

Summary of Account Activity		
Previous Balance	\$	23,317.47
Payments	-	36,996.33
Other Credits	-	293.81
Purchases/Debits	+	30,718.06
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		16,745.39
Credit Limit		40,000.00
Available Credit		23,254.00

Payment Information	
Statement Closing Date	11/01/22
New Balance	16,745.39
Minimum Payment Due	16,745.39
Payment Due Date	11/26/22
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS
 CARD SERVICES
 PO BOX 875852
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND
 LOST OR STOLEN CARDS
 888-494-5141

HIGH COUNTRY BANK
 PO BOX 419734
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Your rewards balance is: 106,174 Points

The above rewards balance may not reflect all transaction activity included on this statement.

Visit www.rewards.umb.com to get your current rewards balance and redeem your rewards.

You may also call 855-861-2162.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
			TOTAL XXXX XXXX XXXX 0684 \$13,703.23-	
10/13	10/13	7471562MFEHM93LWV	CK PAYMENT THANK YOU KANSAS CITY MO	13,703.23-
			MD BLACKBURN	
			TOTAL XXXX XXXX XXXX 2201 \$79.96	
10/01	10/02	2443099M3BM576AN5	DRI*GALLUP 188-852-5611 MN MCC: 5734 MERCHANT ZIP: 55343	79.96
			M BLACKBURN	
			TOTAL XXXX XXXX XXXX 9647 \$3,276.20	
09/29	10/02	7443106M111H03VNM	KEYSTONE RESV KEYSTONE CO CREDIT MCC: 7011 MERCHANT ZIP: 80435	34.48-
09/29	10/02	7443106M111H03V80	KEYSTONE RESV KEYSTONE CO CREDIT MCC: 7011 MERCHANT ZIP: 80435	34.48-
09/29	10/02	7443106M111H03WBA	KEYSTONE RESV KEYSTONE CO CREDIT MCC: 7011 MERCHANT ZIP: 80435	28.80-
09/29	10/02	7443106M111H03WQL	KEYSTONE RESV KEYSTONE CO CREDIT MCC: 7011 MERCHANT ZIP: 80435	67.78-
09/30	10/02	2443106M111H04AFW	KEYSTONE RESV KEYSTONE CO MCC: 7011 MERCHANT ZIP: 80435 LODGING CHECK-IN DATE: 10/05/22	39.28
09/30	10/02	2443106M111H04ALH	KEYSTONE RESV KEYSTONE CO MCC: 7011 MERCHANT ZIP: 80435 LODGING CHECK-IN DATE: 10/05/22	34.48
09/30	10/02	2443106M111H04AQT	KEYSTONE RESV KEYSTONE CO MCC: 7011 MERCHANT ZIP: 80435 LODGING CHECK-IN DATE: 10/05/22	34.48
09/30	10/02	2443106M111H04B0M	KEYSTONE RESV KEYSTONE CO MCC: 7011 MERCHANT ZIP: 80435 LODGING CHECK-IN DATE: 10/05/22	17.24
10/03	10/04	2449216M50002299J	TEACHSTONE TRAINING WWW.TEACHSTON VA MCC: 8299 MERCHANT ZIP: 22911	125.00

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Transaction Information Continued

