



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
October 8, 2014 to November 6, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$129.76
- Payments	\$129.76
- Other Credits	\$0.00
+ Purchases	\$331.09
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$331.09

PAYMENT INFORMATION

New Balance:	\$331.09
Minimum Payment Due:	\$25.00
Payment Due Date:	December 1, 2014

Account Number	XXXX XXXX XXXX 8008
Credit Limit	\$5,000.00
Available Credit	\$4,668.00
Statement Closing Date	November 6, 2014
Days in Billing Cycle	30

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/28	10/28	7470712MX01TRRB86	PAYMENT - THANK YOU	\$129.76-
10/07	10/09	2476517M9LBXMR93B	WESTERN CONVENIENCE #122 CANON CITY CO <i>fuel-go-edistar training</i>	\$52.69
10/16	10/19	2416407MJ13QZ3031	SAFEWAY STORE 00016816 ALAMOSA CO <i>lunch - HS techs - conference</i>	\$45.72
10/17	10/20	2425477ML80EA8Q9N	SAN JUAN DELIGHTS LAKE CITY CO <i>lunch-congrats XC coaches -> state</i>	\$50.00
10/20	10/21	2469216MM00GL8KK3	Web* 800-932-4678 FL <i>website hosting</i>	\$23.45
10/20	10/21	2475542MN3VS6S4GK	SANG GARDEN GRAND JUNCTIO CO <i>W slope Supt Conference dinner</i>	\$16.15

Transactions continued on next page

Please see reverse side of page 1 for important information.

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 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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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)

O1AB5762 -- 2 -- 07/07/2014



LESLIE NICHOLS

Account Number: XXXX XXXX XXXX 8008

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/21	10/22	2416407MN2LR78B2Y	TARGET 00000935 GRAND JUNCTIO CO <i>science stool</i>	\$17.11
10/22	10/23	2475542MP4PRJ3E6Z	DOUBLETREE HOTEL GRAND JU GRAND JCT CO W Slope Supt Conferena	\$84.00
10/26	10/27	2469216MV006NS5FN	APL* ITUNES.COM/BILL 866-712-7753 CA <i>HS Eng ebook-</i>	\$6.99
10/27	10/27	2469216MW00D0ND6V	Amazon.com AMZN.COM/BILL WA <i>tech-keyboard/mouse</i>	\$14.99
11/02	11/04	2461043N303PZNE72	ADOBE SYSTEMS, INC. 800-833-6687 CA <i>supt subscription</i>	\$19.99

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.

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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DAN SCROGGINS

Account Number: XXXX XXXX XXXX 0450

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
October 8, 2014 to November 6, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$186.86
- Payments	\$186.86
- Other Credits	\$0.00
+ Purchases	\$2,012.56
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,012.56

PAYMENT INFORMATION

New Balance:	\$2,012.56
Minimum Payment Due:	\$60.38
Payment Due Date:	December 1, 2014

Account Number	XXXX XXXX XXXX 0450
Credit Limit	\$5,000.00
Available Credit	\$2,876.00
Statement Closing Date	November 6, 2014
Days in Billing Cycle	30

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/28	10/28	7470712MX01TRRAVG	PAYMENT - THANK YOU	\$186.86-
10/10	10/12	2443106MQ8AS10AZ1	PIZZA HUT #022704 MONTE VISTA CO - <i>cross country</i>	\$33.51
10/11	10/13	2423168MD606V0Z04	CHILI'S BLACK CANYON MONTROSE CO - <i>cross country</i>	\$30.08
10/11	10/13	2423168MD606V0Z1Z	CHILI'S BLACK CANYON MONTROSE CO <i>cross country</i>	\$60.49
10/16	10/17	2427074MJDY6A9710	SOUPER SALAD 325 PUEBLE CO - <i>State cross country</i>	\$117.44
10/16	10/17	2444500MJBML70N2H	WM SUPERCENTER #842 PUEBLO CO - <i>state cross country</i>	\$26.28
10/16	10/19	2432300MKG5SER7TB	HOLIDAY INN PUEBLO CO - <i>state cross country</i>	\$599.94
10/16	10/19	2444500MJ2XFZRAV5	VILLAGE-INN-REST #0334 CANON CITY CO - <i>state cross country</i>	\$252.03

