BEFORE THE INDEPENDENT ETHICS COMMISSION STATE OF COLORADO

CASE NO. 18-22

In the Matter of

JOHN HICKENLOOPER, Governor of the State of Colorado.

RESPONSE TO COMPLAINT FILED BY FRANK MCNULTY

COMES NOW John Hickenlooper, by and through counsel, Mark G. Grueskin of Recht Kornfeld, P.C., to respond to the complaint filed with the Independent Ethics Commission ("IEC") by Frank McNulty ("McNulty") of the Public Trust Institute, pursuant to IEC Rule 7.K.3.

INTRODUCTION

McNulty filed a complaint on October 12, 2018, which the IEC determined to be non-frivolous at its October 22 meeting. At such time, the Commission had no facts or legal references before it to provide context for McNulty's allegations which contain factual misstatements, triple hearsay, and what even he admits to be a lack of evidence.

While the IEC did its best to fulfill its mission in evaluating the complaint to be non-frivolous when this matter was preliminarily considered, it erred in coming to that decision. This Response seeks the IEC's determination that, with a more complete record, this is not a matter that raises the ethical concerns implicated by Article XXIX of the Colorado Constitution ("Article XXIX").

McNulty bases his complaint largely on what unknown parties have indirectly related publicly in some fashion (via websites or social media sources such as Twitter), as well as redacted public documents produced by Hickenlooper. These "factual" underpinnings make clear that the complaint is founded on a lack of personal knowledge and is, in large part, factually or legally incorrect, or both. Given the undisputed potential for errant allegations to affect a public officer's credibility and reputation, allowing such complaints to go forward is inconsistent with the wide discretion granted to the IEC by Article XXIX.

Accordingly, it is incumbent upon the IEC to hold this complaint up to the light of day – represented by the facts and the law that are not addressed in the Complaint itself – and grant the requested dismissal of these proceedings.

BASIS FOR DISMISSAL OF COMPLAINT

A. Standards for dismissal of a complaint

When considering a C.R.C.P. 12(b)(5) motion to dismiss for failure to state a claim upon which relief may be granted, "only a complaint that states a plausible claim for relief survives a motion to dismiss." Warne v. Hall, 2016 CO 50, ¶ 9, 373 P.3d 588 (quoting Ashcroft v. Iqbal, 556 U.S. 662, 679 (2009)) (emphasis added). "Dismissal under C.R.C.P. 12(b)(5) is proper only when the facts alleged in the complaint cannot, as a matter of law, support the claim for relief." N.M. v. Trujillo, 2017 CO 79, ¶ 18, 397 P.3d 370 (emphasis added).

A C.R.C.P. 12(b)(5) motion to dismiss serves to test "plaintiff's obligation to provide the 'grounds' of his 'entitle[ment] to relief.'" *Id.* (citing *Bell Atlantic Corp. v. Twombly*, 550 U.S. 544, 555 (2007)). In addressing a C.R.C.P. 12(b)(5) motion, it is typical for an adjudicative body to accept all factual allegations in the complaint as true and view them in the light most favorable to the complainant. *Id.* (citations omitted). Where legal conclusions are couched as factual allegations, however, they need not be accepted as true. *Warne*, *supra*, ¶ 9.

B. Grounds for Dismissal

1. All claims in the complaint are frivolous for failure to satisfy the specific requirement that they allege and identify an attempt to influence a public official's "official act."

The Commission incorrectly found the McNulty complaint to be non-frivolous. McNulty fails to allege that a gift was given by a person who sought to influence an official act of a public officer. In other words, he fails to meet the only specified standard for what comprises frivolousness in this context.

- (a) ...[T]he commission shall dismiss as frivolous any complaint filed under article XXIX that fails to allege that a public officer, member of the general assembly, local government official, or government employee has accepted or received any gift or other thing of value for private gain or personal financial gain.
- (b) For purposes of this subsection (5):
 - (I) "Official act" shall have the same meaning as set forth in section 24-18-102 (7).
 - (II) "Private gain" or "personal financial gain" means any money, forbearance, forgiveness of indebtedness, gift, or other thing of value given or offered by a person seeking to influence an official act that is performed in the course and scope of the public duties of a public officer, member of the general assembly, local government official, or government employee.

C.R.S. § 24-18.5-101(5) (emphasis added); *see* Colo. Const., art. XXIX, §§ 1(d), 6 (efforts "to realize personal financial gain through public office" violate the public trust; penalties may be imposed only if covered official "breaches the public trust for private gain"). An "official act" is "any vote, decision, recommendation, approval, disapproval, or other action, including inaction, which involves the use of discretionary authority." C.R.S. § 24-18-102(7).

Colorado law thus mandates that the IEC dismiss a complaint where, as in the case of McNulty's, it fails to allege that a gift or other thing of value, was "accepted or received" with the result that the affected public officer obtains "private gain or personal financial gain." C.R.S. § 24-18.5-101(5). Even assuming the McNulty complaint is factually accurate (and, in many places, it is incomplete or incorrect), it neither alleges: (1) there were any "official acts" of interest to alleged donors to be performed by Governor Hickenlooper; nor (2) any goods or services were provided in order "to influence" the Governor's performance such act. It thus fails to meet this statutory mandate.

"'Frivolous' means a complaint filed without a rational argument for the IEC's involvement **based on** the facts or **law**." IEC Rule 3.A.5. Such "law" includes the statutory provisions set forth above, and McNulty made no rational argument – in fact, no argument at all – that his complaint meets this basic standard, established as a matter of law. Thus, the complaint is facially deficient and frivolous as a matter of law. Its dismissal is mandatory.

2. All claims pre-dating the complaint by more than 12 months must be dismissed.

The complaint was filed on October 12, 2018. In part, the complainant ruminates about events and circumstances said to have occurred in 2012, 2013, 2015, 2016, and January, 2017. Article XXIX allows complaints that pertain to events that actually transpired "within the preceding twelve months." Colo. Const., art. XXIX, § 5(3)(a).

Because these allegations are inconsistent with the 12-month period provided by Article XXIX, they must be dismissed. *SMLL, LLC v. Peak Nat'l Bank*, 111 P.3d 563, 564-565 (Colo. App. 2005) ("statute of limitations defense may be considered on a motion to dismiss where the bare allegations of the complaint reveal that the action was not brought within the required statutory period"). Even McNulty knows these matters are non-justiciable. He admits that the "violations set forth below no longer fall within the Commission's jurisdiction because the illegal act occurred over one year ago." Complaint at 11. The fact that he raises them here underscores that ethics-related allegations, as the IEC has observed, are sometimes filed to "impact reputations." Where they are, they must be dismissed.

3. All claims relating to statutory reporting of gifts must be dismissed.

McNulty alleges that Hickenlooper also violated a statutorily dictated reporting of "gifts." Complaint at 15. *See generally* C.R.S. § 24-6-203.

McNulty does not cite or even acknowledge to the Commission that the statute specifically excludes from reporting any payments borne by the State as well as any payments that are

¹ IEC FAQ: Filing a Complaint (https://www.colorado.gov/pacific/iec/faq-complaints).

exempted from Article XXIX's gift ban. Beyond that, McNulty falsely represents the requirements of state law by stating, for example, "Even if Governor Hickenlooper claims any one of these gifts were given to the state, C.R.S. §24-6-203 requires such gifts be reported." The statute specifies just the opposite and states:

The reports required by subsection (2) of this section need not include the following:

(d) Payment of or reimbursement for actual and necessary expenditures for travel and lodging for attendance at a convention, fact-finding mission or trip, or other meeting that the incumbent or elected candidate is permitted to accept or receive in accordance with the provisions of section 3 of article XXIX of the state constitution, if the payment of or reimbursement for such expenditures is made from public funds of a state or local government in the case of an incumbent or elected candidate subject to the provisions of said article or from the funds of any association of public officials or public entities whose membership includes the incumbent's or elected candidate's office or the governmental entity in which such office is held;

* *

(f) Except as otherwise described in this subsection (4), any other gift or thing of value an incumbent or elected candidate who has been sworn into public office is permitted to solicit, accept, or receive in accordance with the provisions of section 3 of article XXIX of the state constitution.

C.R.S. § 24-6-203(4)(d), (f); see also IEC Advisory Opinion 13-01 at 10 (Article XXIX's exemptions "preempt[] the provisions of section 203(3.5)(a) of the Colorado Sunshine Act" which otherwise prohibit receipt of any "in-kind gift").

The Complaint's only citation to supposedly required reporting is Article XXIX, § 3(3)(f) which allows for certain nonprofits' reimbursements for public officials attendance at a convention, fact-finding mission or trip or other meeting. Complaint at 1, 4, and 14.² Yet, none of the expenses at issue in the Complaint were authorized by this non-profit exemption in Article XXIX. They were authorized because they were: personally paid by Hickenlooper; paid by the State; or acceptable (and thus not "gifts") because they were exempt under the "special occasion" provision of Article XXIX.

Thus, because the statute in question specifies that the mandated reports "need not include" any "gift or thing of value" that Hickenlooper was "permitted to... receive" under "the provisions of section 3 of article XXIX," C.R.S. § 24-6-203(4)(f), and because Hickenlooper was permitted by that section of the Constitution to act as he did, there is no violation made out by the facts in the Complaint.

² The Complaint does not invoke or even indirectly reference any of the other statutory provisions that could conceivably apply to incumbent elected officials but are inapplicable to the facts here. See C.R.S. § 24-6-203(3)(d)-(h). As such, they are not addressed in this Response either.

4. All claims based on the Complainant's speculation must be dismissed.

In order to meet his pleading requirements, McNulty cannot base his complaint solely on conclusory statements or innuendo. He admits that, in large part, his complaint is supposition given the redaction of personal or other details on the Governor's calendar. The failure to plead any essential element of an alleged offense is sufficient to support a motion to dismiss. A complainant's factual allegations necessarily fail if they cannot "raise a right to relief 'above the speculative level." N.M., supra, 2017 CO 79 at ¶ 18 (citing Twombly, supra).

Given the central role played by speculation in the Complaint, all of its allegations must be dismissed. That said, this Response will also set forth the substantive facts that McNulty did not cite or otherwise make inquiry into.

RESPONSE TO ALLEGATIONS IN COMPLAINT

A. Allegations regarding Bilderberg Meetings – 2018

1. Ground transportation

Like all Bilberberg participants, Governor Hickenlooper paid for his own travel expenses and lodging (including meals). The car service referenced was provided as part of the all-inclusive conference package; no separate charge was assigned to the use of this transportation service by the meeting host. *See* Exhibit 1, attached ("Transportation between the airport or train station and the hotel will be provided."). Given that Governor Hickenlooper both used United Airline mails and personally paid for the conference expenses (a cost of \$6,770.79) and thus paid for the transportation service provided, there was no gift made by any third party and no violation of Article XXIX of the Constitution or any other law. *See* Exhibit 3 (payment for tax assessed on miles used to travel to Turin); Exhibit 4 (plane reservation made for return trip, resulting in charges of \$5,144.51); Exhibit 5 (Hickenlooper's personal payment of \$5,144.51 in travel expense); Exhibit 6 (Hickenlooper's personal payment of \$1,502.97 in hotel expense in Turin); *see* IEC Advisory Opinion 13-09 at 2 (no gift received where government official "is paying his own expenses" including those relating to travel).

2. Hotel accommodations

Governor Hickenlooper personally paid for the hotel room he used personally and without reimbursement, either by the State of Colorado or by any third person. *See* Exhibit 6, attached. As such, there was no gift made by any third party and no violation of Article XXIX of the Constitution or any other law. *See* Advisory Opinion 13-09, *supra*, at 2.

3. Flight to conference

Governor Hickenlooper personally paid for the flights to and from Bilderberg and without reimbursement, either by the State of Colorado or by any third person. *See* Exhibits 3-5, attached.

As such, there was no gift made by any third party and no violation of Article XXIX of the Constitution or any other law. See Advisory Opinion 13-09, supra, at 2.

4. Meals and activities

Because Governor Hickenlooper personally paid to attend this conference, all aspects of that conference (including meals and activities) were paid for by him. As such, there was no gift made by any third party and no violation of Article XXIX of the Constitution or any other law. Advisory Opinion 13-09, *supra*, at 2-3 (where official pays his or her own way in trip to build relationships that "may benefit" a state agency, there is no violation of Article XXIX).

Additionally, McNulty does not identify a value to be ascribed to any meal, activity, or even the so-called gift bag from Chrysler Fiat. Indeed, it is not clear from the "evidence" McNulty provides that any of the allegations surrounding these activities actually took place. In this portion of his complaint, McNulty uses hearsay upon hearsay upon hearsay (a third party's allegedly undoctored photo, placed on a public website, viewed and downloaded by McNulty or his agents, and then transmitted to this Commission). Even in administrative hearings where an agency may rely on certain hearsay evidence, it must still be trustworthy. Like other state agencies, the IEC must find a basis for doing so after considering the totality of the circumstances:

- whether the statement was written and signed;
- whether the statement was sworn to by the declarant;
- whether the declarant was a disinterested witness or had a potential bias;
- whether the hearsay statement is denied or contradicted by other evidence;
- whether the declarant is credible; whether there is corroboration for the hearsay statement;
- whether the case turns on the credibility of witnesses;
- whether the party relying on the hearsay offers an adequate explanation for the failure to call the declarant to testify; and
- whether the party against whom the hearsay is used had access to the statements prior to the hearing or the opportunity to subpoen the declarant.

Industrial Claims Appeal Office v. Flower Stop Marketing Corp., 782 P.2d 13 (Colo. 1989). The social media postings and other third-party internet sources used as the basis for this claim do not meet any of the Flower Stop tests. To the extent that a person's reputation is placed at issue, he or she should be able to expect that a majority of these standards be met before further proceedings are authorized.

McNulty admits to a lack of factual basis for these allegations but instead is counting on "[t]he Commission investigation... to define the full scope of expenses Governor Hickenlooper accepted as part of the Bilderberg Meetings." Complaint at 5-6. A complaint that makes "bare, conclusory assertions" has not stated a plausible claim for relief because such allegations are "not entitled to be assumed true." *Warne, supra*, ¶ 27. As such, it may be dismissed.