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/04	10/05	2443106M5M19WK5Q2	HYATT PLACE KEYSTONE 9704964971 CO MCC: 7011 MERCHANT ZIP: 80435 LODGING CHECK-IN DATE: 10/04/22	173.48
10/04	10/05	2443106M5M19WPPDY	HYATT PLACE KEYSTONE 9704964971 CO MCC: 7011 MERCHANT ZIP: 80435 LODGING CHECK-IN DATE: 10/05/22	346.96
10/04	10/05	2449215M5RTZ1JJK4	AUTISMPROD 402-935-7733 AZ MCC: 5641 MERCHANT ZIP: 85260	36.10
10/05	10/07	2443106M7M1A2352W	HYATT PLACE KEYSTONE 9704964971 CO MCC: 7011 MERCHANT ZIP: 80435 LODGING CHECK-IN DATE: 10/04/22	19.16
10/05	10/07	2475542M74PKLB26R	HAMPTON INNS 719-5436606 CO MCC: 3665 MERCHANT ZIP: 81001 LODGING CHECK-IN DATE: 09/19/22	383.00
10/06	10/07	2475542M77LPV5T00	WESTIN (WESTIN HOTELS) 303-4105000 CO MCC: 3513 MERCHANT ZIP: 80020 LODGING CHECK-IN DATE: 10/06/22	382.61
10/06	10/09	7443106M811H06ZD5	KEYSTONE RESV KEYSTONE CO CREDIT MCC: 7011 MERCHANT ZIP: 80435	17.24-
10/07	10/09	2401134M8001DJJQ9	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	16.28
10/07	10/09	2443106M9M19WVNZR	HYATT PLACE KEYSTONE 9704964971 CO MCC: 7011 MERCHANT ZIP: 80435 LODGING CHECK-IN DATE: 10/05/22	38.32
10/07	10/09	7443106M911H07MZR	KEYSTONE RESV KEYSTONE CO CREDIT MCC: 7011 MERCHANT ZIP: 80435	39.28-
10/07	10/09	7443106M911H07RFE	KEYSTONE RESV KEYSTONE CO CREDIT MCC: 7011 MERCHANT ZIP: 80435	34.48-
10/11	10/12	2449215MQLSLLYYW2	ENVELOPES.COM 187-768-3567 NY MCC: 5111 MERCHANT ZIP: 11747	179.95
10/11	10/12	2469216MD2ZGTMZ8M	DENVER CENTER FOR THE 303-893-4100 CO MCC: 8398 MERCHANT ZIP: 80204	352.00
10/10	10/13	2449215MDS1AW87EX	PAYPAL *AUTOACCESSO 800-663-1570 IL MCC: 5533 MERCHANT ZIP: 60423	3,941.98
10/13	10/16	2420785MF4X9M75RJ	COLORADO ASSOCIATION OF S303-8321000 CO MCC: 8699 MERCHANT ZIP: 80224	450.00
10/13	10/16	2432304MF8N5YJ5B4	SECURITY EQUIPMENT SUPPLY COLORADO SPRI CO MCC: 5099 MERCHANT ZIP: 80907	56.98
10/14	10/16	2449215MFS1FVLGTF	PAYPAL *NEWEGGCOM 800-390-1119 CA MCC: 5732 MERCHANT ZIP: 91745	50.24
10/15	10/17	2469216MH32TAGH8L	MARRIOTT VAIL MOUNTAIN VAIL CO MCC: 3509 MERCHANT ZIP: 81657 LODGING CHECK-IN DATE: 10/11/22	410.79
10/17	10/18	2473309MK2MD8AR01	CO MOTOR VEH SERV EMV DENVER CO MCC: 9399 MERCHANT ZIP: 80202	24.41
