



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
September 6, 2014 to October 7, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,238.63
- Payments	\$2,238.63
- Other Credits	\$44.85
+ Purchases	\$174.61
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$129.76

PAYMENT INFORMATION

New Balance:	\$129.76
Minimum Payment Due:	\$25.00
Payment Due Date:	November 1, 2014

Account Number XXXX XXXX XXXX 8008
Credit Limit \$5,000.00
Available Credit \$4,870.00
Statement Closing Date October 7, 2014
Days in Billing Cycle 32

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/10	09/11	7449215LDJH8B161Y	NFHSNETWORK.COM 87797823 CREDIT	\$14.95-
09/10	09/11	7449215LDJH83J63R	NFHSNETWORK.COM 87797823 CREDIT	\$14.95-
09/10	09/11	7449215LDJH88QPQZ	NFHSNETWORK.COM 87797823 CREDIT	\$14.95-
10/01	10/01	7470712M22XZXVMAQ	PAYMENT - THANK YOU	\$2,238.63-
09/15	09/16	2460794LJ226N7DRJ	CROWN AWARDS INC 914-347-7700 NY <i>cross country</i>	\$52.45 ✓

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

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 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



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
09/18	09/21	2463565LNB50PLKFL	OSCARS RESTAURANT ALAMOSA CO <i>knowl coaches meals HS</i>	\$24.80 ✓
09/21	09/21	2469216LR00ER1ZD1	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA ?? <i>in</i>	\$21.98
09/22	09/23	2469216LT002YJ64Y	Web* 800-932-4678 FL <i>website hosting</i>	\$23.45
10/01	10/03	2425477M3D8BJR6YS	RESTLESSSPIRITSALOON LAKE CITY CO <i>counseling planning mtg - see</i>	\$31.94 ✓
10/02	10/05	2461043M403REZF9A	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	32	\$0.00
Cash Advances	14.24% (v)	\$0.00	32	\$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.



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
September 6, 2014 to October 7, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,050.35
- Payments	\$1,050.35
- Other Credits	\$25.00
+ Purchases	\$222.33
+ Cash Advances	\$0.00
+ Fees Charged	\$25.00-
+ Interest Charged	\$10.47-
= New Balance	\$186.86

PAYMENT INFORMATION

New Balance:	\$186.86
Minimum Payment Due:	\$25.00
Payment Due Date:	November 1, 2014

Account Number	XXXX XXXX XXXX 0450
Credit Limit	\$5,000.00
Available Credit	\$4,813.00
Statement Closing Date	October 7, 2014
Days in Billing Cycle	32

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/26	08/26	F502500LN000PT262	PAYMENT - THANK YOU	\$855.03-
10/01	10/01	7470712M22XZY018H	PAYMENT - THANK YOU	\$195.32-
08/26	08/26		*FINANCE CHARGE* PREV CYCLE PURCHASES	\$10.47-
08/26	08/26		PREVIOUS CYCLE LATE FEE	\$25.00-
09/30	10/03	2425477M3DG18QFKX	KIPS GRILL CREEDE CO - <i>+country</i>	\$171.00
10/01	10/03	2433549M3S66HMATX	DON GILBERTO MEXICAN REST970-8748040 CO - <i>Conference</i>	\$19.07
10/04	10/05	2401339M500QZZ2HM	HEIDIS BROOKLYN DELI CARB CARBONDALE CO - <i>+country</i>	\$32.26

Please see reverse side of page 1 for important information.

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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: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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DAN SCROGGINS

Account Number: XXXX XXXX XXXX 0450

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	32	\$0.00
Cash Advances	14.24% (v)	\$0.00	32	\$0.00

(v) - variable

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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
September 6, 2014 to October 7, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$57.46-
- Payments	\$1,650.84
- Other Credits	\$0.00
+ Purchases	\$3,926.60
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,218.30

Account Number XXXX XXXX XXXX 0468
Credit Limit \$5,000.00
Available Credit \$2,781.00
Statement Closing Date October 7, 2014
Days in Billing Cycle 32

PAYMENT INFORMATION

New Balance: \$2,218.30
Minimum Payment Due: \$66.55
Payment Due Date: November 1, 2014

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/26	08/26	F502500LN000LT262	PAYMENT - THANK YOU	\$1,650.84-
09/19	09/19	F502500LN000PT262	ADJUSTMENT-PAYMENTS	\$2,505.87
09/12	09/12	2469216LF00QQ7S2B	APL* ITUNES.COM/BILL 866-712-7753 CA	\$26.95
09/15	09/16	2469216LJ0001ZNQQ	APL* ITUNES.COM/BILL 866-712-7753 CA	\$7.99
09/19	09/21	2416407LP2W6E1805	SPORTS AUTHORI00001438 MONTROSE CO - <i>x country uniform</i>	\$32.39 ✓
09/19	09/21	2445388LP000FXM2P	DRAGON WALL CHINESE REST. MONTROSE CO - <i>MAL School xcont</i>	\$90.58 ✓
10/03	10/06	2406413M6S66L54TN	RUNMYCLUB 888-6467760 SC - <i>Concedor Caravan Corp Grant</i>	\$167.60 ✓
10/04	10/06	2422443M631TBP9R4	WHITE HOUSE PIZZA CARBONDALE CO - <i>Concedor Aspen College Fair</i>	\$489.53 ✓

Transactions continued on next page

Please see reverse side of page 1 for important information.