As a licensed attorney, McNulty knows that he may not launch a complaint alleging wrong-doing without a substantial factual basis. See C.R.C.P. 11 (based on a required pre-filing inquiry, an attorney or a litigant may only sign pleading if, based on investigation, the signer reasonably

believes the pleading is "well-grounded in fact"); see also Switzer v. Giron, 852 P.2d 1320, 1321 (Colo, App. 1993) (authorizing the award of attorney fees under C.R.C.P 11 where this standard was not met). He cannot use the prospect of a Commission investigation or discovery tools to relieve himself of the responsibility to plead legally sufficient allegations. The fact that "discovery might uncover facts that would allow (plaintiff) to plead" a legally sufficient claim is no response to the facial inadequacy of a complaint; the IEC "may consider only the allegations contained in the complaint." N.M., supra, at ¶ 48, citing Rosenthal v. Dean Witter Reynolds, Inc., 908 P.2d 1095, 1099 (Colo. 1995) ("[I]n passing upon a motion to dismiss a complaint, the court can consider only matters stated therein and must not go beyond the confines of the pleading.").

B. Allegations regarding M.D.C. Holdings, Inc.

1. Airplane – Colorado to Connecticut

The trip in question was admitted by McNulty to be a one-way trip "to attend and speak at a federal event honoring the Commissioning (sic) of the USS Colorado Navy submarine in Connecticut." Complaint at 7; Exhibit K.³

In 2013, Hickenlooper officially supported "establishing a committee for the commissioning of the USS Colorado," which marked the first time since 1947 that there was "a ship bearing our state's name in the critical work of protecting our Nation's maritime interests." Hickenlooper sought to have Colorado's Adjutant General involved in the progress of this effort. Id. Mizel supported this commissioning that honored Colorado and participated in the event in Connecticut. The questioned trip to Groton reflected the culmination of this undertaking that gave the State valuable national and international prominence as well as affirming its place in the military defense of the United States.

This trip does not qualify as a prohibited gift under Article XXIX. It was not a trip provided to Hickenlooper for any purpose other than to facilitate his role as Governor, including (as McNulty notes in the Complaint) providing remarks at this event. This travel meets the tests of IEC Advisory Opinion 14-10 (secretary of state inquired about travel expenses for attending a national event to which he had been invited), namely:

- a. Is the gift to a specific individual or to the designee of an agency?
- b. Is the offer made ex officio?
- c. Is the travel related to the public duties of the traveler?
- d. Is there a potential conflict of interest or appearance of impropriety in acceptance of this gift?
- e. Is the purpose of the trip primarily educational or a networking opportunity for the covered individual or the donor?

³ Although it is not raised in the Complaint, the Governor personally paid for his return trip to Colorado, travelling from New York City. Exhibits 7 (flight reservation details) and 8 (credit card payment of \$279.30).

⁴ See https://usscoloradocommittee.org/governor-hickenlooper-letter/; Exhibit 2.

⁵ *Id*.

Id. at 4-6; see generally IEC Position Statement 12-01 at 5-8 (establishing this five-factor inquiry). The questioned travel to Connecticut necessarily meets these tests.

- This trip necessarily involved the Governor as the State's designee, conferring an "institutional benefit" to the state. *See* Advisory Opinion 15-02 at 4-5 ("there is no other individual within state government comparably suited to the Director, and therefore no viable alternative to attend the Annual Forum if he is unable to do so").
- For that reason, it was an ex officio offer to Hickenlooper.
- It was clearly related to his public duties as "the governor is the personification of the state" of Colorado. *Developmental Pathways v. Ritter*, 178 P.3d 524, 530 (Colo. 2008); *see also Colorado Taxpayers Union, Inc. v. Romer*, 750 F. Supp. 1041, 1045 (D. Colo. 1990) ("The official position (of the state's governor) is a part of the person of the incumbent at all times. Governors have no duty shifts or time off."), *aff'd on other grds*, 963 F.2d 1394 (10th Cir. 1992).
- As addressed above, there was no interest alleged in any State policy that was
 before the Governor to benefit anyone associated with the company, precluding
 the finding of a conflict of interest or appearance of impropriety.
- The Connecticut trip was primarily educational to advance the State's connection to the country's national defense by commemorating a major military facility, named for Colorado at a federally sponsored event.

As a result, such travel is exactly "the sort of travel which should be permissible under Article XXIX..., is not a gift to a covered individual, and therefore permissible under Article XXIX." Advisory Opinion 14-10 at 6; see IEC Advisory Opinions 16-01, 16-03, and 16-04 at 3 ("gift ban does not apply" where travel "is a benefit to the agency and Colorado, and does not directly benefit the Executive Director in her individual capacity").

More to the point, this airfare was given by "a personal friend of the recipient on a special occasion." Colo. Const., art. XXIX, § 3(3)(g). The costs of this airfare were borne by Larry Mizel who offered the service to Hickenlooper. The two have known each other for well over a decade and are social and personal friends. Mizel has a deep interest in matters pertaining to our national security and defense; he is well-known as the President and Founder of The CELL – Counterterrorism Education Learning Lab. His offer to the Governor of transportation to an event that is directly related to national security was consistent with the educational mission he undertakes in his philanthropic work.

2. Hotel room for one night

The hotel stay was paid by the State of Colorado, as this expense was not a gift, based on the above analysis. See Exhibit 9 (payment to Mystic Marriott on state credit card). It was not paid for by a private person or any corporation, contrary to the allegations in the complaint. It is therefore not subject to the strictures of Article XXIX. See Advisory Opinions 16-01, 16-03, and 16-04, supra, at 3.

⁶ See www.thecell.org/about.

1. Airport terminal usage

In what is likely a precedent-setting allegation, McNulty suggests that the ability to use a publicly accessible air terminal is a gift or thing of value. Without belaboring the obvious, it is functionally impossible to get onto a passenger airplane without using a terminal. Benefits provided in connection with travel are not gifts under Article XXIX. See IEC Advisory Opinion 14-23 (relating to free meals provided by airline when a flight is cancelled); see also Advisory Opinion 14-12 (relating to public official's receipt and use of travel reward benefits). Airport terminal usage, particularly when it is not alleged that Hickenlooper made any particular use of the facility out of the ordinary, is far from an ethical violation, covered by Article XXIX.

2. Airplane

The airplane usage in question was provided to Hickenlooper to allow him to travel back from New York City where his wife was recovering after a medical procedure. See Exhibit 10 and 11 (insurance company explanation of benefits). Governor Hickenlooper and his wife traveled to New York on January 6 at their own expense. See Exhibit 12 (flight arrangements for Mr. and Mrs. Hickenlooper) and 13 (payment of flights to and from New York City for Mr. and Mrs. Hickenlooper). The Governor spent four days in New York, alternating between time with his wife and preparing for the state of the state speech, which was delivered the morning of January 11. See Exhibit 14 (Governor's calendar for January 8-10, showing time spent on both medical procedure and state business).

The Governor's wife would need to remain in New York for ten days to recover, but because of pressing state business, the Governor did not have unlimited time to spend with her as to that ten-day recuperation. It is clear from his calendar that he spent most of the morning of January 10 with his wife, then travelling back to Denver, and immediately preparing for the state of the state speech. *Id.* The transportation back to Denver was provided by a long-time, close friend of Hickenlooper's (Kenneth Tuchman) who knew of this medical situation. Besides his need to spend time in New York with his wife, Hickenlooper also needed an expedited, reliable return to Colorado to deliver his State of the State address before the Colorado General Assembly on January, 11, 2018.

Article XXIX exempts from the gift ban anything given by "a personal friend of the recipient (Hickenlooper)" and when given "on a special occasion." Colo. Const., art. XXIX, § 3(3)(g). This exception is couched in "broad language" and has been applied over time in that light. Advisory Opinion 13-01, *supra*, at 6 (such an event may be a "happy occasion" or a solemn matter, one whose occurrence is "rare"; in either case, this exemption applies); Policy Statement 08-01, *supra*, at 10 (special occasions can also reoccur and are permissible, even if they take place "on a regular basis").

Furthermore, Tuchman did not have any matter before Hickenlooper at the time of the trip from the New York metropolitan area. Thus, there was no potential for an official governmental act to be affected by this provision of air transport.

Thus, the "special occasion" exception applies here. The exception is not limited to joyful celebrations; it also applies to situations that reflect out-of-the-ordinary events when friends would typically reach out to minimize a person's personal stress or trauma. IEC Advisory Opinion 11-08 at 3 (donations to a fund to pay medical expenses for a covered official's spouse comprised a "special occasion"). This exception was intended to be broadly applied. *See* IEC Position Statement 08-01 at 10 ("The term 'special occasion' should not be restricted to birthdays, anniversaries and holidays; nor should it necessarily mean events that are rare or unusual.") The provision of transportation under these circumstances does not violate Article XXIX.

D. Rocky Mountain Regional Airport Travel

McNulty alleges that a trip on a private airplane was made to Dallas, Texas where, based on "press account," Hickenlooper was "officiating the wedding of Kimbal Musk." Complaint at 14. McNulty simply assumes that airplane must have belonged to someone other than Kimbal Musk, and then doubles down – without a scintilla of evidence – on that assumption by guessing that it belongs to Kimbal Musk's brother, Elon Musk.

McNulty is incorrect. The plane belongs to Kimbal Musk. *See* Exhibit 15 (showing McNulty's statement that "no public records show[] Kimbal Musk or his corporations own a private aircraft" is incorrect; Aircraft N278PC is registered to Kimbal Logistics LLC); Exhibit 16 (Aircraft N278PC transported Hickenlooper and Musk to Denver after the wedding). Further, Kimbal Musk is "a personal friend of the recipient (Hickenlooper)," and the trip to Dallas was given "on a special occasion" – namely, Musk's wedding at which Hickenlooper was the officiant. Colo. Const., art. XXIX, § 3(3)(g). This exception applies to life cycle events such as the birth of a child, Advisory Opinion 13-01, *supra*, at 7, and, logically, it must also apply to an event such as a wedding.

Kimbal Musk and Hickenlooper have been personal friends for years, and thus this relationship is one that Article XXIX was crafted to meet. But even if the wedding of a friend for whom Hickenlooper was the officiant was not "a special occasion," McNulty acknowledges that Hickenlooper provided services to Musk, and in return for those services, the questioned transportation was provided to Hickenlooper. He was the officiant at Kimbal Musk's wedding. Complaint at 14.

No "gift" exists where a person "receiv[es] lawful consideration of equal or greater value in return from the public officer." Colo. Const., art. XXIX, § 2. IEC Advisory Opinion 14-22 at 4 (because the delivery of a speech was "a valuable service (to donor, the preparation and delivery of the speech)... comprised lawful consideration... (and) the ban in Article XXIX does not apply"). Thus, Article XXIX's limitations do not apply to these facts.

In the alternative, the provision of transport services constituted an honorarium that meets the IEC's tests of permitted payment to a public official. As previously outlined by the IEC:

Honoraria of more than \$50 are permissible, provided that:

- a. Delivering the speech or writing the publication is not part of the public official's or employee's official duties;
- b. Public resources are not used in the preparation of the speech or publication (including computers, telephones, staff, etc.);
- c. Government time is not used for the preparation or delivery of the speech or publication;
- d. The amount of the honorarium is reasonably related to the services the public employee or official is being asked to perform. (This can be deemed to be lawful consideration of equal or greater value); and
- e. Neither the sponsor of the speech nor the source of the honorarium is a person or entity with whom the public official or employee has had, or reasonably expects to have, dealings in his or her official capacity.

Position Statement 08-01, supra, at 7-8. Hickenlooper meets these tests:

- Officiating at a wedding is not a part of the job of being governor of Colorado.
- No public resources were used in this undertaking.
- The wedding was held outside of the ordinary government work week and worktime.
- The amount of the honorarium was reasonable, given the commonly accepted practice where an engaged couple pays for the out-of-town to travel to another location so a third party here, Hickenlooper is able to perform the wedding service.
- Neither the bride nor the groom had any governmental dealings with Hickenlooper.

It is worth noting here that McNulty includes an entirely speculative, unsupported claim that the Governor's transport to the wedding was furnished by Elon Musk or one of his corporations. Complaint at 13. It was not. See Exhibits 15 and 16, supra. Where allegations are founded in speculation alone, they must – as a matter of law – be dismissed. N.M., supra, 2017 CO 79 at \P 18.

E. Miscellaneous other allegations regarding transportation

McNulty questions airplane usage for trips involving Jackson Hole, Wyoming, Aspen, Colorado, and Canada. In the first two instances, Hickenlooper was invited to and did give speeches as Governor of the State of Colorado. As addressed regarding the Connecticut travel and incorporated herein, Hickenlooper was acting in his role as Governor. In such a role, transportation expenses are not a gift to the public official and therefore are not addressed by Article XXIX.

1. Aspen

The Complaint alleged that travel to an Aspen Institute event "may have violated Amendment 41." Complaint at 9. This is another instance of McNulty's use of pure speculation in order to lodge ethical charges against the Governor.

In fact, the State of Colorado paid for Hickenlooper's travel to Aspen where he was scheduled to speak at the Aspen Institute. *See* Exhibit 17 (reservation information for Denver to Aspen trip); Exhibit 18 (reservation information for Aspen to Denver trip); and Exhibit 19 (state payment information for both trips). As such, there was no gift to Hickenlooper at all, much less any act that violated Article XXIX.

2. Jackson Hole

McNulty is factually incorrect in stating, "On August 13, 2018, Governor Hickenlooper took a flight from Dallas, Texas to Jackson Hole, Wyoming to attend the American Enterprise Institute's Jackson Hole Symposium. Complaint at 9. Hickenlooper did not travel from Dallas; he traveled from Washington, D.C.

Hickenlooper traveled to Jackson Hole with his chief of staff, Patrick Meyers. Meyers leases his own airplane and was scheduled to leave Washington, D.C. on the same date that Hickenlooper was to leave for the AEI Annual Retreat. Hickenlooper flew with Meyers, who was in Washington, D.C. at that time, and used an empty seat on that plane. This answers McNulty's question about "who paid for the flight and any other travel related expenses." Complaint at 9.

