

**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
February 5, 2013 to March 7, 2013**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$439.42
- Payments	\$439.42
- Other Credits	\$0.00
+ Purchases	\$2,610.36
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,610.36

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$2,297.00
Statement Closing Date	March 7, 2013
Days in Billing Cycle	31

PAYMENT INFORMATION

New Balance:	\$2,610.36
Minimum Payment Due:	\$78.32
Payment Due Date:	April 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
03/02	03/02	74707121201JG5QY0	PAYMENT - THANK YOU	\$439.42-
02/04	02/05	244550113447YB04Q	WAL-MART #1550 GUNNISON CO - <i>#588</i>	\$52.27✓
02/06	02/07	244273315LYHWPQ4W	MCDONALD'S F6315 GUNNISON CO - <i>Literacy</i>	\$3.77✓
02/06	02/08	244273316LM7X3R4V	D & S C STORE FAIRPLAY CO - <i>Literacy</i>	\$1.93✓
02/06	02/08	246104316232AS5ZV	CHEESECAKE LITTLETON LITTLETON CO - <i>Literacy Cent.</i>	\$15.90✓
02/07	02/08	246921616009SS0L2	SQ *LINDA WARREN Greenwood Vil CO - <i>Top Copy Books - Literacy English</i>	\$53.84✓
02/08	02/10	2444500182XHRBYWQ	BARNES & NOBLE #2755 LITTLETON CO - <i>Literacy</i>	\$122.11✓
02/08	02/10	24692161800RMGBRF	NOODLES CO 151 DENVER CO - <i>Literacy</i>	\$10.37✓

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

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."

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.



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
02/09	02/11	244273319LM7WHND0	D & S C STORE FAIRPLAY CO - <i>Literary</i>	\$75.00
02/10	02/11	24610431903RW6TWS	MARRIOTT 337N7 DENVER TC DENVER CO - <i>Literary</i>	\$501.04
02/07	02/12	24707801AWGV3S6HM	BARA SUSHI & GRILL GREENWOOD VIL CO - <i>Literary</i>	\$41.43
02/13	02/13	24692161Q005B87PK	Amazon.com AMZN.COM/BILL WA <i>□ ? (Technology)</i>	\$108.39
02/16	02/19	24254771HDG18QFDL	KIPS GRILL CREEDE CO - <i>HS BB</i>	\$75.51
02/19	02/19	24692161J00A75TTB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA - <i>SCIENCE</i>	\$32.93
02/19	02/21	24071051KWPAPBEPA	BISTRO RIALTO ALAMOSA CO - <i>HS Knowledge Bowl</i>	\$82.75
02/20	02/22	24254771LD9BJDT3A	MEAN JEANS INT.COFFEE LAKE CITY CO - <i>Endorphin</i>	\$37.00
02/21	02/22	24164071LQ5FLXJGW	USPS 07531007601449081 LAKE CITY CO - <i>Spelling Bee</i>	\$14.10
02/21	02/22	24692161L0077VLBJ	Amazon.com AMZN.COM/BILL WA - <i>TECHNOLOGY</i>	\$351.98
02/21	02/22	24692161L007974VL	Amazon.com AMZN.COM/BILL WA - <i>HS BB</i>	\$57.91
02/24	02/24	24186161P60K2WLF6	BURGER KING #5616 ALAMOSA CO - <i>AD Meeting</i>	\$23.12
02/24	02/24	24186161P60K2WMAT	BURGER KING #5616 ALAMOSA CO - <i>AD Meeting</i>	\$15.37
02/22	02/25	24254771P80F5R1WG	ROCKY MOUNTAIN ROSE GUNNISON CO - <i>Flowers for Lori - Bus Garage Gunnison</i>	\$53.80
02/24	02/25	24015171P01QW403M	ALTA CONVENIENCE 5601 ALAMOSA CO - <i>AD Meeting / Gas</i>	\$44.24
02/24	02/26	24071051R4K85ZKQM	NINO'S II ALAMOSA CO - <i>AD Meeting</i>	\$13.09
02/26	02/27	24231681S8ABEVBBQ	DQ GRILL & CHILL #10320 MONTE VISTA CO - <i>HS BB</i>	\$15.46
02/27	02/27	24692161S000Y50Y7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA - <i>Technology</i>	\$6.45
02/26	02/28	24164071SQD643425	CHILI'S GRI23100012310 ALAMOSA CO - <i>HS BB</i>	\$186.59
02/27	03/01	24164071V7DM5VGEP	SUBWAY 03450368 DEL NORTE CO - <i>HS BB</i>	\$70.77
02/27	03/01	24755421V4YW26H0W	HOLIDAY INNS ALAMOSA CO - <i>OVERNIGHT HS BB</i>	\$414.95
02/27	03/01	24767891V1P5529RW	CAMPUS CAFE 719-5894202 CO - <i>HS BB</i>	\$38.34
03/04	03/06	240508020S66MQQDQ	LEARNING A-Z 214-9329500 TX - <i>ELEMENTARY</i>	\$89.95

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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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****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**
February 5, 2013 to March 7, 2013**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$649.02
- Payments	\$649.02
- Other Credits	\$0.00
+ Purchases	\$1,336.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,336.00

