

**Billing Questions:**303-237-5000
1-800-964-3444**Website:**

efirstbank.com

Send Billing Inquiries To:

FirstBank, P.O. Box 150427, Lakewood, CO 80215

**FIRSTBANK CREDIT CARD CENTER Credit Card Account Statement
March 7, 2017****SUMMARY OF ACCOUNT ACTIVITY**

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

Account Number
 Credit Limit \$55,000.00
 Available Credit \$54,854.00
 Statement Closing Date March 7, 2017
 Days in Billing Cycle 0

PAYMENT INFORMATION

New Balance: \$0.00
 Minimum Payment Due: \$0.00
Payment Due Date: April 1, 2017

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/22	02/23	74474741N5DMSSKT2	BGC* 00000000000028148 DALLAS TX MCC: 7375 MERCHANT ZIP: 75251	\$49.89-
02/10	02/12	24224431A2Y2AX6Q7	CO GOVT SERVICES 303-534-3468 CO MCC: 9399 MERCHANT ZIP: 80202	\$474.00
02/10	02/12	244450019EHWQFNW3	DOMINO'S 6299 DENVER CO MCC: 5814 MERCHANT ZIP: 80249	\$150.48
02/10	02/12	24692161900LW60BY	ADM/SHOP DENVER MUSEUM DENVER CO MCC: 7991 MERCHANT ZIP: 80205	\$170.00
02/10	02/12	24692161900WYFA34	IN *ATS 303-3621180 CO MCC: 4789 MERCHANT ZIP: 80022	\$500.00

Transactions continued on next page

FIRSTBANK CREDIT CARD CENTER
 PO BOX 150427
 LAKEWOOD CO 80215-0427



Account Number:
 New Balance: \$0.00
 Minimum Payment Due: \$0.00
Payment Due Date: April 1, 2017

Amount Enclosed: \$



Make Check Payable to:

FIRSTBANK
 PO BOX 150427
 LAKEWOOD CO 80215-0427

SOAR CHARTER SCHOOL
 4800 TELLURIDE ST BLDG 4
 DENVER CO 80249-6803

**TRANSACTIONS (continued)**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/10	02/12	249064119118PK75S	SSP*SofterWare, Inc. 215-6280883 PA MCC: 5045 MERCHANT ZIP: 19044	\$63.00
02/14	02/14	24692161D00VMZQKY	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$72.48
02/14	02/15	24692161D0064S55D	Amazon.com AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$106.12
02/14	02/15	24692161D008E5DV7	IN *BLUETREEAPPS 303-8009459 CO MCC: 8999 MERCHANT ZIP: 80230	\$30.00
02/14	02/16	24073141ES66EZGGB	RACARIE SOFTWARE 919-5086156 NC MCC: 7372 MERCHANT ZIP: 27518	\$45.00
02/15	02/16	24431061E2DYK4EPZ	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$122.28
02/15	02/17	24072801FORK12SAY	SCHOOL OUTFITTERS 513-619-5336 OH MCC: 5999 MERCHANT ZIP: 45212	\$949.73
02/16	02/17	24431061F2DL9Q0N8	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$20.98
02/16	02/17	24445001F8PL6W35V	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	\$18.00
02/16	02/17	24445001GBLK70S5L	WM SUPERCENTER #5334 AURORA CO MCC: 5411 MERCHANT ZIP: 80011	\$90.81
02/17	02/17	24692161G00JRYBFA	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$184.05
02/19	02/20	24692161J004ZSK7N	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$60.31
02/20	02/20	24692161K006LM52R	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$6.69
02/21	02/22	24474741M580LGX4M	BGC* 00000000000028148 DALLAS TX MCC: 7375 MERCHANT ZIP: 75251	\$49.89
02/21	02/22	24692161L00879H1L	MAILCHIMP MAILCHIMP.COMGA MCC: 7399 MERCHANT ZIP: 30308	\$20.00
02/22	02/22	24692161M00APY43G	Amazon.com AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$111.52
02/21	02/23	24071051MJ81QK6PE	RIPPLE H20 303-3226765 CO MCC: 7399 MERCHANT ZIP: 80204	\$30.00
02/21	02/23	24164071M13QV35HP	SAFEWAY STORE00014639 DENVER CO MCC: 5411 MERCHANT ZIP: 80210	\$148.24
02/23	02/24	24639231NS66LBXYP	ABILA, INC 512-8613118 TX MCC: 7372 MERCHANT ZIP: 78750	\$635.00
02/24	02/26	24492151PS1EVV9Y6	STRINGSMAIL 231-223-7788 MI MCC: 5733 MERCHANT ZIP: 49686	\$22.02
02/24	02/26	24692161P00RSA3SZ	AMAZON MKTPLACE PMTS AMAZON MKTPLAWA MCC: 5942 MERCHANT ZIP: 98109	\$678.00
02/25	02/26	24431061R2E04GRSG	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$3.28
02/25	02/26	24692161R00J49ZMW	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$42.16
02/25	02/26	24692161R0042HQFE	DRUMSKULL DRUMS 831-331-8654 CA MCC: 7699 MERCHANT ZIP: 95060	\$54.89
02/27	02/28	24906411S11VRVZ1D	ADY*Spotify P01C5F210B https://www.spotify.com MCC: 4899 MERCHANT ZIP: 10011	\$10.75
02/27	03/01	24493981V05JXYKD4	SNOW MTN RANCH YMCA GRANBY CO MCC: 7011 MERCHANT ZIP: 80446 LODGING CHECK-IN DATE: 02/22/17	\$8,941.45
02/28	03/01	24445001V8PLLT147	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	\$9.67
02/28	03/01	24692161V004V8D96	Amazon.com AMZN.COM/BILLWA MCC: 5942 MERCHANT ZIP: 98109	\$9.38
02/28	03/02	24270761W61BV0LRH	CBI ONLINE 800-882-0757 CO	\$6.85