Meyers' provision of an open seat on this airplane was not a gift to Hickenlooper. Meyers is and has been a "personal friend" of Hickenlooper's for years, and he was entitled to provide transport to the Governor in this instance. Their shared need to return west from Washington, D.C. met the "special occasion" requirement in law. Colo. Const., art. XXIX, § 3(3)(g). Just as a covered official may "turn to friends and family" for a useful resource such as a legal defense fund, Advisory Opinion 13-01, *supra*, at 7, such official may turn to friends and family for a resource that broaches no concern whatsoever of impropriety or appearance of impropriety. *Id.* at 9. As noted above, this exception applies outside of celebrations and can even apply to opportunities to spend uninterrupted time together. Policy Statement 08-01, *supra*, at 10 ("occasion" need not be "unusual" and can even occur in the ordinary course of events, such as "a weekly meal with friends or family"). Thus, there was no violation of Article XXIX.

Hickenlooper attended the AEI annual retreat to deliver the keynote address, discussing regional economic development. This was clearly a public purpose related to the Governor's performance of his official duties. Any expenses paid by AEI (including Hickenlooper's return trip from Jackson Hole to Denver) represented a gift to the State of Colorado. "The benefits of participation include[d] an exchange of ideas and policy suggestions from others involved" in that sphere. Advisory Opinion 16-01, *supra*, at 2; *see also* Advisory Opinion 13-11.

As to the IEC's inquiry, this speech met the test for gifts to a public entity rather than a public official:

• This trip necessarily involved the Governor as the State's designee, conferring an "institutional benefit" to the state. See Advisory Opinion 15-02, supra, at 4-5 ("Attending and participating in the Seminar, which is attended largely by individuals from the communication sector, ensures that the message about Colorado's marijuana policy is understood and disseminated in an appropriate

fashion. Thus there is a beneficial purpose to the State, directly tied to the duties of the covered individual.").

- For that reason, it was an ex officio offer to Hickenlooper.
- It was clearly related to his public duties as "the governor is the personification of the state" of Colorado. *Developmental Pathways, supra*, 178 P.3d at 530; see also Colorado Taxpayers Union, Inc., supra, 750 F. Supp. at 1045 ("The official position (of the state's governor) is a part of the person of the incumbent at all times. Governors have no duty shifts or time off."), aff'd on other grds, 963 F.2d 1394 (10th Cir. 1992).
- There was no interest alleged in any State policy that was before the Governor to benefit anyone associated with the entity, precluding the finding of a conflict of interest or appearance of impropriety.
- This trip was primarily educational as a matter of learning about successful economic strategies for the existing economies in the West, including Colorado-specific strategies like balancing energy needs with environmentalism, diversifying our economy, and making government more efficient.

Therefore, nothing associated with the Jackson Hole trip presents an issue that would justifiably arise under Article XXIX.

3. Canada

As to the trip using Canadian airports, those travel expenses were paid for by Hickenlooper. See Exhibit 20 (Hickenlooper's commercial travel plans to Edinburgh); Exhibit 21 (Hickenlooper's travel plans, via airline miles, from Edinburgh); Exhibit 23 (payment of \$145.71 tax applicable to miles usage for trip from Edinburgh); and Exhibit 23 (payment of airfare to Edinburgh of \$1,280.71 as well as hotel charge of \$419.06 in Edinburgh).

The occasion was a personal one (the death of a family member, a brother-in-law living in Scotland), which led to the redactions that were highlighted in the Complaint. McNulty states that redacted details translate to the use of a private aircraft. This is yet another instance of an allegation of an ethical violation that is based on personal speculation. Not only is that practice unjustified, this assumption is wrong. This allegation, too, must be dismissed.

F. Reporting by public official, pursuant to C.R.S. § 24-6-203

As addressed under the reasons for dismissal of the complaint that were addressed above, the statute in question excludes reporting responsibilities for expenses paid by the State and for payments that are authorized under Article XXIX. C.R.S. §24-6-203(4)(d), (f). Further, this Commission has held that the exemptions of Article XXIX, where satisfied, "preempt" the statute on which McNulty singularly relies. Advisory Opinion 13-01, *supra*, at 10. Those arguments are incorporated by reference here.

The point is, if a good or service does not qualify as a "gift," it is not supposed to be reported under C.R.S. § 24-6-203. Thus, this claim regarding reporting is without merit.

CONCLUSION

There's no "on/off" switch to being governor. Once in that office, everywhere one goes – and everything one does and says – is a reflection of, and on, the State of Colorado. Indeed, as a matter of law, the Governor is the "personification" of Colorado.

Still, even the Governor is entitled to some personal (albeit not entirely private) life. The voters knew this when they adopted Article XXIX and set up a new ethics regime for government officials and employees at all levels. They allowed those who are in public service to tend to their families and attend events of special significance. As importantly, they allowed them to do so under the same terms that any other person might do so – as a function of friendship, family ties, and connections that have nothing to do with government service. Or politics.

Under the facts at issue here, the Governor payed for certain expenses about which ethical concerns have been raised. The State paid for certain others that pertained to State business. And, as is permitted by law, personal friends absorbed a limited universe of other such costs.

If the IEC treats complaints as non-frivolous because of non-specific social media postings or complainants' admissions that they lack proof of wrong-doing (but, with time and discovery tools, maybe something might be found), it lends its substantial prestige and weight to phantom complaints. The IEC fulfills, not evades, its duties under law when it weeds out complaints that raise no violations of the public trust. It is the mission of the IEC to focus instead on those that raise conflicts of interest, self-dealing, or use of public positions for private benefit. In short, the IEC must be willing to draw a line where political actors launch political crusades, seeking this Commission's legitimacy for their exercise.

This complaint does not meet that test of substance. It is factually wrong in certain places, and it is legally wrong elsewhere. As a matter of fairness, it should be dismissed now.

RELIEF SOUGHT

WHEREFORE, for the reasons stated herein, Respondent seeks:

- (1) Dismissal of all claims in the Complaint;
- (2) To the extent that the IEC may consider one or more of the allegations, any such determination be based on the legal arguments contained in, as well as the submitted exhibits to, the pleadings; and
- (3) Such other relief as is warranted by law or equity.

Respectfully submitted this 21st day of November, 2018.

RECHT KORNFELD P.C.

Mark Grueskin, Reg. No. 14621 1600 Stout Street, Suite 1000

Denver, CO 80202 303-573-1900

mark@rklawpc.com

CERTIFICATE OF SERVICE

I, Erin Holweger, hereby certify that on ____ day of November, 2018, I submitted via email, the foregoing **RESPONSE TO COMPLAINT FILED BY FRANK McNULTY** to the following:

Frank McNulty 5190 S. University Blvd.

Greenwood Village, CO 80121

trust@publictrustinstitute.org

Mark Grueskin

BILDERBERG MEETING 2018

Turin, Italy 7 - 10 June

4 June 2018 CONFIDENTIAL

Contact sheet

SECRETARY



ASSISTANT-SECRETARY



SECRETARIAT / TRANSPORTATION DESK (4-10 JUNE 2018)

2018turin@bilderbergmeetings.org +39 011

PRESS

A press release with the key topics and a list of participants will be published Tuesday 5 June at 10 am. This information will also be published on our website: www.bilderbergmeetings.org.

For any press or media-related questions please contact our CNC communications officer:



SECURITY

For any security related questions, please contact our head of security:



HOTEL

NH Lingotto Congress Hotel Via Nizza 262 10126 Turin, Italy

Participants will be met at the airport or train station by a VIP Service Assistant holding a BM sign. Transportation between the airport or train station and the hotel will be provided.

USS Colorado (SSN 788) Commissioning Committee

Supporting USS Colorado (SSN 788) Commissioning And Crew



Home About Leadership Ship's Sponsor Commissioning Week History Donate Merchandise

Ship's Crest Contact Us Sponsors

Governor Hickenlooper Letter

STATE OF COLORADO

OFFICE OF THE GOVERNOR

136 State Capitol Denver, Colorado 80203 Phone (303) 866-2471 Fax (303) 866-2003



December 2, 2013

John J. Mackin, Captain, USN Retired USS Colorado (SSN-788) Committee 2137 Night Sky Lane Lafayette, CO 80026

Dear Captain (Ret) Mackin,

On behalf of the state of Colorado, we would like to extend our support for the efforts of the Colorado Navy League in establishing a committee for the commissioning of the USS Colorado (SSN-788). Not since the previous USS Colorado (BB-45) was decommissioned in 1947 have we been privileged to have a ship bearing our state's name in the critical work of protecting our Nation's maritime interests.

The newest USS Colorado will serve to honor the key role that the United States armed forces play in the lives of all Coloradans, particularly among the more than 400,000 men and women who have worn a uniform. We can think of no better way to aid in this calling than for the Centennial State to be represented at home and abroad by a state-of-the-art Virginia-Class submarine entrusted to sailors of the U.S. Navy.

There are many complexities associated with commissioning a ship and we have confidence in the team you have assembled to assist the U.S. Navy in this endeavor. We hope that the USS Colorado (SSN-788) Committee will grow your effort to encompass Coloradans of all ages and backgrounds as we demonstrate our state's pride and enduring support of the military.

We would ask that you provide Adjutant General H. Michael Edwards and the Colorado Department of Military and Veterans Affairs with periodic updates as to your progress. Please call upon our staff to assist you and ensure that we communicate key events to state leaders.

We look forward to working with you ensure the success of such a historical event.

Sincerely,

John W. Hickenlooper

Governor

Governor Hickenlooper Letter



P.O. BOX 15123 WILMINGTON, DE 19850-5123

AUTOPAY IS ON

See Your Account Messages below for details.

Payment Due Date:
New Balance:
Minimum Payment:

06/25/18	

12349 BEX 9 14818 C JOHN W HICKENLOOPER Account number: 7097

Amount Enclosed

AUTOPAY IS ON

CARDMEMBER SERVICE PO BOX 6294 CAROL STREAM IL 60197-6294

70976







Customer Service: 1-800-537-7783



Mobile: Download the Chase Mobile® app today

ACCOUNT SUMMARY Account Number: 7097 Previous Balance Payment, Credits Purchases Cash Advances Balance Transfers Fees Charged Interest Charged New Balance Opening/Closing Date 04/29/18 - 05/28/18 Credit Access Line Available Credit Cash Access Line Available for Cash Past Due Amount \$0.00 Balance over the Credit Access Line \$0.00

PAYMENT INFORMATION	
New Balance	
Payment Due Date	06/25/18
Minimum Payment Due	

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00

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	16 years	
	3 years	

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

Your next AutoPayment for will be deducted from your account and credited on your due date (previous day if your due date falls on a Saturday). Any payment or other credit posted to your account prior to your AutoPay payment being processed will be deducted from the AutoPayment amount identified above.

MILEAGEPLUS MILES EARNED

- + Miles earned this statement from purchases
- Total miles earned this statement

Total miles transferred to United

Year-to-date miles earned on credit card



Thank you for choosing the United MileagePlus Visal Please visit www.united.com/chase to see all of your redemption options! 1-800-421-4655 (MileagePlus) 1-800-241-6522 (Reservations)

Your United Mileage Plus Visa allows you to earn unlimited miles for your everyday spend! You earn 1 mile for every \$1 you spend on purchases. Add authorized users, and sign up to have your monthly bills charged to your card- why not get miles for all those purchases too?

Date of Transaction Merchant Name or Transaction Description \$ Amount PAYMENTS AND OTHER CREDITS 05/25 AUTOMATIC PAYMENT - THANK YOU PURCHASE 05/01 UNITED 0162397217244 800-932-2732 TX 060618 1 C DTW YYZ

Please provide in Street Address:	formation bel	ow only if the address in	formation on front is incorrect.	
City:				
State:		Zip:		
*Home Phone:			*Work Phone:	_
E-mail Address:				

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:



 Call Customer Service:

 In U.S.
 1-800-537-7783

 Español
 1-888-446-3308

 TTY
 1-800-955-8060

TTY 1-800-446-3306
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-847-888-6600



Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298

Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-62944

 \searrow



Visit Our Website:

www.chase.com/united

Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website or by one of our above listed customer service telephone numbers. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: 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. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquiries address shown on this statement.

To Service and Manage Any of Your Account(s): When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable

rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

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 on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

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 on the web at chase.com. 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
- 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 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.
- 3. 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 Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

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.

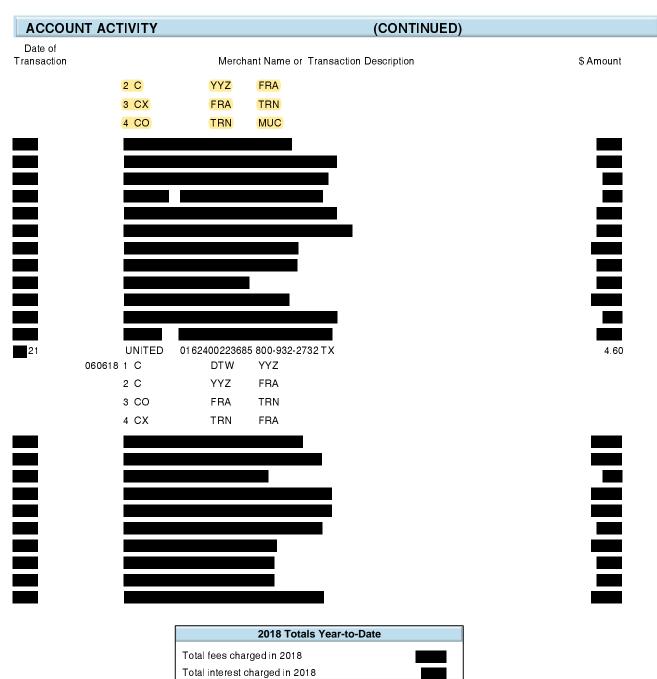












Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

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

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases prior to 04/27/2018 Purchases CASH ADVANCES	14.99% (v)(d) 17.49% (v)(d)	-0- -0-	-0- -0-
Cash Advances BALANCE TRANSFERS	26.49% (v)(d)	-0-	-0-
Balance Transfer	17.49%(v)(d)	-0-	-0-

(v) = Variable Rate

30 Days in Billing Period

- (d) = Daily Balance Method (including new transactions)
 (a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

JOHN W HICKENLOOPER Page 2 of 2 Statement Date: 05/28/18 0000001 FIS33339 C 4 Y 9 28 18/05/28 Page 2 of 2 05058 MAMA 12349 14810000040001234902





From: United Airlines, Inc. [mailto:unitedairlines@united.com]

Sent: Saturday, May 26, 2018 9:15 AM

To: Robin Hickenlooper <

Subject: eTicket Itinerary and Receipt for Confirmation

Receipt for confirmation number





A STAR ALLIANCE MEMBER 💸

United logo link to home page

Confirmation:

Check-In >

Issue Date: May 26, 2018

TRAVELER INFORMATION

Traveler eTicket Number Frequent FlyerNumber Seats

HICKENLOOPER/JOHNMR UA-XXXXX890 Premier Platinum / *G ---/11H

FLIGHT INFORMATION

Day, Date Flight Class Departure City and Time Arrival City and Time Aircraft Meal

Sun, 10JUN18 UA8793 Y TURIN, ITALY FRANKFURT, GERMANY Snack

(TRN) **2:25 PM** (FRA) **3:40 PM**

Flight operated by AIR DOLOMITI doing business as LUFTHANSA.

