



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
 December 8, 2014 to January 7, 2015

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,444.93
- Payments	\$1,444.93
- Other Credits	\$0.00
+ Purchases	\$2,838.63
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,838.63

PAYMENT INFORMATION

New Balance:	\$2,838.63
Minimum Payment Due:	\$85.16
Payment Due Date:	February 1, 2015

Account Number XXXX XXXX XXXX 0450
 Credit Limit \$5,000.00
 Available Credit \$2,161.00
 Statement Closing Date January 7, 2015
 Days in Billing Cycle 31

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/23	12/23	7470712PM01SBV3JV	PAYMENT - THANK YOU	\$1,444.93-
12/05	12/08	2407105P5WPA21QE	CALVILLOS RESTAURANT ALAMOSA CO <i>-Hs Basketball</i>	\$355.00
12/06	12/08	2461043P503RHWV1Q	FAIRFIELD INN & STES ALAM ALAMOSA CO <i>Hs Basketball</i>	\$790.00
12/12	12/14	2416407PB7DN5P0BE	SUBWAY 00148320 GUNNISON CO <i>Hs Basketball</i>	\$160.75
12/12	12/14	2444500PA8PNVR6Y6	CITY-MARKET #0419 GUNNISON CO <i>-Hs Basketball</i>	\$59.64
12/13	12/14	2432304PBGTEXELHP	HOLIDAY INN EXPRESS SALIDA CO	\$85.00
12/13	12/14	2432304PBGTEXELHZ	HOLIDAY INN EXPRESS SALIDA CO	\$85.00
12/13	12/14	2432304PBGTEXELJE	HOLIDAY INN EXPRESS SALIDA CO <i>3 Hs Basketball</i>	\$85.00

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.

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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.

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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."

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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.

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).

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

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TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/13	12/14	2432304PBGTEXELJN	HOLIDAY INN EXPRESS SALIDA CO	\$85.00
12/13	12/14	2432304PBGTEXELJ6	HOLIDAY INN EXPRESS SALIDA CO	\$85.00
12/13	12/14	2432304PBGTEXELKG	HOLIDAY INN EXPRESS SALIDA CO	\$85.00
12/13	12/14	2432304PBGTEXELKR	HOLIDAY INN EXPRESS SALIDA CO	\$85.00
12/13	12/14	2432304PBGTEXELL8	HOLIDAY INN EXPRESS SALIDA CO	\$85.00
12/13	12/14	2432304PBGTEXELMH	HOLIDAY INN EXPRESS SALIDA CO	\$85.00
12/13	12/14	2443106PQ600W9EEJ	PIZZA HUT #434 SALIDA CO	\$193.83
12/13	12/15	2407105PQ4K7WE6HQ	THE BOUNTY RESTAURANT SALIDA CO	\$378.17
12/18	12/19	2469216PG00G0VBZW	IN *MY T PRINT 503-5487216 OR	\$112.50
12/31	01/01	2405523015SWZ5SBZ	MURDOC'S RANCH & HOME# 7 MONTROSE CO	\$23.74

Handwritten notes:
 } Hs Basketball
 Hs Basketball
 Hs Basketball
 - Hs Basketball
 CUSTODIAL

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.

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MINERS & MERCHANTS BANK Credit Card Account Statement
 December 8, 2014 to January 7, 2015

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$4,426.11
- Payments	\$4,426.11
- Other Credits	\$0.00
+ Purchases	\$87.89
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$87.89

PAYMENT INFORMATION

New Balance:	\$87.89
Minimum Payment Due:	\$25.00
Payment Due Date:	February 1, 2015

Account Number XXXX XXXX XXXX 0468
 Credit Limit \$5,000.00
 Available Credit \$4,912.00
 Statement Closing Date January 7, 2015
 Days in Billing Cycle 31

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/23	12/23	7470712PM01SBV3QM	PAYMENT - THANK YOU	\$4,426.11-
01/06	01/06	2469216060084R5L4	APL* ITUNES.COM/BILL 866-712-7753 CA - <i>MARTHA BOOKS</i>	\$87.89

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 December 8, 2014 to January 7, 2015

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,425.57
- Payments	\$2,425.57
- Other Credits	\$0.00
+ Purchases	\$1,552.29
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,552.29

PAYMENT INFORMATION

New Balance:	\$1,552.29
Minimum Payment Due:	\$46.57
Payment Due Date:	February 1, 2015

Account Number XXXX XXXX XXXX 0013
 Credit Limit \$5,000.00
 Available Credit \$3,322.00
 Statement Closing Date January 7, 2015
 Days in Billing Cycle 31