Transactions continued on next page

**TRANSACTIONS (continued)**

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/28	03/02	24270761W61BV0MFG	MCC: 9399 MERCHANT ZIP: 80215 CBI ONLINE 800-882-0757 CO	\$6.85
02/28	03/02	24270761W61BV0M5D	MCC: 9399 MERCHANT ZIP: 80215 CBI ONLINE 800-882-0757 CO	\$6.85
02/28	03/02	24270761W61BV0M76	MCC: 9399 MERCHANT ZIP: 80215 CBI ONLINE 800-882-0757 CO	\$6.85
03/01	03/02	24270761W5S8RZ3JM	MCC: 9399 MERCHANT ZIP: 80215 DCSD BUSINESS OFFICE 303-387-0222 CO	\$2,430.00
03/01	03/02	24692161W001HKJS1	MCC: 8211 MERCHANT ZIP: 80104 AMAZON MKTPLACE PMTS AMAZON MKTPLAWA	\$350.00
03/03	03/05	24055231Y60RNPSTF	MCC: 5942 MERCHANT ZIP: 98109 TATTERED COVER BOOKS ERP 303-436-9219 CO	\$254.85
03/03	03/05	24692161Y00KENWDW	MCC: 5942 MERCHANT ZIP: 80206 REI*GREENWOODHEINEMANN 800-225-5800 NH	\$154.00
03/04	03/05	24692161Z0050KFV3	MCC: 5942 MERCHANT ZIP: 03801 Amazon.com AMZN.COM/BILLWA	\$41.92
03/07	03/07	000000000000COMPC	MCC: 5942 MERCHANT ZIP: 98109 TOTAL PURCHASES \$17,088.35 TOTAL RETURNS \$49.89 TOTAL \$17,038.46	
TOTAL *FINANCE CHARGE* PAID IN 2016				\$0.00

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	0.00%	\$0.00	0	\$0.00
Cash Advances	18.40%	\$0.00	0	\$0.00

Interest Charge adjustments are not in this amount, but will appear in the body of the statement

Payment Processing. If making a payment via mail, it must be paid in the form of check or money order and must be received at the address on the front page of this statement.

