

**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
May 8, 2013 to June 6, 2013

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$316.91
- Payments	\$316.91
- Other Credits	\$0.00
+ Purchases	\$343.74
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$343.74

Account Number XXXX XXXX XXXX 0112
Credit Limit \$5,000.00
Available Credit \$4,521.00
Statement Closing Date June 6, 2013
Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$343.74
Minimum Payment Due: \$25.00
Payment Due Date: July 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
06/01	06/01	74707124S01KYHYQW	PAYMENT - THANK YOU	\$316.91-
05/20	05/21	24445004Q8PLHE5LW	CITY-MARKET #0419 GUNNISON CO <i>5/21/13</i>	\$37.51
05/20	05/22	24164074D13QTZ38F	SAFEWAY STORE00006171 GUNNISON CO <i>5/22/13</i>	\$69.22
05/24	05/26	24610434G231ZPAA7	DOUBLETREE BY HILTON BRECKENRIDGE CO <i>5/26/13</i>	\$145.18
05/27	05/28	24445004K8PNY2Y7S	CITY-MARKET #0419 GUNNISON CO <i>5/28/13</i>	\$19.58
05/30	05/31	24164074NQ5ER9HK0	USPS 07531007601449081 LAKE CITY CO	\$5.60
06/03	06/04	24692164S005MW4ES	Web* 800-932-4678 FL	\$23.45
06/03	06/05	24254774VD9SY7NQR	ROCKY MT FRAMES GUNNISON CO <i>5/28/13</i>	\$43.20

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 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 CHANGES: 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).

O1AB5762 -1- 03/25/2013



VISA

DR KAREN THORMALEN
Account Number: XXXX XXXX XXXX 0112

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	30	\$0.00
Cash Advances	14.24% (v)	\$0.00	30	\$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.

Please see reverse side of page 1 for important information.

**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
May 8, 2013 to June 6, 2013**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$2,004.73
- Payments	\$2,004.73
- Other Credits	\$0.00
+ Purchases	\$41.49
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$41.49

Account Number XXXX XXXX XXXX 0014
Credit Limit \$5,000.00
Available Credit \$4,958.00
Statement Closing Date June 6, 2013
Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$41.49
Minimum Payment Due: \$25.00
Payment Due Date: July 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
06/01	06/01	74707124S01KYHY6N	PAYMENT - THANK YOU	\$2,004.73-
05/14	05/15	244921546RPD4YHG4	PAYPAL *PARTSPEOPLE 402-935-7733 TX <i>Tech</i>	\$41.49

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 BBGS, 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: BBGS, 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).

O1AB5762 -1- 03/25/2013



SUSAN THOMPSON
Account Number: XXXX XXXX XXXX 0014

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	30	\$0.00
Cash Advances	14.24% (v)	\$0.00	30	\$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**

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
May 8, 2013 to June 6, 2013**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$1,460.98
- Payments	\$1,460.98
- Other Credits	\$0.68
+ Purchases	\$2,562.67
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,561.99

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$2,438.00
Statement Closing Date	June 6, 2013
Days in Billing Cycle	30

PAYMENT INFORMATION

New Balance:	\$2,561.99
Minimum Payment Due:	\$76.86
Payment Due Date:	July 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
05/22	05/23	74692164E002BSZDQ	Amazon.com AMZN.COM/BILL WA CREDIT	\$0.68-
06/03	06/03	74707124V01KZ0JF9	PAYMENT - THANK YOU	\$1,460.98-
05/09	05/09	246921641009767W5	Amazon.com AMZN.COM/BILL WA - Tech	\$48.85 ✓
05/09	05/12	2441295425SH1S0YS	SCHOLASTIC BOOK CLUB 800-724-6527 MO - K-1	\$3.50 ✓
05/10	05/13	246356544B51Z70AY	DOS RIOS RESTAURANTE MONTE VISTA CO - HS Trade	\$160.70 ✓
05/11	05/13	241640744W6MN:97L	LJS/TACO BELL 00231555 ALAMOSA CO - Athletic Director	\$28.38 ✓
05/11	05/13	2475542444ZHVVXYHV	HOLIDAY INNS ALAMOSA CO - Athletic Director	\$139.99 ✓
05/14	05/15	2444500468PLB6DJY	CITY-MARKET #0419 GUNNISON CO - Graduation + NHS Cake	\$97.63 ✓

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 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

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).

01AB5762 -1- 03/25/2013



RUTHANNE FILE

Account Number: XXXX XXXX XXXX 0013

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/14	05/15	246921646008HN2RY	Amazon Video On Demand 866-216-1072 WA - English	\$2.99
05/14	05/16	247170547M9477M7G	TLF CROWDER DEATS FLOWER 281-5344214 TX - Dr. To Man	\$75.00
05/15	05/16	24692164700ELP7AY	APL*APPLE ITUNES STORE 866-712-7753 CA	\$249.50
05/15	05/16	24692164700EL6Z8B	APL*APPLE ITUNES STORE 866-712-7753 CA	\$49.80
05/15	05/16	24692164700EL7068	APL*APPLE ITUNES STORE 866-712-7753 CA	\$29.80
05/15	05/16	24692164700EMX8QV	APL*APPLE ITUNES STORE 866-712-7753 CA	\$149.70
05/15	05/16	24692164700EM0WRF	APL*APPLE ITUNES STORE 866-712-7753 CA	\$249.50
05/15	05/16	24692164700MGLGLG	PUL*STATELINETACK.COM 800-228-9208 PA - PREK	\$77.75
05/16	05/17	24692164800WKGAAM	DSS*ACHIEVMNTPRODUCTS 800-482-5846 CA - PREK	\$61.94
05/17	05/19	24110394AG5SEV047	FLINN SCIENTIFIC, I 630-879-6900 IL - SCIENCE	\$82.47
05/17	05/19	24692164900875WZT	SSI*SCHOOL SPECIALTY 888-388-3224 WI - PREK	\$310.05
05/17	05/19	24692164900999MP2	Amazon Video On Demand 866-216-1072 WA - English	\$2.99
05/18	05/19	24692164A00GH7XR7	UPS*1Z28T2800391208664 800-811-1648 GA - TECH	\$13.60
05/20	05/21	24492154QRNVVHXBE	PAYPAL *AIRSERVER 402-935-7733 CA -	\$14.99
05/21	05/22	24692164D00MM8FK8	Amazon Video On Demand 866-216-1072 WA - HS/2001	\$2.99
05/21	05/22	24692164D00NZ27H6	Amazon.com AMZN.COM/BILL WA - TECH	\$16.76
05/21	05/23	24071054E4K9TDJ94	MAJESTIC THEATRE CRESTED BUTTE CO - ENGLISH - HS	\$153.00
05/23	05/26	24301334G3DWMGP7Q	NM STATE PARKS FROSTBURG MD - 2013 ADVENTURE	\$517.00
05/29	05/30	24692164M00HDL12L	APL*APPLE ITUNES STORE 866-712-7753 CA - TECH	\$19.80
05/30	05/31	24692164N00RYK2DW	Amazon Video On Demand 866-216-1072 WA - English	\$3.99

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	30	\$0.00
Cash Advances	14.24% (v)	\$0.00	30	\$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.

Please see reverse side of page 1 for important information.