

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MINERS & MERCHANTS BANK Credit Card Account Statement
January 8, 2013 to February 4, 2013**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$579.43
- Payments	\$579.43
- Other Credits	\$0.00
+ Purchases	\$439.42
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$439.42

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$4,560.00
Statement Closing Date	February 4, 2013
Days in Billing Cycle	28

PAYMENT INFORMATION

New Balance:	\$439.42
Minimum Payment Due:	\$25.00
Payment Due Date:	March 1, 2013

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/30	01/30	74707120Y01HYK1GX	PAYMENT - THANK YOU	\$579.43-
01/09	01/10	24692160900RZWEZ1	Amazon.com AMZN.COM/BILL WA	\$19.98
01/17	01/18	24055230J60T5DQLA	SUPER TEACHER WORKSHEETS 7192602560 NY -L	\$19.95
01/17	01/18	24186160J60K2WM4T	BURGER KING #5616 ALAMOSA CO	\$31.91
01/18	01/20	24427330JLYJ937NB	CLARK'S MARKET CRES CRESTED BUTTE CO	\$6.68
01/18	01/21	24071050L4K85XJHL	MAJESTIC THEATRE CRESTED BUTTE CO	\$85.50
01/18	01/21	24071050L4K85XJKP	MAJESTIC THEATRE CRESTED BUTTE CO	\$17.75

Transactions continued on next page

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RUTHANNE FILE

Account Number: XXXX XXXX XXXX 0013

TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/23	01/24	24755420P7JBHMYKJ	HARTMAN BROTHERS INC GUNNISON CO	\$38.97
01/23	01/25	24445740R2XG9DPFN	OFFICE DEPOT #593 NORTHGLEN CO	\$79.99
01/25	01/27	24164070S13D2QVY4	SAFEWAY STORE00006171 GUNNISON CO	\$51.95
01/25	01/27	24427330TLYHXDFV9	MCDONALD'S F10223 SALIDA CO	\$10.44
01/25	01/27	24431060S5SB32AGQ	PIZZA HUT #432 GUNNISON CO	\$76.30

INTEREST CHARGE CALCULATION

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(v) - variable

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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.