



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, 2015 to February 4, 2015

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,838.63
- Payments	\$2,838.63
- Other Credits	\$0.00
+ Purchases	\$275.14
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$275.14

PAYMENT INFORMATION

New Balance:	\$275.14
Minimum Payment Due:	\$25.00
Payment Due Date:	March 1, 2015

Account Number	XXXX XXXX XXXX 0450
Credit Limit	\$5,000.00
Available Credit	\$4,572.00
Statement Closing Date	February 4, 2015
Days in Billing Cycle	28

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	74707120Y01SR8M29	PAYMENT - THANK YOU	\$2,838.63-
01/10	01/11	24455010A447XS72G	WAL-MART #1058 MONTROSE CO - SCIENCE	\$12.95
01/15	01/16	24231680G8ABEVBB5	DQ GRILL & CHILL #10320 MONTE VISTA CO - MS BBAII	\$25.75
01/17	01/19	24254770JDG18QFP9	KIPS GRILL CREEDE CO - MS BBAII	\$41.21
01/22	01/23	24431060P5SB32ALE	PIZZA HUT #432 GUNNISON CO - HJ BBAII	\$131.91
01/24	01/25	24431060T600W9EHW	PIZZA HUT #434 SALIDA CO HJ BBAII	\$63.32

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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 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."

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.

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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	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.

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MINERS & MERCHANTS BANK Credit Card Account Statement
January 8, 2015 to February 4, 2015

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,552.29
- Payments	\$1,552.29
- Other Credits	\$0.00
+ Purchases	\$2,497.82
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,497.82

PAYMENT INFORMATION

New Balance:	\$2,497.82
Minimum Payment Due:	\$74.94
Payment Due Date:	March 1, 2015

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$1,833.00
Statement Closing Date	February 4, 2015
Days in Billing Cycle	28

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	74707120Y01SRARHT	PAYMENT - THANK YOU	\$1,552.29-
01/07	01/08	24055230860TAPT37	SUPER TEACHER WORKSHEETS TONAWANDA NY - <i>Elementary</i>	\$19.95✓
01/07	01/09	2444574082XDVESXG	OFFICE DEPOT #1080 800-463-3768 CO <i>Susan Ink</i>	\$105.88✓
01/08	01/11	2443106095SP0LE1H	QDOBA 38 MONTROSE CO <i>Autism Conf</i>	\$16.97✓
01/09	01/11	24427330ALM84PJ85	CHICK-FIL-A #01691 GRAND JUNCTIO CO <i>Autism Conf.</i>	\$17.31✓
01/09	01/11	24445000A00E00R5G	LITTLE CAESARS 1920 0001 MONTROSE CO <i>Autism Conf.</i>	\$9.79✓
01/09	01/11	24755420A4YDHVXA2	HAMPTON INNS GRAND JUNCTIO CO	\$114.00✓
01/09	01/11	24755420A4YDHVX9V	HAMPTON INNS GRAND JUNCTIO CO <i>>Autism Conf.</i>	\$109.00✓

Transactions continued on next page

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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.
- 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: BBCCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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ANNUAL FEE DISCLOSURES

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TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/12	01/12	24431060Q2DZQ4JW0	AMAZON.COM AMZN.COM/BILL WA <i>4/5 Science Labs</i>	\$83.28 ✓
01/12	01/13	24492150QS1AYQBZ5	CCIRA 303-888-1371 CO <i>Mindy - Literacy Conf. Reg.</i>	\$300.00 ✓
01/13	01/14	24275390DBB0Y8GF4	WORKPLACE PRO 877-6771837 KY <i>Autism T-shirts</i>	\$149.25 ✓
01/14	01/15	24164070E7DGPVFT9	SUBWAY 03450368 DEL NORTE CO <i>-no receipt MS BBall</i>	\$11.51
01/26	01/28	24445740V2XD7XYG6	OFFICE DEPOT #1080 800-463-3768 CO <i>4/5 ink</i>	\$61.99 ✓
01/27	01/28	24455010V447XWQYR	WAL-MART #1550 GUNNISON CO <i>-Chocolate, BandAids, Lunch Supplies</i>	\$39.84 ✓
01/28	01/30	24071050X4K872ZEQ	THE HIGH COUNTRY MARKE LAKE CITY CO <i>MS/HS Conf. Lunches</i>	\$66.07 ✓
01/29	01/31	24254770YD8BJR6ZX	RESTLESSSPIRITSALOON LAKE CITY CO <i>Check/Check out Bennett Graduation</i>	\$24.42 ✓
01/29	01/31	24445740Y2XEMY02G	OFFICE DEPOT #1080 800-463-3768 CO <i>Paper</i>	\$165.94 ✓
01/30	01/31	24055230Y60D9QZY1	BUREAU OF EDU & RESEARCH 425-453-2121 WA <i>>Gayle & Carolyn BER conf.</i>	\$235.00 ✓
01/30	01/31	24055230Y60D9QZY9	BUREAU OF EDU & RESEARCH 425-453-2121 WA	\$235.00 ✓
01/30	01/31	24164070YQ5FLZHRK	USPS075310076030349088 LAKE CITY CO <i>Postage</i>	\$6.00 ✓
01/30	02/02	242547710D8BJR6Y2	RESTLESSSPIRITSALOON LAKE CITY CO <i>MS/HS Conf. Lunches</i>	\$79.98 ✓
02/01	02/02	2444500108PRP5ZB2	CITY-MARKET #0440 MONTROSE CO <i>Knowledge Bowl Food</i>	\$106.20 ✓
02/03	02/04	24493981361K697E1	AMERICAN FRNTURE E-STORE 3032893311 CO <i>Library</i>	\$540.44 ✓