Account Terms Disclosure. This program utilizes a variable-rate feature. The ANNUAL CASH ADVANCE PERCENTAGE RATE AND PURCHASE PERCENTAGE RATE (corresponding to the monthly periodic cash advance rate and monthly periodic purchase rate) can change as a result. The annual percentage rates (A.P.R.) are based on the value of an index which may vary quarterly. The index we will use during the term of this Agreement is the highest "Prime Rate" as published in the Money Rates table of the Wall Street Journal as of the first business day of March, June, September, and December. At these times the index may either increase or decrease. These index changes will take effect for purposes of calculating your finance charge on the first day of each billing period which ends in a month following a change in the index (billing periods ending in April, July, October, and January). To determine the A.P.R.s that will apply to your account, we add a margin of 11.9% for purchases and other charges and 14.9% for cash advances to the value of the index. The maximum A.P.R.s that can apply are 21%. Your monthly periodic rates are computed by dividing the annual percentage rates by 12. You have a 25-day grace period from the close of your billing cycle to repay your purchase balance before a finance charge will be imposed. To calculate your finance charge for purchases, we apply the monthly periodic purchase rates to the average daily purchase balance of your account including new purchases. (For a detailed explanation of the finance charge calculation, please see below.) There are no minimum finance charges associated with this account.

Cardholder Monthly Statement. You can use your credit card to purchase goods and services at any location where Visa or MasterCard credit cards are honored. You can obtain a cash advance (loan) with your credit card by going to any financial institution which honors Visa or MasterCard and presenting your credit card. You can also obtain cash advances by using your credit card at any ATM we designate as available for your use. Your possession and use of the credit card is governed by the FirstBank Credit Card Agreement. If you have misplaced your agreement, another will be supplied upon request. This monthly periodic statement shows your outstanding balance at the beginning of the billing cycle ("Previous Balance"), all payments and credits posted to your account, all charges and cash advances during this billing cycle, the amount of any finance charge, and your outstanding balance at the end of this billing cycle ("New Balance"). You may pay the minimum payment, more than the minimum payment, or the entire outstanding balance. You can always prepay any outstanding balance in part or in full at any time. Any payment you make in excess of the minimum payment due will be first applied to balances accruing the highest interest rate until completely satisfied, and then applied to balances at the next highest interest rate.

Finance Charge. We calculate your finance charge differently for cash advances than for Purchases and Other Charges as described below.

1. Cash Advances. A finance charge is assessed from the date of the advance until the date it is paid. You may not avoid finance charges on cash advances. However, the earlier you make your payment, the less finance charge you will be assessed. We figure the finance charge on cash advances by applying the monthly periodic rate for cash advances to the average daily balance of cash advances (including current transactions) in your account during the billing period covered by this statement. To get the average daily balance of cash advances, we take the beginning cash advance balance of your account each day, add any new cash advances, subtract any payments or credits applied to cash advances, and subtract any unpaid finance charges included in your cash advance balance. This gives us the daily balance. Then, we add up all the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the average daily balance of cash advances in your account during the billing period. We multiply this average daily balance by the monthly periodic cash advance rate to determine your finance charge for cash advances for the billing period. Convenience checks will be treated in all respects and posted as cash advances.

2. Purchases and Other Charges. You may avoid additional finance charges on Purchases and Other Charges by paying the total New Balance in full prior to the Payment Due Date (the permitted grace period is twenty-five (25) days from the closing date of the billing period) indicated on this statement. We figure the finance charge of your Purchase Balance by applying the monthly periodic rate for purchases to the average daily balance of your Purchase Balance (including current transactions) during the billing period covered by this statement. To get the average daily balance we take the beginning balance of your Purchase Balance each day, add any new purchases and other charges, subtract any payments or credits applied to your Purchase Balance, and subtract any unpaid finance charges included in your Purchase Balance. This gives us the daily balance. Then, we add up the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the average daily balance of your Purchase Balance during the billing period. We multiply this average daily balance by the monthly periodic purchase rate to determine your finance charge for Purchases and Other Charges for the billing period.

Your Billing Rights: This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address on the front of this statement. 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.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain why the statement was correct.

While we investigate whether or not there has been an error:

- 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.
- 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

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:

1. 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.)
2. 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.
3. You must not yet have fully paid for the purchase.

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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CHANGE OF ADDRESS FORM

NAME _____

ADDRESS _____

HOME PHONE _____ WORK PHONE _____

EMAIL ADDRESS _____

CARDHOLDER SIGNATURE _____