Account Number XXXX XXXX XXXX 0112
Credit Limit \$5,000.00
Available Credit \$3,664.00
Statement Closing Date March 7, 2013
Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$1,336.00
Minimum Payment Due: \$40.08
Payment Due Date: April 1, 2013

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/02	03/02	7470712122XRXXLL4	PAYMENT - THANK YOU	\$649.02-
02/05	02/06	24323001505JSJ7YZ	CREEDE GIFT & GAS CREEDE CO <i>gcs msl</i>	\$34.13
02/05	02/07	241640715QD57BP5E	CHILI'S GRI23100012310 ALAMOSA CO <i>ms spilling BB</i>	\$146.39
02/06	02/08	245593016BLH3Q72D	COLORADO ASSOCIAT00 OF 00303-7628762 CO <i>new supt. reg. + dues</i>	\$700.00
02/09	02/10	24692161800160RQD	APL*APPLE ITUNES STORE 866-712-7753 CA <i>tech</i>	\$1.99
02/10	02/10	24186161960K2WM5H	BURGER KING #5616 ALAMOSA CO <i>HS BB</i>	\$20.55
02/11	02/12	24692161A00LVNMW1	Web* 800-932-4678 FL	\$23.45
02/11	02/13	24036991BLN6R4PY4	CLEAN CHOICE CAR WASH MONTROSE CO <i>HT-60</i>	\$8.00

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.)
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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.



DR KAREN THORMALEN
Account Number: XXXX XXXX XXXX 0112

TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/12	02/13	24164071B7DGBWE8R	SUBWAY 03450368 DEL NORTE CO <i>45BB</i>	\$21.23
02/20	02/22	24498041LJAWGZL16	VERIZON WRLS 73745-01 TREVOSE PA <i>emergenc</i>	\$51.99
02/20	02/22	24610431L2329JANQ	HOLIDAY INNS EXPRESS GRND JUNCTION CO <i>supr - travel cde</i>	\$100.69
02/21	02/22	24431061M5SB35QW6	A&W/LJS 8476 MONTROSE CO <i>Leslie - travel</i>	\$6.06
02/21	02/24	24323001N05JSR39S	CLARION INN GRAND JUNC GRAND JUNCTIO CO <i>Leslie CASE try</i>	\$174.82
02/23	02/24	24431061P5SB35QLD	A&W/LJS 8476 MONTROSE CO <i>Leslie travel</i>	\$8.67
03/03	03/04	24445001Y8PP4N6FE	CITY-MARKET #0419 GUNNISON CO <i>star</i>	\$38.03

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
 February 5, 2013 to March 7, 2013

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$107.04
- Payments	\$107.04
- Other Credits	\$0.00
+ Purchases	\$1,989.17
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,989.17

Account Number	XXXX XXXX XXXX 0014
Credit Limit	\$5,000.00
Available Credit	\$3,010.00
Statement Closing Date	March 7, 2013
Days in Billing Cycle	31

PAYMENT INFORMATION

New Balance:	\$1,989.17
Minimum Payment Due:	\$59.68
Payment Due Date:	April 1, 2013

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/02	03/02	74707121Z01JFPG3L	PAYMENT - THANK YOU	\$107.04-
02/04	02/06	2407105144KA2BABA	PIE - ZANS LLC GUNNISON CO - <i>MDL School Girls BB</i>	\$122.52 ✓
02/05	02/06	244550114447XSUYB	WAL-MART #0869 ALAMOSA CO - <i>PTSA - NHS</i>	\$41.47 ✓
02/06	02/08	240710516WPB083YN	BISTRO RIALTO ALAMOSA CO - <i>Spelling Bee</i>	\$149.65 ✓
02/06	02/08	2475542164YMP9AMK	HOLIDAY INNS ALAMOSA CO - <i>MDL School Girls BB Spelling Bee</i>	\$333.96 ✓
02/08	02/10	241640718QD9DK97R	CHILI'S GRI23100012310 ALAMOSA CO - <i>MDL School Girls BB</i>	\$309.57 ✓
02/08	02/10	24801631860T3WYKR	SAN LUIS VALLEY PIZZA ALAMOSA CO - <i>MDL School Girls BB</i>	\$136.70
02/09	02/11	2475542194MQT1KS3	HOLIDAY INNS ALAMOSA CO - <i>Girls BB</i>	\$419.95

Transactions continued on next page

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TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/18	02/20	24412951J5SH1TVTG	SCHOLASTIC BOOK CLUB 800-724-6527 MO - K-1	\$21.46
02/23	02/24	24692161P00WLSA7M	STONE LEAF POTTERY INC ARVADA CO - Art	\$103.13
02/23	02/24	24692161P00WLSA85	STONE LEAF POTTERY INC ARVADA CO - Art	\$13.50
02/23	02/25	24316051PFYKNHYFD	SHELL OIL 57442460002 DENVER CO - ARBOR GRS	\$70.54
02/26	02/28	24164071SW6N36VB2	LJS/TACO BELL 00231555 ALAMOSA CO - ARBOR GRS AD meek	\$10.76
03/04	03/05	24906411Z00FR63HM	SURVEYMONKEY.COM 971-2445555 CA - Chakra Tech	\$149.00
03/06	03/07	24692162100V40KSK	SFI*PHOTOSBYSHUTTERFLY 800-986-1065 CA - EATON - Synt.	\$106.96

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.

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.