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.
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(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

O1AB5762 - 2 - 07/07/2014



DAN SCROGGINS

Account Number: XXXX XXXX XXXX 0450

TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/16	10/19	2444500MJ8PNEAQLJ	LOAF N JUG #0055 Q81 SALIDA CO <i>-GAS</i>	\$26.92
10/16	10/19	2444500MJ8PNEAQP5	LOAF N JUG #0055 Q81 SALIDA CO <i>-GAS</i>	\$49.66
10/16	10/19	2461043MJ09FA1Y6K	THE HOME DEPOT 1511 PUEBLO CO <i>-Custodial Supplies</i>	\$69.47
10/18	10/19	2424651MK8ASBK2ZA	TRUE VALUE HARDWARE GUNNISON CO <i>-Custodial Supplies</i>	\$46.93
10/24	10/26	2439900MS42QAX22X	THE OLIVE GARD00012476 COLORADO SPGS CO <i>-State Cross Country</i>	\$297.98
11/02	11/02	2469216N2003NGZWP	USA TRACK & FIELD INC 317-713-4681 IN	\$30.00
11/02	11/02	2469216N2003NH00G	USA TRACK & FIELD INC 317-713-4681 IN	\$150.00
11/02	11/02	2469216N2003NH07P	USA TRACK & FIELD INC 317-713-4681 IN	\$30.00
11/02	11/02	2469216N2003NH099	USA TRACK & FIELD INC 317-713-4681 IN	\$150.00
10/30	11/03	2425477N2DG18QFHD	KIPS GRILL CREEDE CO <i>-MS B-Ball</i>	\$25.00
11/05	11/06	2445501N5447XRT6W	WAL-MART #0869 ALAMOSA CO <i>-Stool-Science class room</i>	\$16.83

Track & Field
??? class for
Richard
Andrew

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.

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BHH



SUSAN THOMPSON
Account Number: XXXX XXXX XXXX 0468

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
October 8, 2014 to November 6, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,218.30
- Payments	\$2,218.30
- Other Credits	\$0.00
+ Purchases	\$503.93
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$503.93

PAYMENT INFORMATION

New Balance:	\$503.93
Minimum Payment Due:	\$25.00
Payment Due Date:	December 1, 2014

Account Number	XXXX XXXX XXXX 0468
Credit Limit	\$5,000.00
Available Credit	\$4,488.00
Statement Closing Date	November 6, 2014
Days in Billing Cycle	30

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/28	10/28	7470712MX01TT1KXW	PAYMENT - THANK YOU	\$2,218.30-
10/08	10/09	2449215M9RP5RAT2G	TEACHERSPAYTEACHERS 774-563-5389 NY - <i>Rebecca Hood</i>	\$5.00
10/14	10/16	2476197MG610N1Z37	SCRIPPS SPELLING BEE 513-977-3822 OH - <i>Mad School Spelling Beel</i>	\$130.00
10/21	10/22	2469216MN00X56FAF	APL* ITUNES.COM/BILL 866-712-7753 CA - <i>HS English Book</i>	\$29.94
10/25	10/27	2445501MS447XSFXR	WAL-MART #1200 COLORADO SPRI CO - <i>Clear Birds, Hot Dog Foodservice</i>	\$203.41
10/27	10/28	2422638MXBLH5WVVQ	WAL-MART #1550 GUNNISON CO - <i>STAFF Chocolate</i>	\$10.10

Transactions continued on next page

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SUSAN THOMPSON

Account Number: XXXX XXXX XXXX 0468

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/28	10/31	2425477MZDG18QFL3	KIPS GRILL CREEDE CO - <i>mat school BS</i>	\$44.64
10/30	10/31	2477742MZWGNHGHXE	RARE DVD'S 951-689-8119 CA - <i>Mindy</i>	\$13.98
10/30	10/31	2469216MZ00X1MN43	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA - <i>Sped</i>	\$13.49
10/30	10/31	2469216MZ0044BR22	Amazon.com AMZN.COM/BILL WA - <i>Sped</i>	\$19.53
10/31	10/31	2469216N0004HHZVS	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA - <i>Sped</i>	\$33.84

