



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
April 7, 2014 to May 7, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$390.40
- Payments	\$390.40
- Other Credits	\$46.26
+ Purchases	\$2,742.64
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,696.38

PAYMENT INFORMATION

New Balance:	\$2,696.38
Minimum Payment Due:	\$80.90
Payment Due Date:	June 1, 2014

Account Number	XXXX XXXX XXXX 0014
Credit Limit	\$5,000.00
Available Credit	\$65.00
Statement Closing Date	May 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
04/24	04/27	7416407G32LRQ9LMA	TARGET 00023432 MONTROSE CREDIT	\$46.26
04/28	04/28	7470712G701PSE598	PAYMENT - THANK YOU	\$390.40
04/07	04/08	2469216FH000AX1MK	Web* 800-932-4678 FL - web hosting	\$23.45
04/09	04/10	2416407FKQ5EESZEW	USPS075310076030349088 LAKE CITY CO - postage for testing	\$57.18
04/09	04/10	2469216FK00RKFDK	ADM/SHOP DENVER MUSEUM DENVER CO - 4/5 Field trip	\$80.00
04/19	04/20	2444500FYBLNHSQF	WM SUPERCENTER #1058 MONTROSE CO → DWOH Supplies	\$37.81
04/19	04/21	2416407FY2LR7HPSJ	TARGET 00023432 MONTROSE CO	\$31.70
04/23	04/24	2427076G15SHQ9H5R	TRINIDAD COMM COLLEGE 719-846-5011 CO - Joy education	\$1,725.75

Transactions continued on next page

Please see reverse side of page 1 for important information.

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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 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 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

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)



SUSAN THOMPSON

Account Number: XXXX XXXX XXXX 0014

TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/24	04/25	2444500G28PMX6QW2	CITY-MARKET #0440 MONTROSE CO - WATER <i>DNOH of Chocolate</i>	\$13.33 ✓
05/01	05/02	2475542G94ZEKEEB	BHSU BOOKSTORE E-COMMERCE605-6426707 SD - Senior Sweatshirt	\$70.98 ✓
05/02	05/04	2475542GB7WKBS9KE	HOLIDAY INNS ALAMOSA CO - AMP <i>School trip paid by Parents</i>	\$343.96 ✓
05/05	05/06	2444500GEBLLTDTB1	WAL-MART #1550 GUNNISON CO - Walmart <i>4/5 Ethel trip</i>	\$9.96 ✓
05/05	05/06	2469216GD00H401FJ	Web* 800-932-4678 FL - Web Hostg	\$23.45 ✓
05/05	05/07	2416407GE13D05EET	SAFEWAY FUEL 10027928 CONIFER CO - SNACK <i>kids pd for</i>	\$45.63 ✓
05/05	05/07	2476197GE600W6DLE	CASA BONITA 361 DENVER CO - 4/5 <i>Field trip</i>	\$279.44 ✓

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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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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BHH



LESLIE NICHOLS

Account Number: XXXX XXXX XXXX 8008

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
April 7, 2014 to May 7, 2014**

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$807.11
- Payments	\$807.11
- Other Credits	\$0.00
+ Purchases	\$209.88
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$209.88

PAYMENT INFORMATION

New Balance:	\$209.88
Minimum Payment Due:	\$25.00
Payment Due Date:	June 1, 2014

Account Number	XXXX XXXX XXXX 8008
Credit Limit	\$5,000.00
Available Credit	\$4,790.00
Statement Closing Date	May 7, 2014
Days in Billing Cycle	31

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/01	05/01	7470712G901PVFZ0V	PAYMENT - THANK YOU	\$807.11-
04/20	04/21	2469216FY00GF8RDD	Amazon.com AMZN.COM/BILL WA books - instructional /sped	\$29.64
04/21	04/22	2401517FZ01A2S4MM	HUMDINGERS MONTROSE CO fuel	\$44.88
04/22	04/23	2444500G08PMYLS3T	CITY MARKET #0204 FUEL Q7 DELTA CO fuel	\$24.14
04/23	04/24	2475542G14N26VEJ9	DOUBLETREE HOTEL GRAND JU GRAND JCT CO Supt W. Slope Conference	\$84.00
05/06	05/07	2469216GF008TA0KV	GUNNISON SHIPPING GUNNISON CO Counselor grant to CDG	\$27.22

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O1AB5762 -1- 03/25/2013



LESLIE NICHOLS
Account Number: XXXX XXXX XXXX 8008

INTEREST CHARGE CALCULATION

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BHH

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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
April 7, 2014 to May 7, 2014**

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$959.37
- Payments	\$959.37
- Other Credits	\$0.00
+ Purchases	\$526.86
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$526.86

PAYMENT INFORMATION

New Balance:	\$526.86
Minimum Payment Due:	\$25.00
Payment Due Date:	June 1, 2014

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$4,314.00
Statement Closing Date	May 7, 2014
Days in Billing Cycle	31

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/28	04/28	7470712G701PSE5FQ	PAYMENT - THANK YOU	\$959.37-
04/11	04/13	2450601FMWGP98T9L	SCHOOL'S IN 877-839-3330 OH <i>office</i>	\$187.37 ✓
04/11	04/13	2471705FNJLZWJABL	LABEL GEAR.COM 760-4387781 CA <i>-CUMB</i>	\$138.64 ✓
04/15	04/16	2441295FT0RPS0K24	SCHOLASTIC BOOK CLUB 573-632-1834 MO <i>-K-1</i>	\$33.00 ✓
04/22	04/23	2469216G00086N71N	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA <i>-Technology</i>	\$38.94 ✓
04/26	04/29	2478930G6WKQNW6Q1	NEEBO THEMASTERSBKSTR567 SANTA CLARITA CA <i>-College Socialsurt / receipt</i>	\$73.55 ✓
04/29	04/30	2416407G7Q5FBEGRF	USPS075310076030349088 LAKE CITY CO <i>-mail</i>	\$4.48 ✓
05/01	05/02	2439469G9WGNABF96	HUNAN CHINESE RESTAURANT ALAMOSA CO <i>-H Knowledge Paw</i>	\$50.88 ✓

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O1AB5762 -1- 03/25/2013

PLEASE SHOW YOUR CORRECT NAME AND ADDRESS



RUTHANNE FILE
 Account Number: XXXX XXXX XXXX 0013

INTEREST CHARGE CALCULATION

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