If this is an originating flight on your itinerary, please check in at the LUFTHANSA ticket counter.

Sun, 10JUN18 UA8843 J FRANKFURT, GERMANY NEW YORK, NY Meal

(FRA) **5:10 PM** (JFK) **7:55 PM**

FARE INFORMATION

Fare	Breakdown	
*	Airfare:	Form of Payment:
	C	VISA
*	Equivalent Airfare:	Last Four Digits 5026
	5048.3	
USD		
*	U.S. Customs User Fee:	
	5.65 EUF	
*	U.S. Immigration User Fee:	
_	7 EUR	L.
*	U.S. APHIS User Fee:	
	3.96 EUF	
*	U.S. Transportation Tax:	
<u> </u>	18.3 EUR	(
*	Italy Security Bag Charge: 1.7 EUF	
*	Italy Council City Tax:	· ·
-	7.6 EUR	
*	Italy Embarkation Tax:	•
	12.7 EUR	
*	Italy Passenger Service Charge:	
	0.8 EUF	
*	Italy Security Charge:	
	3.1 EUR	
*	Germany Airport Security Charge:	
	10.5 EUF	K
*	Germany Passenger Service Charge:	
	24.9 EUR	
*	Per Person Total:	

USD



eTicket Total:

5144.51

USD

The airfare you paid on this itinerary totals: 5048.3 USD

The taxes, fees, and surcharges paid total: 96.21 USD

Fare Rules: Additional charges may apply for changes in addition to any fare rules listed.

Baggage allowance and charges for this itinerary.

Baggage fees are per traveler

Origin and destination for checked baggage	1 st bag	2 nd bag	Maximum weight and dimensions per piece of baggage Max wt / dim per piece
6/10/2018 Turin, Italy (TRN) to New York, NY (JFK)	0.00 USD	0.00 USD	70.0lbs (32.0kg) - 62.0in (157.0cm)

The service charges for standard first and second checked bags (within specified size and weight limits) have been waived based on the fare purchased. Changes to the fare type purchased could result in increased baggage service charges.

MileagePlus Accrual Details

HICKENLOO	PER/JOH	NMR				
Date	Flight	From/To	Award Miles	PQM	PQS	PQD
6/10/2018	8793	Turin, Italy (TRN)-Frankfurt, Germany (FRA)	3654	750	1.5	406
6/10/2018	8843	Frankfurt, Germany (FRA)-New York, NY (JFK)	41787	11568	1.5	4643

	Award Miles	PQM	PQS	PQD
Johnmr's MileagePlus Accrual totals:	45441	12318	3	5049

Important Information about MileagePlus Earning

- Accruals vary based on the terms and conditions of the traveler's frequent flyer program, the traveler's frequent flyer status and the itinerary selected. United MileagePlus® mileage accrual is subject to the rules of the MileagePlus program
- Once travel has started, accruals will no longer display. You can view your MileagePlus account for posted accrual
- You can earn up to 75,000 award miles per ticket. The 75,000 award miles cap may be applied to your posted flight activity in an order different than shown
- PQD are a Premier status requirement for members in the U.S. only.
- * Accrual is only displayed for MileagePlus members who choose to accrue to their MileagePlus account.

International eTicket Reminders

- Check-in Requirement Bags must be checked and boarding passes obtained at least 60 minutes prior to scheduled departure. Baggage will not be accepted and advance seat assignments may be canceled if this condition is not met.
- **Boarding Requirement** Passengers must be prepared to board at the departure gate with their boarding pass at least 30 minutes prior to scheduled departure.
- Failure to meet the **Boarding Requirements** may result in cancellation of reservations, denied boarding, removal of checked baggage from the aircraft and loss of eligibility for denied boarding compensation.
- Bring this eTicket Receipt along with <u>photo identification</u>, proof of citizenship, passport and/or visa to the ticket lobby for check-in.
- The FAA now restricts carry-on baggage to one bag plus one personal item (purse, briefcase, laptop computer, etc.) per passenger. The fare rules for your ticket may restrict your carry-on baggage allowance even further.
- For up to the minute flight information, sign-up for our Flight Status Updates or call 1-800-824-6200; in Spanish 1-800-426-5561.
- * If flight segments are not flown in order, your reservation will be cancelled. Rebooking will be subject to the fare rules governing your ticket.
- For the most current status of your reservation, go to our Flight Status page.
- Your eTicket is non transferable and valid for 1 year from the issue date unless otherwise noted in the fare rules.
- International taxes and fees may be collected at your departure airport.

Data Protection Notice

Your personal data will be processed in accordance with the applicable carriers privacy policy and if your booking is made via a reservation system provider ("GDS"), with its privacy policy. These are available at

http://www.iatatravelcenter.com/privacy or from the carrier or GDS directly. You should read this documentation, which applies to your booking and specifies, for example, how your personal data is



collected, stored, used, disclosed and transferred

Customer Care Contact Information

* We welcome your compliments, comments or complaints regarding United or a United travel experience.



You may contact us using our Customer Care form

Hazardous materials

Federal law forbids the carriage of hazardous materials on board aircraft in your luggage or on your person. A violation can result in five years imprisonment and penalties of \$250,000 or more (49 U.S.C. 5124).

Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives and radioactive materials. Common examples of hazardous materials/dangerous goods

include spare or loose lithium batteries, fireworks, strike-anywhere matches, aerosols, pesticides, bleach and corrosive materials.



Additional information can be found on:



- o united.com restricted items page
- o FAA website Pack Safe page
- o TSA website Prohibited Items page

Refunds Within 24 Hours

* When you book and ticket a reservation through united.com, the United mobile app, the United Customer Contact Center, at our ticket counters or city ticket offices, or if you

use MileagePlus® miles to book an award ticket, we will allow you to cancel the ticketed reservation without penalty and receive a 100 percent refund of the ticket price

to the original form of payment if you cancel the reservation within 24 hours of purchase and if the reservation is made one week or more prior to scheduled flight departure.

IMPORTANT CONSUMER NOTICES

- Notice of Baggage Liability Limitations For domestic travel between points within the United States (except for domestic portions of international journeys), United's liability for loss of, damage to, or delay in delivery of a customer's checked baggage is limited to \$3,500 per ticketed customer unless a higher value is declared in advance and additional charges are paid (not applicable to wheelchairs or other assistive devices). For such travel, United assumes no liability for high value, fragile, perishable, or otherwise excluded items; excess valuation may not be declared on certain types of valuable articles. Further information may be obtained from the carrier. For international travel governed by the Warsaw Convention (including the domestic portions of the trip), maximum liability is approximately 640 USD per bag for checked baggage, and 400 USD per passenger for unchecked baggage. For international travel governed by the Montreal Convention (including the domestic portions of the trip), maximum liability is 1,131 SDRs per passenger for baggage, whether checked or unchecked. For baggage lost, delayed, or damaged in connection with domestic travel, United requires that customers provide preliminary notice within 24 hours after arrival of the flight on which the baggage was or was to be transported and submit a written claim within 45 days of the flight. For baggage damaged or delayed in connection with most international travel (including domestic portions of international journeys), the Montreal Convention and United require customers to provide carriers written notice as follows: (a) for damaged baggage, within seven days from the date of receipt of the damaged baggage; (b) for delayed baggage, within 21 days from the date the baggage should have been returned to the customer. Please refer to Rule 28 of United's Contract of Carriage for important information relating to baggage and other limitations of liability.
- Notice of Incorporated Terms Transportation is subject to the terms and conditions of United's Contract of Carriage, which are incorporated herein by reference. Incorporated terms may include, but are not limited to: 1. Limits on liability for personal injury or death of the customer, and for loss, damage, or delay of goods and baggage, including high value, fragile, perishable, or otherwise excluded items. 2. Claims restrictions, including time periods within which customers must file a claim or bring an action against the carrier. 3. Rights of the carrier to change terms of the contract. 4. Rules about reconfirmation of reservations, check-in times, and refusal to carry. 5. Rights of the carrier and limits on liability for delay or failure to perform service, including schedule changes, substitution of an alternate air carrier or aircraft, and rerouting. The full text of United's Contract of Carriage is available at united.com or you may request a copy at any United ticket counter. Passengers have the right, upon request at any location where United's tickets are sold within the United States, to receive free of charge by mail or other delivery service the full text of United's Contract of Carriage.
- Notice of Certain Terms If you have purchased a restricted ticket, depending on the rules applicable to the fare paid, one or more restrictions including, but not limited to, the following may apply to your travel: (1) the ticket may not be refundable but can be exchanged for a fee for another restricted fare ticket meeting all the rules/restrictions of the original ticket (including the payment of any difference in fares); (2) a fee may apply for changing/canceling reservations; or (3) select tickets may not be eligible for refunds or changes even for a fee; (4) select tickets have no residual value and cannot be applied towards the purchase of future travel; or (5) travel may be restricted to specific flights and/ or times and a minimum and/or maximum stay may be required. United reserves the right to refuse carriage to any person who has acquired a ticket in violation of any United tariffs, rules, or regulations, or in violation of any applicable national, federal, state, or local law, order, regulation, or ordinance. Notwithstanding the foregoing, you are entitled to a full refund if you cancel a ticket purchased at least a week prior to departure within 24 hours of purchase.
- Notice of Boarding Times For Domestic flights, customers must be at the boarding gate at least 15 minutes prior to scheduled departure. For International flights, customers must be at the boarding gate at least 30 minutes prior to scheduled departure. The time limits provided by United in this Notice are minimum time requirements. Customer and baggage processing times may differ from airport to airport. Please visit united.com for information regarding airport-specific boarding times. It is the customer's responsibility to arrive at the airport with enough time to complete check-in, baggage, and security screening processes within these minimum time limits. Please be sure to check flight information monitors for the correct boarding gate and the departure time of your flight. Failure to be at the boarding gate by the required time could result in the loss of your seat without compensation, regardless of whether you are already checked in or have a confirmed seat and boarding pass.
- Advice to International Passengers on Carrier Liability Passengers on a journey involving an ultimate destination or a stop in a country other than the country of departure are advised that international treaties known as the Montreal Convention, or its predecessor, the Warsaw Convention, including its amendments, may apply to the entire journey, including any portion thereof within a country. For such passengers, the treaty, including contracts of carriage embodied in applicable tariffs, governs, and may limit the liability of the Carrier in respect of death or injury to passengers, and for destruction or loss of, or damage to, baggage, and for delay of passengers and baggage.

• Notice - Overbooking of Flights - Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which a person has a confirmed reservation. If the flight is overbooked, no one will be denied a seat until airline personnel first ask for volunteers willing to give up their reservation in exchange for compensation of the airline's choosing. If there are not enough volunteers, the airline will deny boarding to other persons in accordance with its particular boarding priority. With few exceptions, including failure to comply with the carrier's check-in deadlines, which are available upon request from the air carrier, persons, denied boarding involuntarily are entitled to compensation. The complete rules for the payment of compensation and each airline's boarding priorities are available at all airport ticket counters and boarding locations. Some airlines do not apply these consumer protections to travel from some foreign countries, although other consumer protections may be available. Check with your airline or your travel agent.

Thank you for choosing United Airlines

united.com

Legal Notices. Privacy Policy

Copyright © 2018 United Airlines, Inc. All rights reserved.

For assistance, please contact United Airlines via telephone or via e-mail.



P.O. BOX 15123 WILMINGTON, DE 19850-5123

Get updates on the go Log on to <u>chase.com/alerts</u> Payment Due Date: New Balance: Minimum Payment:

\$

07/02/18

Account number: 5026

Amount Enclosed

Make your check payable to: Chase Card Services

07193 BEX 9 15618 C ROBIN S P HICKENLOOPER

> CARDMEMBER SERVICE PO BOX 6294 CAROL STREAM IL 60197-6294

50 263







Customer Service: 1-800-537-7783



Mobile: Download the Chase Mobile® app today

ACCOUNT SUMMARY Account Number: 5026 Previous Balance Payment, Credits Purchases Cash Advances Balance Transfers Fees Charged Interest Charged New Balance Opening/Closing Date 05/06/18 - 06/05/18 Credit Access Line Available Credit Cash Access Line Available for Cash Past Due Amount \$0.00 Balance over the Credit Access Line \$0.00

PAYMENT INFORMATION	
New Balance	
Payment Due Date	07/02/18
Minimum Payment Due	

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00

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	4 years	
	3 years	

If you would like information about credit counseling services, call 1-866-797-2885.

UNITED MILEAGEPLUS AWARD MILES SUMMARY

- + 1 mile per \$1 spent on all purchases
- + Additional miles earned on United purchases
- + Additional miles earned at restaurants
- + Additional miles earned on hotel stays

Total miles transferred to United

Year-to-date miles earned on credit card



Log onto united.com for more information about your MileagePlus account and program benefits or to book travel.