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
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SHAWN ARTHUR
Account Number: XXXX XXXX XXXX 0013

Billing Questions:
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Website:
www.cardaccount.net

Send Billing Inquiries To:
Card Service Center, PO Box 569120, Dallas, TX 75356

MINERS & MERCHANTS BANK Credit Card Account Statement
October 8, 2014 to November 6, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,336.83
- Payments	\$1,336.83
- Other Credits	\$597.51
+ Purchases	\$3,190.17
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,592.66

PAYMENT INFORMATION

New Balance:	\$2,592.66
Minimum Payment Due:	\$77.78
Payment Due Date:	December 1, 2014

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$1,671.00
Statement Closing Date	November 6, 2014
Days in Billing Cycle	30

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/09	10/09	7469216MA00DVB9BW	MHE*MCGRW-HILL ECOMM 800-648- CREDIT	\$597.51-
10/28	10/28	7470712MX01TRRB20	PAYMENT - THANK YOU	\$1,336.83-
10/07	10/09	2473693M900RDQPJR	THE ACADEMY HOTEL COLORADO SPRI CO - go edustar. conferenc	\$189.17
10/08	10/09	2469216M9007BJQPJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA Hot Lunch	\$11.25
10/09	10/09	2469216MA00DVB8Q1	MHE*MCGRW-HILL ECOMM 800-648-3045 NY - ?	\$16.85
10/13	10/14	2443654MF05VAHKKL	ULTIMATE OFFICE SOLUTION 732-4104979 NJ Counselor	\$370.92
10/15	10/16	2443654MH05VFXNQ8	ULTIMATE OFFICE SOLUTION 732-4104979 NJ Counselor	\$112.34
10/15	10/17	2463565MHB51MEJSE	DEVRIES FRUITS& VEGGIE OLATHE CO K-1	\$30.00

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 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."

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).

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

O1AB5762 - 2 - 07/07/2014



SHAWN ARTHUR

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
10/17	10/19	2449398MJ5SNBBVSS	COLORADO SCHOOL BOARD 303-832-1000 CO <i>CASB Convention</i>	\$1,095.00
10/21	10/22	2449215MNRPD6A64	ASCA 703-683-2722 VA <i>Counselor</i>	\$179.00
10/23	10/26	2444574MT2XFHRLKX	OFFICE DEPOT #1080 800-463-3768 CO <i>#1200 - 4/5 Rest-office</i>	\$112.95
10/23	10/26	2444574MT2XFHRLN9	OFFICE DEPOT #5910 800-463-3768 PA <i>8/2-3</i>	\$23.96
10/25	10/26	2444500MVBLN5P7JS	WM SUPERCENTER #1434 COLORADO SPRI CO <i>State CC</i>	\$13.66
10/25	10/26	2444500MV00F1S35R	RUDY'S COUNTRY STORE # 21 COLORADO SPRI CO <i>State CC</i>	\$86.60
10/25	10/27	2442733MSLYHZ2RHE	MCDONALD'S F6315 GUNNISON CO <i>State CC</i>	\$14.60
10/25	10/28	2476789MWSWXBSTE9	HOLIDAY INN EXPRESS COLORADO SPRI CO <i>State CC</i>	\$692.00
10/28	10/29	2416407MXQ5FBEEYF	USPS075310076030349088 LAKE CITY CO <i>Stamps</i>	\$98.00
10/29	10/30	2416407MYQ5FBEEZZ	USPS075310076030349088 LAKE CITY CO <i>Report Cards</i>	\$35.43
10/30	11/02	2444574N02XHJE1GM	OFFICE DEPOT #1080 800-463-3768 CO <i>English ms/HG</i>	\$105.99
10/31	11/02	2416407N0Q5F1X9EB	USPS075310076030349088 LAKE CITY CO <i>Special Ed.</i>	\$2.45

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.

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.

Please see reverse side of page 1 for important information.

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