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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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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
10/05	10/06	2469216M600SD3DTT	APL* ITUNES.COM/BILL 866-712-7753 CA - Tech	\$5.99
10/05	10/07	2425137M701344QPT	DAYS INN CARBONDALE CARBONDALE CO	\$99.95 ✓
10/05	10/07	2425137M701344QR0	DAYS INN CARBONDALE CARBONDALE CO	\$99.95 ✓
10/05	10/07	2425137M701344QR8	DAYS INN CARBONDALE CARBONDALE CO	\$99.95 ✓
10/05	10/07	2425137M701344QSQ	DAYS INN CARBONDALE CARBONDALE CO	\$99.95 ✓
10/05	10/07	2425137M701344QTS	DAYS INN CARBONDALE CARBONDALE CO	\$99.95 ✓
10/05	10/07	2425137M701344QT2	DAYS INN CARBONDALE CARBONDALE CO	\$99.95 ✓

Aspen College Fair

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
Purchases	14.24% (v)	\$0.00	32	\$0.00
Cash Advances	14.24% (v)	\$0.00	32	\$0.00

(v) - variable

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SHAWN ARTHUR
Account Number: XXXX XXXX XXXX 0013

Billing Questions:
800-367-7576

Website:
www.cardaccount.net

Send Billing Inquiries To:
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MINERS & MERCHANTS BANK Credit Card Account Statement
September 6, 2014 to October 7, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,420.27
- Payments	\$1,420.27
- Other Credits	\$0.00
+ Purchases	\$1,336.83
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,336.83

PAYMENT INFORMATION

New Balance:	\$1,336.83
Minimum Payment Due:	\$40.11
Payment Due Date:	November 1, 2014

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$3,451.00
Statement Closing Date	October 7, 2014
Days in Billing Cycle	32

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/01	10/01	7470712M201TG3ETW	PAYMENT - THANK YOU	\$1,420.27-
09/05	09/07	2438894L86NB5FESF	FULLMERS ACE HARDWARE GUNNISON CO <i>Keys</i>	\$17.23✓
09/05	09/07	2438894L86NB5FG67	FULLMERS ACE HARDWARE GUNNISON CO <i>Keys</i>	\$79.95✓
09/05	09/07	2469216L800HXVE1Q	Amazon.com AMZN.COM/BILL WA - <i>Timers (Playground) & Utensil Organizer - Lunch</i>	\$42.41✓
09/10	09/11	2449398LD5SNB8S4N	COLORADO SCHOOL BOARD 303-832-1000 CO - <i>School Board</i>	\$260.00✓
09/12	09/14	2416407LFQ5FBEDPM	USPS075310076030349088 LAKE CITY CO - <i>Postage</i>	\$4.84✓
09/12	09/14	2444574LG2XKTVE4J	OFFICE DEPOT #1080 800-463-3768 CO - <i>Shawn</i>	\$40.94✓
09/12	09/14	2469216LF00N6ZL3T	CPI*CRICKETCOBBLESTONE 800-821-0115 NH - <i>Library</i>	\$33.95✓

Transactions continued on next page

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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 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).



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
09/13	09/14	2444500LHBLN4Y0WS	WAL-MART #1550 GUNNISON CO - <i>Chocolate & First Aid</i>	\$68.30 ✓
09/13	09/14	2445501LG447XXAY9	WAL-MART #1550 GUNNISON CO - <i>Soccer</i>	\$10.10 ✓
09/13	09/14	2469216LG004QBJQ9	WALMART.COM 800-966-6546 AR - <i>Counselor Core</i>	\$19.20 ✓
09/22	09/24	2444574LS2XGDK89M	OFFICE DEPOT #1080 800-463-3768 CO - <i>Martha - MS/HS</i>	\$20.33 ✓
09/23	09/25	2427076LV4SK5YBPE	QUILL CORPORATION 800-789-8965 IL - <i>Paula - Filing Cabinet</i>	\$22.38 ✓
09/24	09/26	2425477LW80F5M83Z	SAN JUAN DELIGHTS LAKE CITY CO - <i>MS/HS Teacher Conferences</i>	\$49.00 ✓
09/25	09/26	2427074LX01K7FTL5	Turner Automotive Inc MONTROSE CO - <i>HT-40</i>	\$90.16 ✓
09/27	09/29	2444574LZ2XJ9956A	OFFICE DEPOT #1080 800-463-3768 CO - <i>Filing Cabinet - Records</i>	\$186.99 ✓
09/29	09/30	2423168M1606V0Z1A	CHILI'S BLACK CANYON MONTROSE CO - <i>Check In / Check out Lunch - Counselor</i>	\$94.72 ✓
09/30	09/30	2469216M10093DV69	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA - <i>Ink - MS/HS</i>	\$147.59 ✓
09/29	10/01	2444574M12XEQR413	OFFICE DEPOT #1078 800-463-3768 WA - <i>Susan - storage</i>	\$25.69 ✓
09/30	10/01	2469216M100KR9L1S	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA - <i>Transportation</i>	\$92.17 ✓
10/02	10/03	2469216M300AWT3X0	NWF*NATIONAL WILDLIFE 800-611-1599 VA - <i>Library</i>	\$15.44
10/02	10/03	2469216M300AWT5DE	NWF*NATIONAL WILDLIFE 800-611-1599 VA - <i>Library</i>	\$15.44

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	32	\$0.00
Cash Advances	14.24% (v)	\$0.00	32	\$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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BHH

18.00

84.14