10/16	10/19	2449215MKS0M038VS	PAYPAL *STUDY.COM 402-935-7733 CA MCC: 8244 MERCHANT ZIP: 94041	31.68
10/19	10/20	2449215MLS0T595Y3	PAYPAL *SUPPLYHOUSE 402-935-7733 NY MCC: 5932 MERCHANT ZIP: 11747	48.03
10/19	10/20	2449215MLS0T6H67W	PAYPAL *SUPPLYHOUSE 402-935-7733 NY MCC: 5932 MERCHANT ZIP: 11747	1,282.83
10/19	10/20	2449215MLS0T7AL9T	PAYPAL *SOLAR BIZ 402-935-7733 WI MCC: 5065 MERCHANT ZIP: 53549	400.69
10/19	10/20	2449215MLS0T9AA8N	PAYPAL *SOLAR BIZ 888-826-0939 WI MCC: 5065 MERCHANT ZIP: 53549	1,451.30
10/18	10/21	2449215MMS0PT3G2J	PAYPAL *IFILTERS 800-880-9383 CA MCC: 5719 MERCHANT ZIP: 91761	373.00
10/19	10/23	2449215MNS0T8ZW61	PAYPAL *SHINE RETRO SHI 402-935-7733 CO MCC: 5251 MERCHANT ZIP: 80202	965.47
10/22	10/23	2469216MP2XJ0J8ST	TST* Moonlight Pizza & Br719-221-5520 CO MCC: 5812 MERCHANT ZIP: 81201	357.44
10/24	10/25	2449215MTLWDS98QV	ENVELOPES.COM 187-768-3567 NY MCC: 5111 MERCHANT ZIP: 11747	399.95
10/24	10/25	2449215MTS106KVZX	PAYPAL *SUPPLYHOUSE 402-935-7733 NY MCC: 5932 MERCHANT ZIP: 11747	1,132.55
10/25	10/26	2449215MSRTX7QR35	CCIRA 303-453-9707 CO MCC: 8641 MERCHANT ZIP: 80421	295.00
10/25	10/26	2449216MS000YLRVP	BRAZELTON TOUCHPOINTS HTTPSWWW.BRAZ MA MCC: 8062 MERCHANT ZIP: 02215	35.00
10/25	10/26	2449216MS000YTRQD	BRAZELTON TOUCHPOINTS HTTPSWWW.BRAZ MA MCC: 8062 MERCHANT ZIP: 02215	35.00
10/25	10/26	2449216MS000YX9S6	BRAZELTON TOUCHPOINTS HTTPSWWW.BRAZ MA MCC: 8062 MERCHANT ZIP: 02215	95.00
10/26	10/27	2449215MVS12981S2	PAYPAL *EBAY US 402-935-7733 CA MCC: 5311 MERCHANT ZIP: 95131	150.05
10/26	10/27	2455930MVS66FANSG	FIRST FOR INSPIRATION & R603-6663906 NH MCC: 8398 MERCHANT ZIP: 03101	1,182.00
10/26	10/27	2475542MW3JHXY73Q	COLORADO MUSIC EDUCATORS 303-3494057 CO MCC: 8299 MERCHANT ZIP: 80211	413.00
10/26	10/27	2475542MW3JHXY746	COLORADO MUSIC EDUCATORS 303-3494057 CO MCC: 8299 MERCHANT ZIP: 80211	353.00
10/26	10/27	2494166MV60T2ZK93	LINDAMOOD-BELL PROFESS 805-541-3836 CA MCC: 8299 MERCHANT ZIP: 93401	750.00
10/27	10/28	2449215MWS13EKTA7	PAYPAL *LANGUAGELIZ LAN 402-935-7733 CA MCC: 8999 MERCHANT ZIP: 95131	290.15
10/29	10/30	2449216MY0011TRPV	FLOCABULARY HTTPSWWW.FLOC NY MCC: 8299 MERCHANT ZIP: 11201	138.00
10/30	10/30	7471562MZEHM9028F	CK PAYMENT THANK YOU KANSAS CITY MO	13,759.14-