Thank you for using your United(SM) Explorer Card. Use your Card for all your purchases to earn MileagePlus award miles that can be used for flights on United and for many other award options. You'll earn 1 mile per \$1 spent on all purchases and 1 additional mile on airline tickets, seat upgrades, Economy Plus®, inflight food, beverages and Wi-Fi purchased from United. You'll also earn 1 additional mile per \$1 spent (for a total of 2) on purchases at restaurants and on hotel stays when booked directly through the hotel.

Date of Transaction Merchant Name or Transaction Description SAmount PAYMENTS AND OTHER CREDITS PAYMENTS AND OTHER CREDITS PURCHASE

Please provide in Street Address:	formation bel	ow only if the address in	formation on front is incorrect.	
City:				
State:		Zip:		
*Home Phone:			*Work Phone:	
E-mail Address:				

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:



 Call Customer Service:

 In U.S.
 1-800-537-7783

 Español
 1-888-446-3308

 TTY
 1-800-955-8060

TTY 1-800-446-3306
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-847-888-6600



Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298

Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-62944

 \searrow



Visit Our Website:

www.chase.com/united

Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website or by one of our above listed customer service telephone numbers. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: 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. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquiries address shown on this statement.

To Service and Manage Any of Your Account(s): When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable

rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

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 on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

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 on the web at chase.com. 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
- 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 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.
- 3. 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 Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

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.

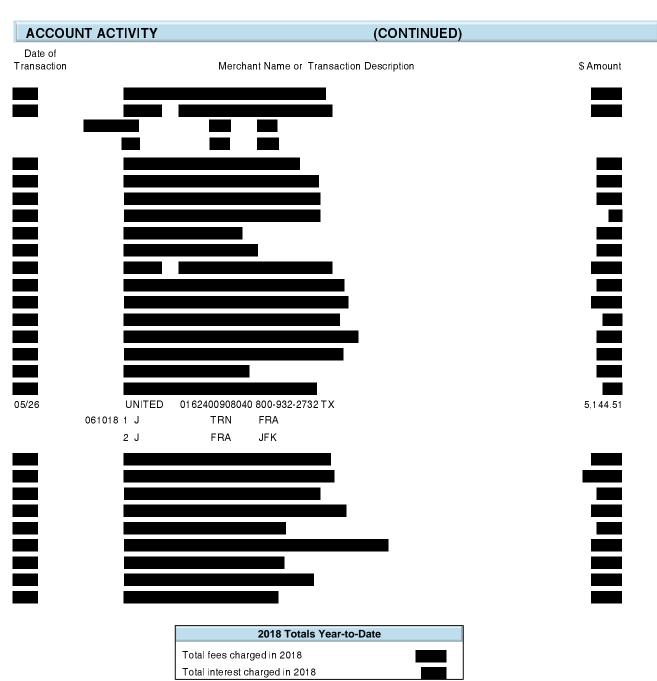












Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

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

Balance Type PURCHASES	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
Purchases CASH ADVANCES	16.74% (v)(d)	-0-	-0-
Cash Advances BALANCE TRANSFERS	26.49%(v)(d)	-0-	-0-
Balance Transfer	16.74%(v)(d)	-0-	-0-

(v) = Variable Rate
(d) = Paily Balance Method (including new transactions)

(d) = Daily Balance Method (including new transactions)
(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

ROBIN S P HICKENLOOPER

O000001 FIS33339 C 4

Y 9 05 18/06/05

Page 2 of 2

Statement Date: 06/05/18

Page 2 of 2

Statement Date: 06/05/18





Starwood Preferred Guest® Credit Card

ROBIN HICKENLOOPER Closing Date 06/12/18

New Balance
Minimum Payment Due

Payment Due Date

\$\frac{1}{2}\$ Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 07/07/18, you may have to pay a late fee of up to

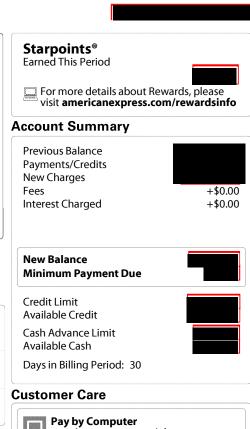
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

\$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

If you make no additional charges and each month you pay	You will pay off the balance shown on this statement in about	And you will pay an estimated total of
Only the Minimum Payment Due	7 years	
	3 years	

If you would like information about credit counseling services, call 1-888-733-4139.

- See page 2 for important information about your account.
- See page 9 for an Important Notice About Changes to Your Cardmember Agreement.
- See Page 11 for Important information regarding benefits underwritten by AMEX Assurance Company.



americanexpress.com/pbc

→ See Page 2 for additional information.

Customer Care

1-800-297-1000

Pay by Phone

1-800-472-9297

 \downarrow Please fold on the perforation below, detach and return with your payment \downarrow

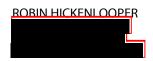






Account Ending 8-36004

Enter 15 digit account # on all payments. Make check payable to American Express.



Payment Due Date
07/07/18

New Balance
Minimum Payment Due

Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS P.O. BOX 650448 DALLAS TX 75265-0448





Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit 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.

Hearing Impaired



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

Starwood Preferred Guest Customer Service Center 1-800-297-1000 1-336-393-1111

1-336-393-1111 **TTY:** 1-800-221-9950 1-800-297-1000 **FAX:** 1-800-695-9090 1-800-CASH-NOW **In NY:** 1-800-522-1897

1-888-625-4988 or www.spg.com

Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 650448 DALLAS TX 75265-0448

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address							
City, State							
Zip Code							
Area Code and Home Phone							
Area Code and Work Phone							
Email							

Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

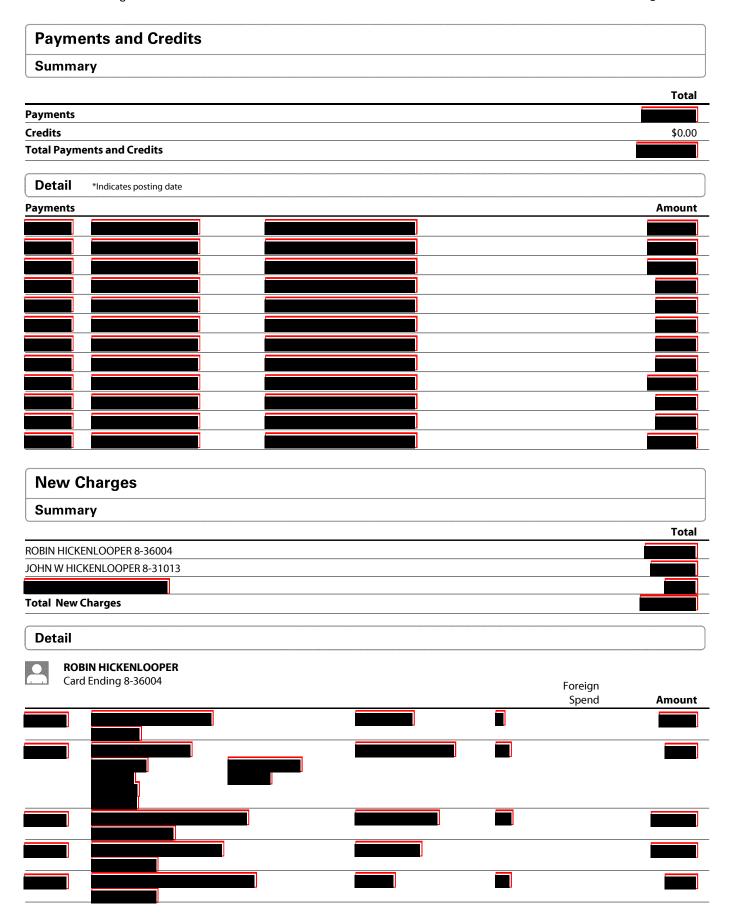
Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

ROBIN HICKENLOOPER Closing Date 06/12/18

Spg*
Starwood
Preferred
Guest

Account Ending 8-36004



p. 4/11

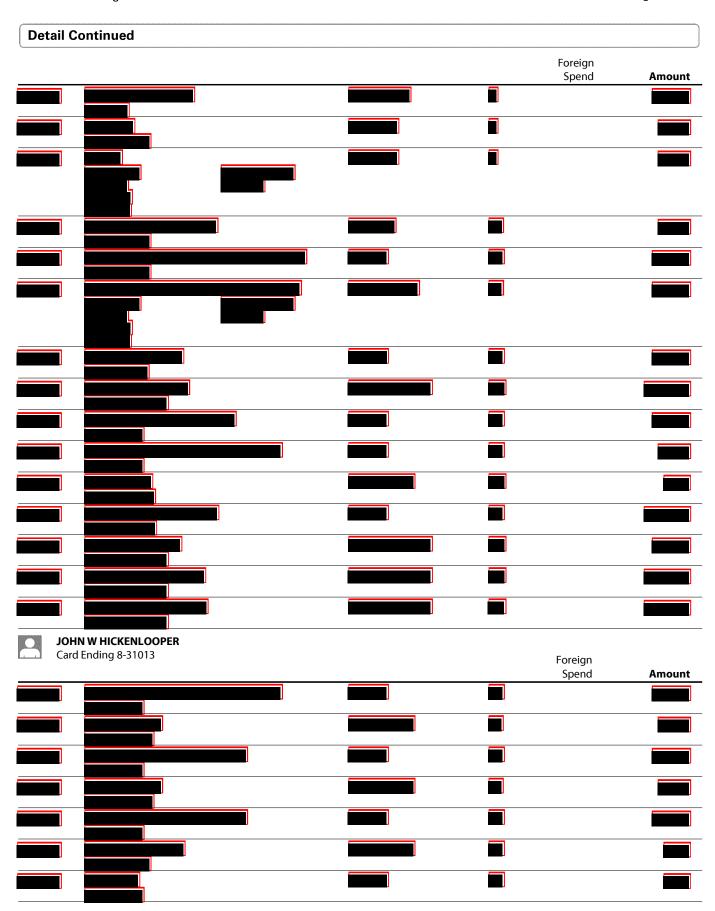
Detail Continued

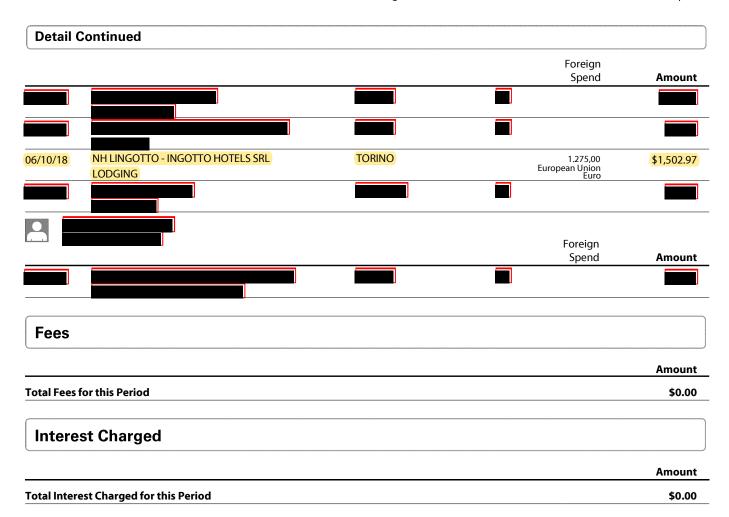
Foreign Spend	Amount
•	

ROBIN HICKENLOOPER Closing Date 06/12/18

Spg*
Starwood
Preferred
Guest

Account Ending 8-36004





About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$0.00

Interest Charge Calculation

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	09/26/2014	16.74% (v)	\$0.00	\$0.00
Cash Advances	09/26/2014	26.74% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate	·			

Starwood Preferred Guest® Credit Card

spg*
Starwood
Preferred
Guest

Account Ending 8-36004

ROBIN HICKENLOOPER Closing Date 06/12/18

SPG Starpoints® Earned
Starwood Preferred Guest® Member Number: XXXXXXXX9148

	Current Period	Year to Date
Points Earned for Eligible Purchases		
Total Bonus Points Earned		
Total Starpoints® Earned		
Bonus Points Earned		
		Current Period
Double Starpoints Bonus		
Total		

Congratulations! You have qualifying charges of at least \$30,000 on your Starwood Preferred Guest® Credit Card from American Express and therefore are eligible to be upgraded to Starwood Gold Preferred Guest® status.

p. 7/11

Account Ending 8-36004



ROBIN HICKENLOOPER Closing Date 06/12/18

spg*
Starwood
Preferred
Guest

Notice of Important Changes to Your Cardmember Agreement

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes		
Credit Reports	Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law. Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.	
We may contact you	Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.	
About the Plan It feature	Effective September 1, 2018, we are revising this sub-section under <i>About using your card</i> to specify that you will not be able to initiate plans if your Account is cancelled, or if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent.	

ID 12654

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement ("Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

We may contact you If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it. Call monitoring We may monitor and record any calls between you and us.

Effective September 1, 2018, the *About the Plan It feature* sub-section of the *About using your card* section in Part 2 of the Cardmember Agreement is amended by deleting the following paragraph:

Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate new plans if you enroll into a debt management program, if you make a payment that is returned unpaid, if your Account is delinquent, or if your Account is cancelled. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.

And replacing it with the following paragraph:

Your ability to initiate plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.

Account Ending 8-36004

ROBIN HICKENLOOPER Closing Date 06/12/18

spg*
Starwood
Preferred
Guest

Notice of Update to an Additional Benefit of Your Card

As described below, We made updates to Your Extended Warranty and Purchase Protection card benefits. These benefits are provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

Extended Warranty¹

Extended Warranty is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, one of the following will occur:

- If the original manufacturer's warranty is less than two (2) years*, We will match the length of that warranty.
- If the original manufacturer's warranty is between two (2) and five (5) years*, We will increase coverage to provide two (2) additional years of warranty.

The benefit is limited to the actual amount charged to Your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, Your coverage will continue to match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

Purchase Protection²

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days*.

*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration remains at 90 days.

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit americanexpress.com/benefitsguide.

ID 12648

¹Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

²Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.



Beck - GovOffice, Val <val.beck@state.co.us>

Fwd: FW: Your United reservation for Denver, CO, US (DEN) is processing

8 messages

Neubert - GOVOffice, Natalie <natalie.neubert@state.co.us> Thu, Mar 8, 2018 at 9:47 AM To: "Murray - GovOffice, Ali" <alexandra.murray@state.co.us>, Val Beck - DOLA <val.beck@state.co.us>,

Return flights from NYC to Denver on Sunday, March 18th. 7:45 AM take-off from LGA, land in Denver at 10:17 AM.

