



Alpine Bank

400 7th Street South
Rifle, CO 81650-2700

Member FDIC



Date 8/30/19

22353

Page 1

Primary Account XXXXXXXXXXXXX4583

Enclosures

Address Service Requested

ALPINE BANK, GRAND JUNCTION
225 NORTH 5TH STREET
GRAND JUNCTION, CO 81501
(970)243-5600

009816 0.4500 AV 0.383 TR00028

APBK

CITY OF GRAND JUNCTION
INVESTIGATIONS CHECKING
250 N 5TH ST
GRAND JUNCTION CO 81501-2628

Traveling? Use your Alpine Bank debit card to get cash
surcharge free at any Alpine Bank and at 43,000
Allpoint Network ATMs coast to coast. Happy Travels!

.....CHECKING ACCOUNT.....

| | | | |
|--------------------------------|------------------|------------------------------|----------------------|
| ALPINE BASIC BUSINESS CHECKING | | Number of Enclosures | 0 |
| Account Number | XXXXXXXXXXXX4583 | Statement Dates | 8/01/19 thru 9/02/19 |
| Previous Balance | 1.00 | Days In The Statement Period | 33 |
| + Deposits | .00 | Average Ledger Bal. | 1.00 |
| - Checks/charges | .00 | Average Collected Bal. | 1.00 |
| Service Charge | .00 | | |
| Interest Paid | .00 | | |
| Current Balance | 1.00 | | |

Daily Balance Information

| | |
|------|---------|
| Date | Balance |
| 8/01 | 1.00 |

009816



APBK-001-009816-001-000-190903 009816 I06
81501262850

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous or automatic charge(s) posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

| NEW BALANCE | | \$ |
|---|--------|----|
| TRANSFER AMOUNT FROM OTHER SIDE | | |
| ADD | | |
| DEPOSITS MADE SINCE ENDING DATE OF STATEMENT | | |
| SUB TOTAL | | \$ |
| CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS | | |
| NUMBER | AMOUNT | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL CHECKS NOT LISTED | | |
| SUBTRACT TOTAL CHECKS NOT LISTED FROM SUB-TOTAL ABOVE | | \$ |
| BALANCE | | \$ |
| THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE | | |

HINTS FOR FINDING DIFFERENCES

- Recheck all additions and subtractions or corrections.
- Verify the carryover balance from page to page in your check register.
- Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

In Case of Errors or Inquiries About Your ACCOUNT Statement

Your ACCOUNT AGREEMENT sets forth your obligation to promptly examine your statement and report any errors.

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 Consumer Lending
 400 7th Street South
 Rifle CO 81650

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 30 days (or longer if provided by law or any applicable regulation governing banking operations) 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 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

TELEPHONE OR WRITE US AT THE PHONE NUMBER OR ADDRESS SHOWN ON YOUR STATEMENT AS SOON AS YOU CAN, if you think our statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount that you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

READY RESERVE

BALANCE COMPUTATION METHOD -- The FINANCE CHARGE is assessed on the average daily balance on your account. We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up 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."

ALPINE INFO-LINE AND ONLINE FUNDS TRANSFER

When using the funds transfer option on Info-Line and Online you may transfer funds until 10:00 pm Monday through Friday, with the exception of holidays, and the transfer will occur on that business day. To transfer funds between Alpine Bank accounts, you must set up a pin or password with a customer service representative. Alpine Info-Line telephone numbers are 1-888-4-Alpine (1-888-425-7463), 970-846-4430 and 970-246-4433. Alpine Bank's web address is www.alpinebank.com

LOST OR STOLEN VISA® DEBIT CARD

If your Visa® debit card is lost or stolen, you must contact us immediately. You can call this 24-hour Hotline to report the card missing.

1-888-4-Alpine (1-888-425-7463)



Alpine Bank

Member FDIC

400 7th Street South
Rifle, CO 81650-2700



Date 7/31/19

Page 1

Primary Account XXXXXXXXXXXX4583

Enclosures

22035

Address Service Requested

ALPINE BANK, GRAND JUNCTION
225 NORTH 5TH STREET
GRAND JUNCTION, CO 81501
(970)243-5600

009732 0.4500 AV 0.383 TR00028

APBK CITY OF GRAND JUNCTION
INVESTIGATIONS CHECKING
250 N 5TH ST
GRAND JUNCTION CO 81501-2628

Alpine Bank encourages you to join us in honoring
our great state as we celebrate Colorado Day
on Thursday, August 1.

.....CHECKING ACCOUNT.....

| | | | |
|--------------------------------|------------------|------------------------------|----------------------|
| ALPINE BASIC BUSINESS CHECKING | | Number of Enclosures | 0 |
| Account Number | XXXXXXXXXXXX4583 | Statement Dates | 7/01/19 thru 7/31/19 |
| Previous Balance | 1.00 | Days In The Statement Period | 31 |
| + Deposits | .00 | Average Ledger Bal. | 1.00 |
| - Checks/Charges | .00 | Average Collected Bal. | 1.00 |
| Service Charge | .00 | | |
| Interest Paid | .00 | | |
| Current Balance | 1.00 | | |

Daily Balance Information

| | |
|------|---------|
| Date | Balance |
| 7/01 | 1.00 |

009732



APBK-001-009732-001-000-190801 009732 105
81501262850

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous or automatic charge(s) posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

Recheck all additions and subtractions or corrections.

Verify the carryover balance from page to page in your check register.

Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

| NEW BALANCE | | \$ | |
|--|--------|----|--|
| TRANSFERRED AMOUNT FROM OTHER SIDE | | | |
| ADD | | | |
| DEPOSITS MADE SINCE ENDING DATE ON STATEMENT | | | |
| SUB TOTAL | | \$ | |
| CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS | | | |
| NUMBER | AMOUNT | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL CHECKS NOT LISTED | | | |
| SUBTRACT TOTAL CHECKS NOT LISTED FROM SUB-TOTAL ABOVE. | | | |
| BALANCE | | \$ | |
| THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE | | | |

In Case of Errors or Inquiries About Your ACCOUNT Statement

Your ACCOUNT AGREEMENT sets forth your obligation to promptly examine your statement and report any errors.

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 Consumer Lending
400 7th Street South
Hills, CO 81650

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 30 days (or longer if provided by law or any applicable regulation governing banking operations) after the error appeared on your statement.

You must notify us of any potential error 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 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

TELEPHONE OR WRITE US AT THE PHONE NUMBER OR ADDRESS SHOWN ON YOUR STATEMENT AS SOON AS YOU CAN, if you think our statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount that you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

READY RESERVE

BALANCE COMPUTATION METHOD – The FINANCE CHARGE is assessed on the average daily balance on your account. We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up 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."

ALPINE INFO-LINE AND ONLINE FUNDS TRANSFER

When using the funds transfer option on Info-Line and Online you may transfer funds until 10:00 pm Monday through Friday, with the exception of holidays, and the transfer will occur on that business day. To transfer funds between Alpine Bank accounts, you must set up a pin or password with a customer service representative. Alpine Info-Line telephone numbers are 1-888-4-Alpine (1-888-426-7463), 970-945-4455 and 970-245-4453. Alpine Bank's web address is www.alpinebank.com.

LOST OR STOLEN VISA® DEBIT CARD

If your Visa® debit card is lost or stolen, you must contact us immediately. You can call this 24-hour Hotline to report the card missing.

1-888-4-Alpine (1-888-426-7463)



Alpine Bank

400 7th Street South
Rifle, CO 81650-2700

Member FDIC



Date 6/28/19

25018

Page 1

Primary Account XXXXXXXXXXXX4583

Enclosures

Address Service Requested

ALPINE BANK, GRAND JUNCTION
225 NORTH 5TH STREET
GRAND JUNCTION, CO 81501
(970)243-5600

011593 0.4500 AV 0.383 TR00032

APBK CITY OF GRAND JUNCTION
INVESTIGATIONS CHECKING
250 N 5TH ST
GRAND JUNCTION CO 81501-2628

Alpine Bank employees proudly volunteered 3,171 hours to support communities across Colorado in April. Please consider volunteering to help in your community.

.....CHECKING ACCOUNT.....

| | | | |
|--------------------------------|------------------|------------------------------|----------------------|
| ALPINE BASIC BUSINESS CHECKING | | Number of Enclosures | 0 |
| Account Number | XXXXXXXXXXXX4583 | Statement Dates | 6/03/19 thru 6/30/19 |
| Previous Balance | 1.00 | Days In The Statement Period | 28 |
| + Deposits | .00 | Average Ledger Bal. | 1.00 |
| - Checks/Charges | .00 | Average Collected Bal. | 1.00 |
| Service Charge | .00 | | |
| Interest Paid | .00 | | |
| Current Balance | 1.00 | | |

Daily Balance Information
Date Balance
6/03 1.00



APBK-001-011593-001-000-190701 011593 I04
81501262850

011593

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous or automatic charge(s) posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

Recheck all additions and subtractions or corrections.

Verify the carryover balance from page to page in your check register.

Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

| | | | |
|---|--------|----|--|
| NEW BALANCE | | \$ | |
| TRANSFER AMOUNT FROM OTHER SIDE | | | |
| ADD | | | |
| DEPOSITS MADE SINCE ENDING DATE ON STATEMENT | | | |
| SUB TOTAL | | \$ | |
| CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS | | | |
| NUMBER | AMOUNT | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL CHECKS NOT LISTED | | | |
| SUBTRACT TOTAL CHECKS NOT LISTED FROM SUB-TOTAL ABOVE | | | |
| BALANCE | | \$ | |

THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE

In Case of Errors or Inquiries About Your ACCOUNT Statement

Your ACCOUNT AGREEMENT sets forth your obligation to promptly examine your statement and report any errors.

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 Consumer Lending
400 7th Street South
Rifle, CO 81650

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 30 days (or longer if provided by law or any applicable regulation governing banking operations) 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 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.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

TELEPHONE OR WRITE US AT THE PHONE NUMBER OR ADDRESS SHOWN ON YOUR STATEMENT AS SOON AS YOU CAN, if you think our statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount that you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

READY RESERVE

BALANCE COMPUTATION METHOD – The FINANCE CHARGE is assessed on the average daily balance on your account. We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up 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."

ALPINE INFO-LINE AND ONLINE FUNDS TRANSFER

When using the funds transfer option on Info-Line and Online you may transfer funds until 10:00 pm Monday through Friday, with the exception of holidays, and the transfer will occur on that business day. To transfer funds between Alpine Bank accounts, you must set up a pin or password with a customer service representative. Alpine Info-Line telephone numbers are 1-888-4-Alpine (1-888-425-7463), 970-945-4433 and 970-245-4433. Alpine Bank's web address is www.alpinebank.com.

LOST OR STOLEN VISA® DEBIT CARD

If your Visa® debit card is lost or stolen, you must contact us immediately. You can call this 24-hour Hotline to report the card missing.

1-888-4-Alpine (1-888-425-7463)