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Transaction Information Continued

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
			C LUTTRELL	
			TOTAL XXXX XXXX XXXX 9944 \$3,774.99	
09/30	10/03	2423900M3S66GV5W2	SILVER RIDGE LODGE 828-6849147 CO MCC: 7011 MERCHANT ZIP: 81201	151.05
10/01	10/03	2475542M3MAD XK6G6	HAMPTON INNS 970-2472600 CO MCC: 3665 MERCHANT ZIP: 81301 LODGING CHECK-IN DATE: 09/30/22	229.00
10/01	10/03	2475542M3MAD XK6K9	HAMPTON INNS 970-2472600 CO MCC: 3665 MERCHANT ZIP: 81301 LODGING CHECK-IN DATE: 09/30/22	229.00
10/01	10/03	2494300M3LKKJKEDH	HOLIDAY INN EXPRESS-MESA CORTEZ CO MCC: 3501 MERCHANT ZIP: 81321 LODGING CHECK-IN DATE: 09/30/22	1,084.93
10/02	10/04	2432300M4120ZL97J	HAMPTON INN & SUITES DEN HGHLNDS RANCH CO MCC: 3665 MERCHANT ZIP: 80129 LODGING CHECK-IN DATE: 10/02/22	243.45
10/02	10/04	2432300M4120ZL97J	HAMPTON INN & SUITES DEN HGHLNDS RANCH CO MCC: 3665 MERCHANT ZIP: 80129 LODGING CHECK-IN DATE: 10/02/22	243.45
10/02	10/04	2432300M4120ZL97J	HAMPTON INN & SUITES DEN HGHLNDS RANCH CO MCC: 3665 MERCHANT ZIP: 80129 LODGING CHECK-IN DATE: 10/02/22	225.41
10/04	10/05	2449216M5000XPWD6	CHSCA WWW.COLOHSCA.CO MCC: 8398 MERCHANT ZIP: 80013	40.00
10/04	10/05	2449216M5000XSKPD	CHSCA WWW.COLOHSCA.CO MCC: 8398 MERCHANT ZIP: 80013	40.00
10/04	10/05	2475542M63VM9LBVW	COLORADO MUSIC EDUCATORS 303-3494057 CO MCC: 8299 MERCHANT ZIP: 80211	600.00
10/04	10/06	2407314M6S66FH6L2	BLUE COTTON COM 270-7968801 KY MCC: 7311 MERCHANT ZIP: 42102	372.75
10/05	10/07	7407314M7S66FL924	BLUE COTTON COM 270-7968 CREDIT MCC: 7311 MERCHANT ZIP:	37.27-
10/06	10/07	2405523M72DZXHYH6	WALMART.COM 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	64.25
10/06	10/07	2469216M72YE5T2YV	WALMART.COM 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	88.50
10/07	10/09	2469216M92ZRGBX21	TST* Moonlight Pizza & Br Salida CO MCC: 5812 MERCHANT ZIP: 81201	50.68
10/10	10/11	2469216MB2YGBV4WE	SQ *COFFEE BY TOPO gosq.com CO MCC: 5814 MERCHANT ZIP: 81201	198.00
10/10	10/12	2420785MQ4ZL4QDMY	COLORADO COUNCIL ON HIGH 720-2138880 CO MCC: 8699 MERCHANT ZIP: 80113	30.00
10/12	10/13	2469216MD2ZZGYG8T	WALMART.COM 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	87.82
10/12	10/13	2469216MD2ZZH399Y	WALMART.COM 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	82.98
10/18	10/19	2401134MK001AMT0J	SP *KUIU 185-53675848 CA MCC: 5655 MERCHANT ZIP: 95620	4,443.60
10/18	10/19	2469216MK348VWY20	WALMART.COM 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	76.46
10/18	10/19	2469216MK348VYMG	WALMART.COM 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	41.99
10/20	10/21	2444500MM5SBVL1DB	WALMART.COM 8009666546 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	35.98
10/21	10/21	2449215MNL R5GAEDT	CUSTOMINK LLC 800-293-4232 VA MCC: 5691 MERCHANT ZIP: 22031	1,582.52
10/21	10/23	2444500MPHF04M9PY	PAAP JOHNN'S #5099 970-731-1818 CO MCC: 5814 MERCHANT ZIP: 81147	189.16
10/22	10/24	2439469MR0W1M220E	HILLSIDE INN PAGOSA SPRING CO MCC: 7011 MERCHANT ZIP: 81147 LODGING CHECK-IN DATE: 10/21/22	157.15
10/26	10/27	2469216MV30KNQJQK	IN *WESTERN AWARDS AND RE303-6995691 CO MCC: 7399 MERCHANT ZIP: 80013	163.50
10/27	10/27	7471562MXEHM90JM5	CK PAYMENT THANK YOU KANSAS CITY MO	9,533.96-
10/27	10/28	2449215MWM MYJ3LHH	CUSTOMINK LLC 800-293-4232 VA MCC: 5691 MERCHANT ZIP: 22031	504.68
10/28	10/31	2471705MZMAN5AT1G	DRURY INN AND SUITES COLO573-3348281 CO MCC: 3693 MERCHANT ZIP: 80921 LODGING CHECK-IN DATE: 10/27/22	2,089.91

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	14.25(v)	0.00	0.00
Cash Advances	18.25(v)	0.00	0.00

(v) = Variable Rate

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.