Date: Thu, Mar 8, 2018 at 9:34 AM

Subject: FW: Your United reservation for Denver, CO, US (DEN) is processing

To: "Neubert - GOVOffice, Natalie (natalie.neubert@state.co.us)" <natalie.neubert@state.co.us>

From: United Airlines, Inc. [mailto:unitedairlines@united.com]

Sent: Thursday, March 08, 2018 9:33 AM

To: Robin Hickenlooper <

Subject: Your United reservation for Denver, CO, US (DEN) is processing

Add UnitedAirlines@news.united.com<mailto:UnitedAirlines@news.united.com> to your address book. See instructionshttp://www.united.com/safelist.

[Image removed by sender. United logo]https://www.united.com/ual/en/us/

Thursday, March 08, 2018

Thank you for choosing United

[Image removed by sender. information]

Once we've finished processing your reservation, you'll receive a second email containing your eTicket itinerary so that you can request additional receipts, export to your calendar, check in, cancel, upgrade, email or print your itinerary. This may take up to 24 hours.

We're processing your reservation and will send you an eTicket Itinerary and Receipt email once completed. This process usually takes less than an hour, but in rare cases it could take longer. If you don't receive an eTicket Itinerary and Receipt email within 24 hours, please call the United Customer Contact Centerhttps://www.united.com/web/en-US/content/contact/reservations/default.aspx>

Confirmation number:

PRWTWY

New York, NY, US (LGA - LaGuardia)

to Denver, CO, US (DEN)

[Text Box: Manage reservation]Manage reservationUS/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>US/apps/reservation/main.aspx?TY=F&AC=VI&CN=DiJ6GcdFwjo%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2zxU2J

Purchase summary
2 adults (18-64)
\$493.02
Taxes and fees
\$65.58
Total
\$558.60
Credit card payment: \$558.60 (Visa-**5026)
Trip summary
Sun, Mar 18, 2018
[Image removed by sender. United Airlines]
UA 561
Nonstop
7:45 am New York, NY, US (LGA - LaGuardia)
[Image removed by sender. plane]
10:17 am Denver, CO, US (DEN)
Duration: 4h 32m
United Economy (S)
Meals for purchase
[Image removed by sender.]
Wi-Fi

Robin Hickenlooper
LGA to DEN
21F Economy Plus®
Known Traveler/Pass ID:
Frequent flyer:
UA-****799
Email address:
John Hickenlooper
LGA to DEN
21E Economy Plus®
Frequent flyer:
UA-****890
[Image removed by sender. Advertisement: Quote this offer: Save up to 40% on base rates and earn up to 2,750 miles on rentals of 1 or more days. Terms apply] <a <="" href="https://www.united.com/CMS/en-US/products/travelproducts/car/pages/hertzoffer.aspx?v_ctrk=CONFEM1\$0-1974-11552-1-9624&int_source=loyalty&int_medium=uacom&int_campaign=2016hertz&partner_category=cars&partner_name=hertz&asset_type=tile&asset_position=fcnftop1&launch_date=2016-01-12>" td="">
Economy Plus
Secure more legroom for your flight today.

1981-6581-1-4691>

[Image removed by sender. AD: Learn More. Secure more legroom for your flight today with Economy Plus.] http://united.com/CMS/en-US/products/travelproducts/Pages/EconomyPlus.aspx?v ctrk=CONFEM3\$0-1981-6581-1-4691>

[Image removed by sender. Advertisement: Need a hotel? Enjoy special hotel rates, exclusively for United flyers] https://hotels.united.com/search.do?locale=en US&POS=UNITED US&q-destination=DEN&q-check-in=2018-03-18&q-destination=DEN&q-d check-out=2018-03-20&q-rooms=1&q-room-0-adults=2&flightOutboundDate=2018-03-18&flightInboundD ate=&flightNumOfPassengers=2&flightAirportOrigin=LGA&flightPurchaseDate=2018-03-08&token=3

52a84837c9bc9967d82959bd7942fe4d31cf611bcf65d07409e2b292ac1e3cb&wapb3=|c.496751|I.en_US|t.email|s.confirmation>

Additional trip planning tools

- * Baggage Policieshttps://www.united.com/web/en-US/content/travel/baggage/default.aspx: View current baggage acceptance allowances.
- * Passport and Visa Informationhttps://www.united.com/web/en-US/content/travel/destination/international/passport.aspx: International Travel Documentation requirements

Carry-on baggage allowed

United accepts the following items, per customer to be carried on the aircraft at no charge:

- * One carry-on bag no more than 45 linear inches or 114 linear centimeters
- * One personal item (such as a shoulder or laptop bag)

Due to FAA regulations, operating carriers may have different carry-on requirements. Please check with the operating carrier for more information or go to united.com/baggage<ahttps://www.united.com/web/en-US/content/travel/baggage/default.aspx>.

Checking bags for this itinerary

Checked baggage service charges are collected at any point in the itinerary where bags are checked. The bag service charges below reflect a maximum outside linear dimension of 62 linear inches (157 cm).

First and second baggage service charges per traveler as listed below:

1st bag

2nd bag

Weight per bag

[Image removed by sender. plane]

Sun, Mar 18, 2018

New York, NY, US (LGA - LaGuardia)

to Denver, CO, US (DEN)

\$25 \$0

per

traveler

\$25 \$0

per

traveler

70 lbs (32 kgs)

Baggage check-in must occur with United or United Express, and you must have valid MileagePlus Premier® 1K® membership at time of check-in to qualify for waiver of service charges for up to three checked bags (within specified size

and weight limits).

These amounts represent an estimate of the first and second checked baggage service charges that may apply to your itinerary. If your itinerary contains multiple travelers, the service charges may vary by traveler, depending on status or memberships.

First and second bag service charges do not apply to active-duty members of the U.S. military and their accompanying dependents. For additional information regarding baggage charges, allowances, weight/size restrictions, exceptions or embargoes, or charges for overweight, oversized, excess, odd-sized baggage, special items or sporting equipment, visit united.com/baggageunited.com/web/en-US/content/travel/baggage/default.aspx.

united.comhttps://www.united.com/web/en-US/Default.aspx

Deals & offershttps://www.united.com/web/en-US/content/deals/default.aspx

ReservationsReservations/default.aspx>

Earn milesEarn milesEarn milesMilesMiles<a

My accounthttps://www.united.com/web/en-US/apps/account/account.aspx

Stay connected

[Image removed by sender. wireless]https://www.united.com/web/en-US/content/travel/wireless/default.aspx

[Image removed by sender. United Hub]https://hub.united.com/

[Image removed by sender. facebook]https://www.united.com/web/en-US/apps/vendors/out.aspx?i=facebook

[Image removed by sender. twitter]https://www.united.com/web/en-US/apps/vendors/out.aspx?i=twitter

[Image removed by sender. youtube]https://www.united.com/web/en-US/apps/vendors/out.aspx?i=youtube

[Image removed by sender. instagram]https://www.united.com/web/en-US/apps/vendors/out.aspx?i=instagram

[Image removed by sender. linkedin]https://www.united.com/web/en-US/apps/vendors/out.aspx?i=linkedin

[Image removed by sender. staralliance logo]https://www.united.com/web/en-US/content/company/alliance/star.aspx

Copyright © 2018 United Airlines, Inc.All Rights Reserved

View our Privacy Policyhttps://www.united.com/web/en-US/content/privacy.aspx.

E-mail Information

Please do not reply to this message using the "reply" address.

The information contained in this e-mail is intended for the original recipient only.

United MileagePlus

900 Grand Plaza Dr.

Houston, TX 77067 USA

Natalie Neubert Scheduling Assistant



P: 303.866.5309 | C: 720.630.1739 136 State Capitol, Denver, CO 80203 natalie.neubert@state.co.us | www.colorado.gov/governor







Under the Colorado Open Records Act (CORA), all messages sent by or to me on this state-owned e-mail account may be subject to public disclosure.

2 attachments

~WRD116.jpg 1K

Manage

image001.png





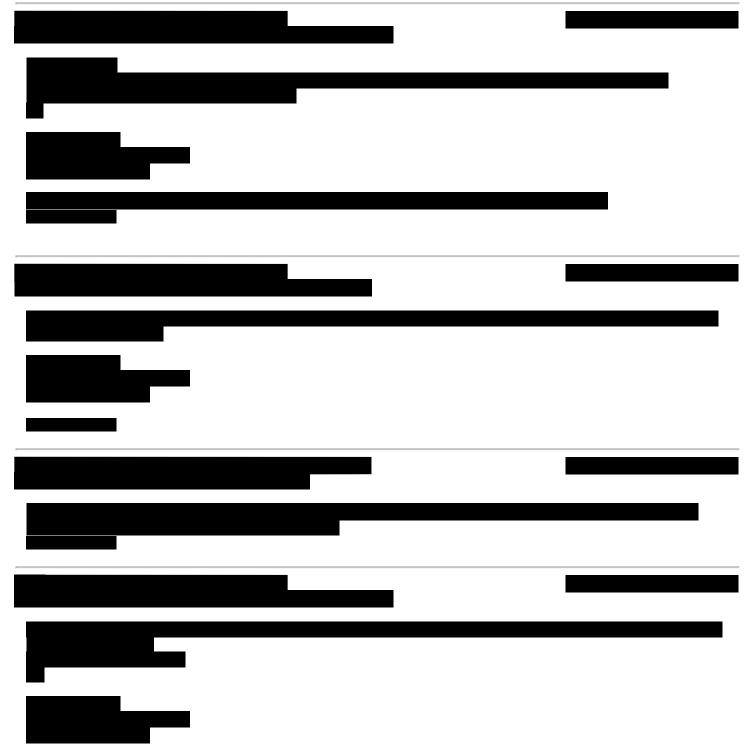
P 303.866.6230 | C 720.402.6984 136 State Capitol, Denver, CO 80203 alexandra.murray@state.co.us | www.colorado.gov/governor



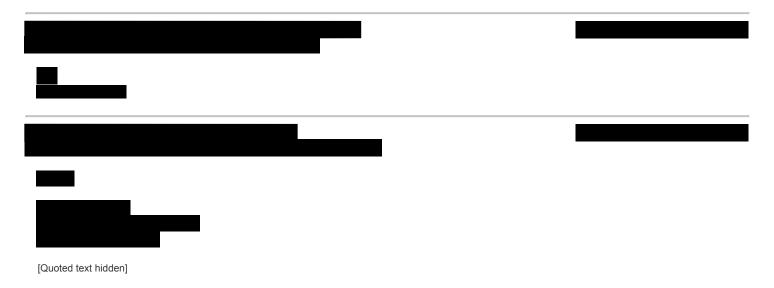




Under the Colorado Open Records Act (CORA), all messages sent by or to me on this state-owned e-mail account may be subject to public disclosure.



[Quoted text hidden]





WILMINGTON, DE 19850-5123

Get updates on the go Log on to chase.com/alerts **Payment Due Date:** New Balance: Minimum Payment: 05/02/18

Amount Enclosed

\$.

Account number: 5026

Make your check payable to: Chase Card Services

05625 BEX 9 09518 C ROBIN S PHICKENLOOPER

CARDMEMBER SERVICE PO BOX 6294 CAROL STREAM IL 60197-6294





Manage your account online: www.chase.com/united



Customer Service: 1-800-537-7783



Mobile: Download the Chase Mobile® app today

ACCOUNT SUMMARY	
Account Number:	5026
Previous Balance	
Payment, Credits	
Purchases	
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	
Interest Charged	\$0.00
New Balance	
Opening/Closing Date	03/06/18 - 04/05/18
Credit Access Line	
Available Credit	
Cash Access Line	
Available for Cash	
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION	
New Balance	
Payment Due Date	05/02/18
Minimum Payment Due	

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

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	3 years	
	3 years	

If you would like information about credit counseling services, call 1-866-797-2885

UNITED MILEAGEPLUS AWARD MILES SUMMARY

- + 1 Mile per \$1 earned on all purchases
- + Additional miles earned on United purchases

Total miles transferred to United

Year-to-date miles earned on credit card



Log onto united.com for more information about your MileagePlus account and program benefits or to book

Thank you for using your United MileagePlus Explorer Card. Use your card for all purchases to earn MileagePlus Award Miles that can be redeemed for travel on United Airlines You'll earn 1 mile per \$1 spent on all purchases, and an additional mile on purchases made directly with United.

ACCOUNT ACTIVITY Date of Transaction Merchant Name or Transaction Description \$ Amount **PAYMENTS AND OTHER CREDITS**

Please provide in Street Address:	formation bel	ow only if the address in	formation on front is incorrect.	
City:				
State:		Zip:		
*Home Phone:			*Work Phone:	_
E-mail Address:				

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:



 Call Customer Service:

 In U.S.
 1-800-537-7783

 Español
 1-888-446-3308

 TTY
 1-800-955-8060

TTY 1-800-446-3306
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-847-888-6600



Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298

Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-62944

 \searrow



Visit Our Website:

www.chase.com/united

Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website or by one of our above listed customer service telephone numbers. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: 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. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquiries address shown on this statement.

To Service and Manage Any of Your Account(s): When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable

rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

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 on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

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 on the web at chase.com. 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
- 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 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.
- 3. 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 Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

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.