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/23	12/23	7470712PM01SBV36F	PAYMENT - THANK YOU	\$2,425.57-
12/10	12/11	2473309P8603L126X	FUTURE HORIZONS ONLINE 817-277-0727 TX Autism Conference	\$570.00 ✓
12/10	12/11	2473309P8603L127F	FUTURE HORIZONS ONLINE 817-277-0727 TX Autism Conference	\$155.00 ✓
12/10	12/12	2444574P92XGKL1BD	OFFICE DEPOT #1080 800-463-3768 CO - Elem Supplies > same	\$75.05 ✓
12/10	12/12	2444574P92XGKL1DN	OFFICE DEPOT #1080 800-463-3768 CO - General Supplies receipt	\$247.49 ✓

Transactions continued on next page

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TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/10	12/12	2444574P92XGKL1KQ	OFFICE DEPOT #1079 800-463-3768 TX - Ink - 10/11/12 Printer	\$205.98 ✓
12/16	12/18	2461043PF03T1SF2S	THE BROADMOOR LODGING COLORADO SPGS CO → School Board	\$55.72
12/17	12/18	2416407PFQ5FBEGD4	USPS075310076030349088 LAKE CITY CO - SPED Postage	\$3.08 ✓
12/19	12/21	2444574PJ2XMHWTWJ	OFFICE DEPOT #1080 800-463-3768 CO - Batteries & Gen. Supplies	\$152.97 ✓
12/20	12/21	2469216PJ00E6G2Y7	Amazon.com AMZN.COM/BILL WA - Counseling	\$87.00 ✓

INTEREST CHARGE CALCULATION

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

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SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,220.83
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$1,326.92
+ Cash Advances	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$15.69
= New Balance	\$2,588.44

PAYMENT INFORMATION

New Balance:	\$2,588.44
Minimum Payment Due:	\$114.29
Payment Due Date:	February 1, 2015

Account Number	XXXX XXXX XXXX 8008
Credit Limit	\$5,000.00
Available Credit	\$2,411.00
Statement Closing Date	January 7, 2015
Days in Billing Cycle	31
Amount Past Due	\$36.63

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/15	12/16	2469216PD00HDJJNB	Web* 800-932-4678 FL <i>website hosting</i>	\$23.45
01/02	01/04	24610430303R5N98L	ADOBE SYSTEMS, INC. 800-833-6687 CA <i>supt subscription</i>	\$19.99
01/05	01/06	246921605004FGZ4M	REI*GREENWOODHEINEMANN 800-225-5800 NH <i>Elem Writing Curriculum</i>	\$1,241.49
01/07	01/07	24692160700NKBMQ6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA <i>tech-computer repair</i>	\$41.99
01/07	01/07		LATE FEE ☹	\$25.00

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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.

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).



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)	\$1,322.25	31	\$15.69
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.



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	\$331.09
- Payments	\$331.09
- Other Credits	\$0.00
+ Purchases	\$1,220.83
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,220.83

PAYMENT INFORMATION

New Balance:	\$1,220.83
Minimum Payment Due:	\$36.63
Payment Due Date:	January 1, 2015

Account Number	XXXX XXXX XXXX 8008
Credit Limit	\$5,000.00
Available Credit	\$3,779.00
Statement Closing Date	December 7, 2014
Days in Billing Cycle	31

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	7470712NS01S32GJR	PAYMENT - THANK YOU	\$331.09-
11/13	11/14	2449215NDS0W2QA4Q	CCIRA 303-888-1371 CO Martha - Literacy Conference	\$185.00 <i>prof dev</i>
11/13	11/14	2449215NDS0W25Z63	CCIRA 303-888-1371 CO Martha - CCIRA membership	\$35.00 <i>prof dev</i>
11/13	11/14	2449215NDS0W415M6	CCIRA 303-888-1371 CO Andrew - Literacy Conference	\$220.00 <i>prof dev</i>
11/17	11/18	2469216NH007385T4	Web* 800-932-4678 FL website hosting	\$23.45
11/19	11/20	2449215NKS108JZX6	PAYPAL *WILL PEGLER 402-935-7733 CA tech-camp repair	\$13.49
11/19	11/20	2449215NKS108P8PD	PAYPAL *LDRLLC 402-935-7733 CA tech-camp repair	\$12.72
11/20	11/20	2469216NL00AHPZFR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA tech-camp repair	\$103.96

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

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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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TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/25	11/26	2416407NT2LR7XLHG	TARGET 00000489 ARVADA CO HW club supplies	\$270.14
12/02	12/04	2461043P103T32NRR	ADOBE SYSTEMS, INC. 800-833-6687 CASoft subscription	\$19.99
12/03	12/04	2469216P100BWJEW5	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA tech - comp repair	\$24.99
12/04	12/05	2443654P305ZZLSEA	CODE 42 SOFTWARE INC 612-3334242 MN tech - comp repair	\$59.99
12/04	12/07	2461043P303RY0GHN	THE BROADMOOR FOOD&BEVRG COLORADO SPGS COSH B prof dev	\$106.04
12/05	12/07	2461043P403RMDZEV	THE BROADMOOR FOOD&BEVRG COLORADO SPGS COSH B prof dev	\$146.06

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