

# **COOPER J RONDINELLI**

ACCOUNT SUMMARY	
Credit Limit	\$3,000.00
Credit Available	\$1,530.00
Statement Closing Date	July 22, 2022
Days in Billing Cycle	30
Previous Balance	\$720.68
- Payments & Credits	\$720.68
+ Purchases & Other Charges	\$1,455.84
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$13.89
= New Balance	\$1,469.73

Questions? Call Card Services 1-888-284-3703

Or Write: 225 N 5th Street

Grand Junction, CO 81501

Or e-mail: creditcards@alpinebank.com

#### **PAYMENT INFORMATION**

New Balance \$1,469.73

Minimum Payment Due \$64.00

Payment Due Date August 19, 2022

Account Number: XXXX XXXX XXXX 8271

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a \$25.00 late fee.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	5 years	\$1,935.00
\$50.00	3 years	\$1,795.00 (Savings = \$140.00)

If you would like information about credit counseling services, call 1-866-685-6322.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

#### **TRANSACTIONS**

6415

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
06/24	06/24	2494300HZLQFZ47NV	ADOBE PRODUCTS 408-536-6000 CA	9.99
07/01	07/01	2490641J64QFMHQ29	PYL*American Campus Commu866-7295327 TX	693.95
07/04	07/04	7498750J902XKMM5Y	Jagex Payment CAMBRIDGE GB	12.49
07/05	07/05	2469216JA2XZBGZHZ	GOOGLE *DelightRoom g.co/helppay# CA	4.99
07/09	07/09	2420429JE0070KDTE	Disney Plus Burbank CA	8.75
07/19	07/19	2449215JRS1F5MPE7	PAYPAL *PUSHBULLET 402-935-7733 CA	4.99
07/19	07/19	F401600JU000PR202	ADJUSTMENT-PAYMENTS	720.68
07/19	07/19	F401600JR00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	720.68-
			TOTAL FEES FOR THIS PERIOD	0.00
			Transactions continued on next page	

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### **Payment Information**

Account Number: XXXX XXXX XXXX 8271

Payment Due Date
New Balance \$1,469.73

Minimum Payment Due
Past Due Amount \$25.00

Amount Enclosed: \$

Make Check Payable to:

ALPINE BANK PO BOX 2705

1 0 4016 2000 3025

GRAND JUNCTION CO 81502-2705

COOPER J RONDINELLI PATRICK RONDINELLI PO BOX 997 OURAY CO 81427-0997

TRAN	SACTI	ONS (continued)			
Tran Date	Post Date	Reference Number	Transaction Description		Amount
			INTEREST CHARGED		
07/22	07/22		Interest Charge on Purchases		13.89
07/22	07/22		Interest Charge on Cash Advance	es	0.00
			TOTAL INTEREST FOR THIS PE	ERIOD	13.89
		Γ	Totals 2022 Year-to-I	Date	
		Т	otal fees charged in 2022	\$0.00	
		Т	otal interest charged in 2022	\$47.41	

#### IMPORTANT ACCOUNT INFORMATION

Your account is now 30 days past due. If you have made your payment, thank you, if not, please remit your payment as soon as possible. Your local Alpine Bank representatives are here to help you with all of your credit card needs. Stop by any Alpine Bank or call 888-284-3703 during business hours for questions, credit card support or to make a payment. During non-business hours, your call to 888-284-3703 will be automatically transferred to our 3rd party credit card vendor for convenient 24/7 assistance. The benefits you want. The service you value.

\$1,469.73 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 08/19/22.

REWARDS SUMMARY			
Previous Point Balance		8,231	Please sign up at http://alpinebank.rewardschoices.com/
Points Earned this Statement	+	735	to earn bonus points with a variety of participating
Points Redeemed this Statement	-	0	retailers. You can also view your available points and
Points Expired this Statement	-	0	redeem them through this website. There are several great
New Point Balance	=	8,966	options to choose from

# 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	13.49% (v)	\$1,254.88	30	\$13.89
Cash Advances	21.00% (f)	\$0.00	30	\$0.00

<sup>(</sup>v) = variable (f) = fixed

#### **IMPORTANT MESSAGES**

If eligible, you will automatically earn rewards points in accordance with the terms and conditions on purchases you make with your Alpine Bank Visa Card. Points may be redeemed for a variety of products. For further information, please visit www.alpinebank.com or call us at 888-284-3703.

# LOST OR STOLEN CARDS: To report a lost or stolen card 24 hours a day, 7 days a week, call toll free 1-888-284-3703 within the United States

PAYMENT OPTIONS: Save postage by making your payment over the phone! Call toll free 1-888-284-3703 and follow the instructions provided. You may also call us at the same number to establish automatic monthly payments by speaking to a customer service representative. Alternately, if you are enrolled with us for online banking, you may make your payment on-line and/or enroll for automatic payments at www.alpinebank.com.

MAILED PAYMENTS: Mail your payments to the payment address specified on the statement. Overnight payments may be sent to: Alpine Bank, 225 N 5 Street, Suite 1000, Grand Junction, CO 81501. Use the enclosed envelope and include the payment coupon from the bottom of the statement with your check.

All payments received by 6:00 P.M. Mountain Standard Time Zone on any business day will be effective as of the date of receipt. Payments received after 6:00 P.M. Mountain Standard Time Zone or on non-business days will be credited as of the next business day. Please note that Saturdays, Sundays, and federal holidays are considered non-business days.

LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed, you may have to pay a late fee.

ADDRESS and EMAIL CHANGES: Please call Customer Service toll free at 1-888-284-3703 and speak to a customer service representative.

CREDIT BUREAU REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**CREDIT BALANCE:** If a credit balance appears on your statement, you may make charges against this amount, or obtain a refund in the full amount upon request. If the credit balance is \$1.00 or more, and you do not make sufficient charges or request a refund, after six months, we will automatically send you a refund. To request a refund, please call Customer Service at 1-888-284-3703.

#### **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:

Alpine Bank PO Box 2705

Grand Junction, CO 81502-2705

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: 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 (or electronically). 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 you 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 is 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 (or electronically) at:

Alpine Bank PO Box 2705 Grand Junction, CO 81502-2705

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.

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How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and special transfers on the transaction date.
	If you are charged interest, the charge will be no less than \$1.00.
Interest Charge	
Balance	We use a method called "average daily balance" (including new purchases). To determine your average daily balance we will compute the
Computation	average daily balance for each segment and: 1) add the daily balances together and 2) divide the sum by the number of days in the billing
	cycle. To determine your daily balance for a segment: 1) Take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. (2) Subtract any payments and credits for that segment as of that day. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances.
Payment Processing	When you send a personal check we may initiate an electronic debit for the amount of your check to your account at the financial institution on which the check was written. Your payment will appear as an electronic debit on the statement for the account from which you made payment and will include the name of the payee Alpine Bank, the check number and the payment amount.