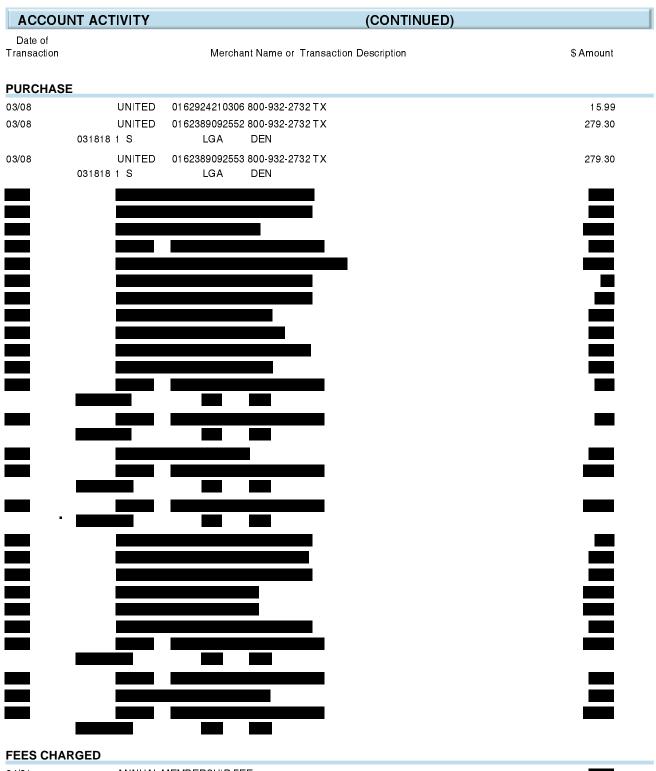












ANNUAL MEMBERSHIP FEE 04/01

TOTAL FEES FOR THIS PERIOD

2018 Totals Year-to-Date

Total fees charged in 2018

Total interest charged in 2018 Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

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

Balance Type PURCHASES	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges	
Purchases CASH ADVANCES	16.74% (v)(d)	-0-	-0-	
Cash Advances BALANCE TRANSFERS	26.49%(v)(d)	-0-	-0-	
Balance Transfer	16.74% (v)(d)	-0-	-0-	

31 Days in Billing Period

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to $\label{prop:linear} \textbf{Avoid Interest on Purchases}, \ \textbf{and other important information}, \ \textbf{as applicable}.$

ROBIN S P HICKENLOOPER Page 2 of 2 Statement Date: 04/05/18 0000001 FIS33339 C 4 Page 2 of 2 09510000040000562502 9 05 18/04/05 05058 MAMA 05625





MYSTIC MARRIOTT HOTEL AND SPA

GUEST FOLIO

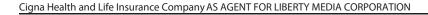
301 ROOM NKND TYPE ROOM CLERK	HICKENLOOPER/JOHN/GO NAME 625 NORTH ROAD GROTON CT 06340 ADDRESS	105.00 RATE VSXXXXXX PAYMENT	03/17/18 DEPART 03/16/18 ARRIVE	TIME	DUPLICATE State		5842 ACCT# OPER MR#:	BRIAN KEUL
DATE	REFERENCES		CHARGES	CR	EDITS	В	ALANCES	DUE
03/16 03/16 03/17	ROOM 301, 1 TAX 301, 1 CCARD-VS VSXXXXXXXXXXXXXX5494		105.00 15.75		120.75			.00



MYSTIC MARRIOTT HOTEL AND SPA 625 NORTH ROAD RT117 GROTON, CT 06340 860-446-2600

Treat yourself to the comfort of Marriott Hotels in your home. Visit ShopMarriott.com.

This statement is your only receipt. You have agreed to pay in cash or by approved personal check or to authorize us to charge your creek card for all amounts charged to you. The amounts shown in the credit common opposite any credit card entry in the reference column above will be charged to ince credit card number set forth above. (The credit card company will bill in the usual menner.) If for any reason the credit card company does not make payment on this account, you will owe us interest from the check-out date on any unpaid amount at the rate of 1.5% per month (ANNUAL RATE 18%), or the maximum allowed by law, plus the reasonable cost of collection, including alterney fees.





ROBIN STEVEN HICKENLOOPER

Customer service

Call the number on the back of your ID card or (800) 244-6224 (1.800.CIGNA24) www.myCIGNA.com

If you have any questions about this document, please call Customer Service at the number above. Please have your reference number ready.

Service date

January 8, 2018

Reference # / ID

Provider Network Status: IN NETWORK

Account name / Account # LIBERTY MEDIA CORPORATION /

THIS IS NOT A BILL.

Your health care professional may bill you directly for any amount that you owe.

Explanation of benefits

for a claim received for ROBIN STEVEN HICKENLOOPER, Reference #

Patient's relationship to Subscriber: SUBSCRIBER
Subscriber Name: ROBIN STEVEN HICKENLOOPER

Summary of a claim for services on January 8, 2018

facilities.

for services provided by MD **Amount Billed** This was the amount that was billed for your visit on 01/08/2018. You saved CIGNA negotiates discounts with health care professionals and facilities Discount to help you save money. What your plan Your plan paid paid This is the amount you owe after your discount, your plan paid, and what your accounts paid. People usually owe because they may have a deductible, have to pay a percentage of the What I owe covered amount, or for care not covered by their plan. Any amount you paid since care was received may reduce the amount you owe. You saved \$9,947.93 (or 93%) off the total amount billed. This is a total of your discount and what your plan paid. You saved To maximize your savings, visit www.myCIGNA.com or call customer service to estimate treatment costs, or to compare cost and quality of in-network health care professionals and

Glossary

Amount billed: The amount charged by the health care professional or facility (physician, hospital, etc.) for services provided to you or your covered dependents.

Amount not covered: The portion of the amount billed that was not covered or eligible for payment under your plan. Examples include charges for services or products that are not covered by your plan, duplicate claims that are not your responsibility and any charges submitted that are above the maximum amount your plan pays for out-of-network care.

Deductible: The portion of submitted charges applied towards your deductible. Your deductible is the amount you need to pay each year before your plan starts paying benefits. You meet your deductible by using the money in your health care account, then your own money. **Copay:** A flat fee you pay for certain covered services such as doctor visits or prescriptions. You can use the money in your reimbursement account to pay this fee.

Discount: The amount you save by using a health care professional or facility (doctor, hospital, etc) that belongs to a Cigna network. Cigna negotiates lower rates with its in-network doctors, hospitals and other facilities to help you save money.

In-network: A group of health care professionals and facilities (doctors, hospitals, labs, etc) that offer discounts on services based on their relationship with CIGNA. Using in-network services gives you significant discounts, which help you stretch your health care account money further.

Out-of-network: Health care professionals and facilities (doctors, hospitals, labs, etc) that do not belong to the CIGNA network. Depending on your plan, you can use out-of-network services, but you may pay more for the same services, and you might have to file a separate claim for reimbursement.

What your plan paid: The portion of the billed amount that was paid by your health care plan.

What I owe: The portion of the billed amount that is your responsibility. This amount might include your deductible, coinsurance, any amount over the maximum reimbursable charge, or products or services not covered by your plan.

Federal Rights of review and appeal

If you have any questions about this explanation of benefits, please call Customer Service at the toll-free number on the front of this form.

If you're not satisfied with this decision, you can start the Appeal process by sending a written request to the address listed in your plan materials within 180 days of receipt of this explanation of benefits (unless a longer time frame is provided by applicable state law or permitted by your plan).

Please follow the steps below to make sure that your appeal is processed in a timely manner.

- · Send a copy of this explanation of benefits along with any relevant additional information (e.g. benefit documents, medical records) that helps to determine if your claim is covered under the plan. Contact Customer Service if you need help or have further questions.
- Be sure to include: 1) Your name 2) Account number from the front of this form 3) ID number from the front of this form 4) Name of the patient and relationship and 5) "Attention: Appeals Unit" on all supporting documents.
- Contact Customer Service at the number on the front of this form to request access to and copies of all documents, records and other information about your claim, free of charge.
- · You will be notified of the final decision in a timely manner, as described in your plan materials. If your plan is governed by ERISA, you may also bring legal action under section 502(a) of ERISA following our review and decision.



Claim received for ROBIN STEVEN HICKENLOOPER Reference #

THIS IS NOT A BILL

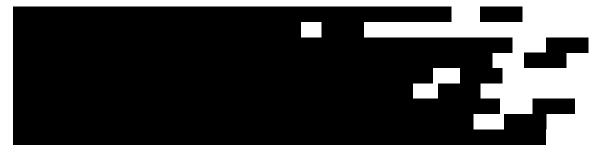
Claim detail

CIGNA received this claim on January 22, 2018 and processed it on January 23, 2018.

Service dates	Type of service	Amount billed	Discount	Amount not covered	Covered amount	Copay/ Wl Deductible	hat your plan paid	% paid	Coinsurance*	See notes
CHARLES	J ASCHER-WALSH MD, F	Reference #								
01/08/18	SURGERY			0.00						A0
Total		\$1	\$	\$0.00	\$	\$	\$		\$	

^{*} After you have met your deductible, the costs of covered expenses are shared by you and your health plan. The percentage of covered expenses you are responsible for is called coinsurance.

What I need to know for my next claim



Notes

A0 - CUSTOMER:THANK YOU FOR USING CIGNA'S OPEN ACCESS PLUS NETWORK. THE DISCOUNT SHOWN IS HOW MUCH YOU SAVED. YOU DON'T NEED TO PAY THAT AMOUNT. IF YOU ALREADY PAID YOUR HEALTH CARE PROFESSIONAL MORE THAN THE "WHAT I OWE" AMOUNT, PLEASE ASK FOR A REFUND. HEALTH CARE PROFESSIONAL: YOUR CIGNA AGREEMENT DOES NOT ALLOW YOU TO BILL THE PATIENT FOR THE DIFFERENCE. IF YOU ARE IN INDIANA, CALIFORNIA OR TENNESSEE, PLEASE CONTACT CIGNA CUSTOMER SERVICE AT 1.800.88CIGNA (882.4462) FOR INFORMATION ON YOUR DISCOUNTED RATE.

Reference # ID

Claim received for ROBIN STEVEN HICKENLOOPER

THIS IS NOT A BILL

Additional appeal information related to the Patient Protection and Affordable Care Act of 2010

If you would like to request information about the specific diagnosis and treatment codes submitted by your Health Care Professional, please either contact your Health Care Professional, or go to http://www.cigna.com/privacy/privacy healthcare forms.html or call the Customer Service number on the back of your ID card. If you are not satisfied with the final internal review, you may be able to ask for an independent, external review of our decision, as determined by your plan and any state or federal requirements.

For questions about your appeal rights or for assistance, you can contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or

www.askebsa.dol.gov.

If you have difficulty reading English, we offer language assistance. For help please call the Customer Service number on your ID card.

Si tiene problemas para leer el texto en inglés, le ofrecemos asistencia de idiomas. Para obtener ayuda, por favor, llame al número de Servicio al cliente que figura en su tarjeta de identificación.

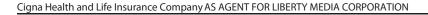
Si vous avez des difficultés à lire l'anglais, nous offrons une assistance linguistique. Pour toute aide, veuillez composer le numéro du Service à la clientèle qui se trouve sur votre carte d'identification.

Für den Fall, dass Sie den englischen Text nicht verstehen, bieten wir mehrsprachige Unterstützung an. Rufen Sie in diesem Fall bitte die auf Ihrer Versicherungskarte angegebene Kundenservice-Nummer an.

Kung nahihirapan ka sa pagbabasa ng wikang Ingles, nag-aalok kami ng tulong sa wika. Para sa tulong pakitawagan ang numero ng Serbisyo ng Customer sa iyong ID card.

如果對您來說閱讀英文會有困難,我們可以提供您語言協助。欲取得協助,請撥打會員卡上的客戶 服務電話號碼。

Bilagáana Bizaad wólta' nił nanitł'ahgo, saad bee niká'a'doowołígíí hóló. Áká'a'áyeed biniiyé t'áá shóodi áká anídaalwo go dabinaanishígíí bich'i hodíílnih éí naaltsoos bee nee hózinígíí bikáa'gi bibéésh bee hane'é visdzoh.





Customer service

Call the number on the back of your ID card or (800) 244-6224 (1.800.CIGNA24) www.myCIGNA.com

If you have any questions about this document, please call Customer Service at the number above. Please have your reference number ready.

Service dates

January 8, 2018 - January 9, 2018

Reference # / ID

Provider Network Status: IN NETWORK

Account name / Account # LIBERTY MEDIA CORPORATION /

ROBIN STEVEN HICKENLOOPER 12300 LIBERTY BLVD ENGLEWOOD CO 80112-7009

THIS IS NOT A BILL.

Your health care professional may bill you directly for any amount that you owe.

Explanation of benefits

for a claim received for ROBIN STEVEN HICKENLOOPER, Reference #

Patient's relationship to Subscriber: SUBSCRIBER Subscriber Name: ROBIN STEVEN HICKENLOOPER

Summary of a claim for services on January 8, 2018 - January 9, 2018

for services provided by MNT SINAI HSP

Amount Billed		This was the amount that was billed for your visit on 01/08/2018 through 01/09/2018.
Discount		You saved CIGNA negotiates discounts with health care professionals and facilities to help you save money.
What your plan paid		Your plan paid to MNT SINAI HSP. Your plan paid to STATE CLAIM SURCHG HSP.
What I owe		This is the amount you owe after your discount, your plan paid, and what your accounts paid. People usually owe because they may have a deductible, have to pay a percentage of the covered amount, or for care not covered by their plan. Any amount you paid since care was received may reduce the amount you owe.
You saved	93%	You saved (or 93%) off the total amount billed. This is a total of your discount and what your plan paid. To maximize your savings, visit www.myClGNA.com or call customer service to estimate treatment costs, or to compare cost and quality of in-network health care professionals and facilities.

Glossary

Amount billed: The amount charged by the health care professional or facility (physician, hospital, etc.) for services provided to you or your covered dependents.

Amount not covered: The portion of the amount billed that was not covered or eligible for payment under your plan. Examples include charges for services or products that are not covered by your plan, duplicate claims that are not your responsibility and any charges submitted that are above the maximum amount your plan pays for out-of-network care.

Deductible: The portion of submitted charges applied towards your deductible. Your deductible is the amount you need to pay each year before your plan starts paying benefits. You meet your deductible by using the money in your health care account, then your own money. **Copay:** A flat fee you pay for certain covered services such as doctor visits or prescriptions. You can use the money in your reimbursement account to pay this fee.

Discount: The amount you save by using a health care professional or facility (doctor, hospital, etc) that belongs to a Cigna network. Cigna negotiates lower rates with its in-network doctors, hospitals and other facilities to help you save money.

In-network: A group of health care professionals and facilities (doctors, hospitals, labs, etc) that offer discounts on services based on their relationship with CIGNA. Using in-network services gives you significant discounts, which help you stretch your health care account money further.