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
Purchases	14.24% (v)	\$0.00	28	\$0.00
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(v) - variable

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MINERS & MERCHANTS BANK Credit Card Account Statement
 January 8, 2015 to February 4, 2015

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$87.89
- Payments	\$87.89
- Other Credits	\$0.00
+ Purchases	\$732.74
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$732.74

PAYMENT INFORMATION

New Balance:	\$732.74
Minimum Payment Due:	\$25.00
Payment Due Date:	March 1, 2015

Account Number XXXX XXXX XXXX 0468
 Credit Limit \$5,000.00
 Available Credit \$4,267.00
 Statement Closing Date February 4, 2015
 Days in Billing Cycle 28

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CREDITING OF PAYMENTS

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01/10	01/11	24692160A00XJ02N3	ACT*GunnisonRec 877-228-4881 CA - <i>ms L School BB</i>	\$70.00
01/09	01/12	24071050BWMML4Q78	MIKEYS PIZZA GUNNISON CO - <i>MDL School BB - over night</i>	\$185.32
01/10	01/12	24164070B7DMDF0VH	SUBWAY 00148320 GUNNISON CO - <i>ms L School BB</i>	\$7.85
01/12	01/13	24692160Q003KGPKR	APL* ITUNES.COM/BILL 866-712-7753 CA - <i>MARTIN</i>	\$7.99 ✓
01/12	01/14	24110390DG5SMFHWV	THE LIBRARY STORE 800-548-7204 IL - <i>Library</i>	\$202.41 ✓
01/14	01/15	24164070EQ5FLZH7A	USPS075310076030349088 LAKE CITY CO - <i>Postage</i>	\$101.50
01/16	01/18	24692160G00VVQYYW	APL* ITUNES.COM/BILL 866-712-7753 CA - <i>MARTIN classroom</i>	\$103.87 ✓
01/24	01/25	24445000R8PNB2V61	CITY-MARKET #0419 GUNNISON CO - <i>Snacks</i>	\$53.80 ✓

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MINERS & MERCHANTS BANK Credit Card Account Statement
January 8, 2015 to February 4, 2015

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,588.44
- Payments	\$2,588.44
- Other Credits	\$0.00
+ Purchases	\$519.08
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$519.08

Account Number	XXXX XXXX XXXX 8008
Credit Limit	\$5,000.00
Available Credit	\$4,240.00
Statement Closing Date	February 4, 2015
Days in Billing Cycle	28

PAYMENT INFORMATION

New Balance:	\$519.08
Minimum Payment Due:	\$25.00
Payment Due Date:	March 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
01/30	01/30	74707120Y01SRARPZ	PAYMENT - THANK YOU	\$2,588.44-
01/12	01/13	24692160Q001HN1BA	Web* 800-932-4678 FL <i>LCES website</i>	\$23.45
01/13	01/14	24625670E603EZD52	WEEBLY-CHARGE.COM SAN FRANCISCO CA <i>LC Gym Investigation - website</i>	\$99.00
01/13	01/14	24906410D0Q1DTN8S	EIG*FatCow 866-5392854 MA <i>LC Gym Investigation - web site</i>	\$15.99
01/14	01/15	24692160E002L8TBX	Amazon.com AMZN.COM/BILL WA <i>ipad replacement card</i>	\$41.97
01/15	01/16	24275390FBAR0WZML	CAMPUS CAFE ALAMOSA CO <i>HS K-Bowl</i>	\$24.51

Transactions continued on next page

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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 BBCCS, 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: BBCCS, 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 on 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).



TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/16	01/19	24789300JPFMEXV4N	ETECH PARTS 913-8391718 KS iPad repair	\$58.02
01/22	01/22	24692160N00QL5V4H	Amazon.com AMZN.COM/BILL WA tech eqpt - wireless presenter - supt	\$33.99
01/24	01/25	24692160R00AFEQFX	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA tech repair	\$137.70
02/02	02/04	24610431203RF8GE6	ADOBE SYSTEMS, INC. 800-833-6687 CA Supt subscription - software	\$19.99
02/03	02/04	243946912WGNABF88	HUNAN CHINESE RESTAURANT ALAMOSA CO HS KB - 1 Regionals	\$64.46

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.

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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