Out-of-network: Health care professionals and facilities (doctors, hospitals, labs, etc) that do not belong to the CIGNA network. Depending on your plan, you can use out-of-network services, but you may pay more for the same services, and you might have to file a separate claim for reimbursement.

What your plan paid: The portion of the billed amount that was paid by your health care plan.

What I owe: The portion of the billed amount that is your responsibility. This amount might include your deductible, coinsurance, any amount over the maximum reimbursable charge, or products or services not covered by your plan.

Federal Rights of review and appeal

If you have any questions about this explanation of benefits, please call Customer Service at the toll-free number on the front of this form.

If you're not satisfied with this decision, you can start the Appeal process by sending a written request to the address listed in your plan materials within 180 days of receipt of this explanation of benefits (unless a longer time frame is provided by applicable state law or permitted by your plan).

Please follow the steps below to make sure that your appeal is processed in a timely manner.

- Send a copy of this explanation of benefits along with any relevant additional information (e.g. benefit documents, medical records) that helps to determine if your claim is covered under the plan. Contact Customer Service if you need help or have further questions.
- Be sure to include: 1) Your name 2) Account number from the front of this form 3) ID number from the front of this form 4) Name of the patient and relationship and 5) "Attention: Appeals Unit" on all supporting documents.
- Contact Customer Service at the number on the front of this form to request access to and copies of all documents, records and other information about your claim, free of charge.
- · You will be notified of the final decision in a timely manner, as described in your plan materials. If your plan is governed by ERISA, you may also bring legal action under section 502(a) of ERISA following our review and decision.

THIS IS NOT A BILL

Claim detail

CIGNA received this claim on January 20, 2018 and processed it on February 10, 2018.

Service dates	Type of service	Amount billed	Discount	Amount not covered	Covered amount	Copay/ What y Deductible	your plan paid	% paid	Coinsurance*	See notes
MNT SIN	AI HSP, Reference #									
01/08/18 01/09/18	- PRIVATE ROOM									A0
01/08/18	DRUGS									A0
01/08/18	SUPPLIES									A0
01/08/18	SUPPLIES									A0
01/08/18	LABORATORY									A0
01/08/18	LABORATORY									A0
01/08/18	LABORATORY									A0
01/08/18	LABORATORY									A0
01/08/18	OPERATING ROOM									A0
01/08/18	}									
01/08/18	DRUGS									A0
01/08/18	RECOVERY ROOM									A0
01/08/18	SERVICE CHARGE									A1
01/08/18	SERVICE CHARGE									A1
Total										

^{*} After you have met your deductible, the costs of covered expenses are shared by you and your health plan. The percentage of covered expenses you are responsible for is called coinsurance.

What I need to know for my next claim





Claim received for Reference # ID

Claim received for ROBIN STEVEN HICKENLOOPER



THIS IS NOT A BILL

You've paid a total of

toward your Unlimited all medical benefits individual lifetime maximum

Notes

- A0 CUSTOMER:THANK YOU FOR USING CIGNA'S OPEN ACCESS PLUS NETWORK. THE DISCOUNT SHOWN IS HOW MUCH YOU SAVED. YOU DON'T NEED TO PAY THAT AMOUNT. IF YOU ALREADY PAID YOUR HEALTH CARE PROFESSIONAL MORE THAN THE "WHAT I OWE" AMOUNT, PLEASE ASK FOR A REFUND. HEALTH CARE PROFESSIONAL: YOUR CIGNA AGREEMENT DOES NOT ALLOW YOU TO BILL THE PATIENT FOR THE DIFFERENCE. IF YOU ARE IN INDIANA, CALIFORNIA OR TENNESSEE, PLEASE CONTACT CIGNA CUSTOMER SERVICE AT 1.800.88CIGNA (882.4462) FOR INFORMATION ON YOUR DISCOUNTED RATE.
- A1 ACCORDING TO NEW YORK LAW, A SURCHARGE APPLIES TO CERTAIN SERVICES ON THIS CLAIM. CIGNA ALREADY PAID THE FULL SURCHARGE AMOUNT DIRECTLY TO THE STATE. THE PATIENT DOESN'T OWE ANYTHING TOWARDS THE SURCHARGE.

Claim received for Reference # ID

Claim received for ROBIN STEVEN HICKENLOOPER



THIS IS NOT A BILL

Additional appeal information related to the Patient Protection and Affordable Care Act of 2010

If you would like to request information about the specific diagnosis and treatment codes submitted by your Health Care Professional, please either contact your Health Care Professional, or go to http://www.cigna.com/privacy/privacy_healthcare_forms.html or call the Customer Service number on the back of your ID card.

If you are not satisfied with the final internal review, you may be able to ask for an independent, external review of our decision, as determined by your plan and any state or federal requirements.

For questions about your appeal rights or for assistance, you can contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272) or

www.askebsa.dol.gov.

If you have difficulty reading English, we offer language assistance. For help please call the Customer Service number on your ID card.

Si tiene problemas para leer el texto en inglés, le ofrecemos asistencia de idiomas. Para obtener ayuda, por favor, llame al número de Servicio al cliente que figura en su tarjeta de identificación.

Si vous avez des difficultés à lire l'anglais, nous offrons une assistance linguistique. Pour toute aide, veuillez composer le numéro du Service à la clientèle qui se trouve sur votre carte d'identification.

Für den Fall, dass Sie den englischen Text nicht verstehen, bieten wir mehrsprachige Unterstützung an. Rufen Sie in diesem Fall bitte die auf Ihrer Versicherungskarte angegebene Kundenservice-Nummer an.

Kung nahihirapan ka sa pagbabasa ng wikang Ingles, nag-aalok kami ng tulong sa wika. Para sa tulong pakitawagan ang numero ng Serbisyo ng Customer sa iyong ID card.

如果對您來說閱讀英文會有困難,我們可以提供您語言協助。欲取得協助,請撥打會員卡上的客戶 服務電話號碼。

Bilagáana Bizaad wólta' nił nanitł'ahgo, saad bee niká'a'doowołígíí hóló. Áká'a'áyeed biniiyé t'áá shóodi áká'anídaalwo'go dabinaanishígíí bich'i hodíílnih éí naaltsoos bee nee hózinígíí bikáa'gi bibéésh bee hane'é yisdzoh.

----- Forwarded message ------

From: **Neubert - GOVOffice, Natalie** <natalie.neubert@state.co.us>

Date: Wed, Nov 14, 2018 at 10:32 AM

Subject: Fwd: FW: Your United reservation for New York, NY, US (LGA - LaGuardia) is

processing

To: Val Beck - DOLA <val.beck@state.co.us>

----- Forwarded message ------

From: Robin Hickenlooper <

Date: Mon, Dec 18, 2017 at 9:42 AM

Subject: FW: Your United reservation for New York, NY, US (LGA - LaGuardia) is processing

To: Ali Murray <alexandra.a.murray@gmail.com>, "Neubert - GOVOffice, Natalie (natalie.neubert@state.co.us)" <natalie.neubert@state.co.us>, Joy Harvey

>

Flight to NY for surgery on 1/6

From: United Airlines, Inc. [mailto:unitedairlines@united.com]

Sent: Monday, December 18, 2017 9:42 AM

To: Robin Hickenlooper <

Subject: Your United reservation for New York, NY, US (LGA - LaGuardia) is processing

Add UnitedAirlines@news.united.com<mailto:UnitedAirlines@news.united.com> to your address book. See instructions<http://www.united.com/safelist>.

[Image removed by sender. United logo]https://www.united.com/ual/en/us/

Monday, December 18, 2017

Thank you for choosing United

[Image removed by sender. information]

We're processing your reservation and will send you an eTicket Itinerary and Receipt email once completed. This process usually takes less than an hour, but in rare cases it could take longer. If you don't receive an eTicket Itinerary and Receipt email within 24 hours, please call the United Customer Contact

Center<https://www.united.com/web/en-US/content/contact/reservations/default.aspx>

Confirmation number:
Denver, CO, US (DEN) to New York, NY, US (LGA - LaGuardia)
[Text Box: Manage reservation] Manage reservation"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D%3D>"https://www.united.com/web/en-US/apps/reservation/main.aspx?TY=F&AC=VI&CN=NEQBpb8dpLQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2zxU2JQ%3D&FLN=rErUr960NupCp8W2
Purchase summary
2 adults (18-64)
\$801.86
Taxes and fees
\$88.54

\$890.40

Total

Credit card payment: \$890.40 (American Express-**4009)

Trip summary Sat, Jan 06, 2018 [Image removed by sender. United Airlines] **UA 303** Nonstop 10:12 am Denver, CO, US (DEN) [Image removed by sender. plane] 4:00 pm New York, NY, US (LGA - LaGuardia) Duration: 3h 48m United First (P) Lunch [Image removed by sender.] Wi-Fi [Image removed by sender.] Power outlets

Travelers
Robin Hickenlooper
DEN to LGA
3F
Known Traveler/Pass ID:
Frequent flyer:
UA-****799
Email address:
Home phone:
John Hickenlooper
DEN to LGA
3E
Frequent flyer:
UA-****890

[Image removed by sender. Advertisement: Quote this offer: Save up to 40% on base rates and earn up to 2,750 miles on rentals of 1 or more days. Terms

apply]<https://www.united.com/CMS/en-US/products/travelproducts/car/pages/hertzoffer.aspx?v_ctrk=CONFEM1\$0-1974-11552-1-9624&int_source=loyalty&int_medium=uacom&int_campaig_n=2016hertz&partner_category=cars&partner_name=hertz&asset_type=tile&asset_position=fcn_ftop1&launch_date=2016-01-12>

Economy Plus

Secure more legroom for your flight today.

Learn

More<http://united.com/CMS/en-US/products/travelproducts/Pages/EconomyPlus.aspx?v_ctrk=CONFEM3\$0-1981-6581-1-4691>

[Image removed by sender. AD: Learn More. Secure more legroom for your flight today with Economy

[Image removed by sender. Advertisement: Need a hotel? Enjoy special hotel rates, exclusively for United

flyers]<https://hotels.united.com/search.do?locale=en_US&POS=UNITED_US&q-destination=L GA&q-check-in=2018-01-06&q-check-out=2018-01-08&q-rooms=1&q-room-0-adults=2&flightOu tboundDate=2018-01-06&flightInboundDate=&flightNumOfPassengers=2&flightAirportOrigin=D EN&flightPurchaseDate=2017-12-18&token=cddc93708a13e9619d69b66034ac34fe0f388666fe d81767d012f6b2007d9bd9&wapb3=|c.496751||.en_US|t.email|s.confirmation>

Additional trip planning tools

* Baggage

Policies<<u>https://www.united.com/web/en-US/content/travel/baggage/default.aspx</u>>: View current baggage acceptance allowances.

* Passport and Visa

Information<<u>https://www.united.com/web/en-US/content/travel/destination/international/passport_aspx</u>>: International Travel Documentation requirements

Carry-on baggage allowed

United accepts the following items, per customer to be carried on the aircraft at no charge:

- * One carry-on bag no more than 45 linear inches or 114 linear centimeters
- * One personal item (such as a shoulder or laptop bag)

Due to FAA regulations, operating carriers may have different carry-on requirements. Please check with the operating carrier for more information or go to united.com/baggageunited.com/baggageunited.com/web/en-US/content/travel/baggage/default.aspx.

Checking bags for this itinerary

Checked baggage service charges are collected at any point in the itinerary where bags are checked. The bag service charges below reflect a maximum outside linear dimension of 62 linear inches (157 cm).

First and second baggage service charges per traveler as listed below:

1st bag

2nd bag

Weight per bag

[Image removed by sender. plane]

Sat, Jan 06, 2018

Denver, CO, US (DEN)

to New York, NY, US (LGA - LaGuardia)

\$0

raveler
\$ O
oer raveler
70 lbs (32 kgs)

Baggage check-in must occur with United or United Express, and you must have valid MileagePlus Premier® 1K® membership at time of check-in to qualify for waiver of service charges for up to three checked bags (within specified size and weight limits).

These amounts represent an estimate of the first and second checked baggage service charges that may apply to your itinerary. If your itinerary contains multiple travelers, the service charges may vary by traveler, depending on status or memberships.

First and second bag service charges do not apply to active-duty members of the U.S. military and their accompanying dependents. For additional information regarding baggage charges, allowances, weight/size restrictions, exceptions or embargoes, or charges for overweight, oversized, excess, odd-sized baggage, special items or sporting equipment, visit <a href="mailto:united.com/baggage<nttps://www.united.com/web/en-US/content/travel/baggage/default.aspx">united.com/baggage<nttps://www.united.com/web/en-US/content/travel/baggage/default.aspx>.

united.com<https://www.united.com/web/en-US/Default.aspx>

Deals & offers<https://www.united.com/web/en-US/content/deals/default.aspx>

Reservationshttps://www.united.com/web/en-US/content/reservations/default.aspx>

Earn milesEarn mileshttps://www.united.com/web/en-US/content/mileageplus/earn/default.aspx>

My accounthttps://www.united.com/web/en-US/apps/account/account.aspx>

Stay connected

[Image removed by sender.

wireless]<https://www.united.com/web/en-US/content/travel/wireless/default.aspx>

[Image removed by sender. United Hub]<https://hub.united.com/>

[Image removed by sender.

facebook]https://www.united.com/web/en-US/apps/vendors/out.aspx?i=facebook

[Image removed by sender.

twitter]<https://www.united.com/web/en-US/apps/vendors/out.aspx?i=twitter>

[Image removed by sender.

youtube]youtube|

[Image removed by sender.

instagram]<https://www.united.com/web/en-US/apps/vendors/out.aspx?i=instagram>

[Image removed by sender.

linkedin]<https://www.united.com/web/en-US/apps/vendors/out.aspx?i=linkedin>

[Image removed by sender. staralliance

logo]<https://www.united.com/web/en-US/content/company/alliance/star.aspx>

Copyright © 2017 United Airlines, Inc.All Rights Reserved

View our Privacy Policy<https://www.united.com/web/en-US/content/privacy.aspx>.

E-mail Information

Please do not reply to this message using the "reply" address.

The information contained in this e-mail is intended for the original recipient only.

United MileagePlus

900 Grand Plaza Dr.

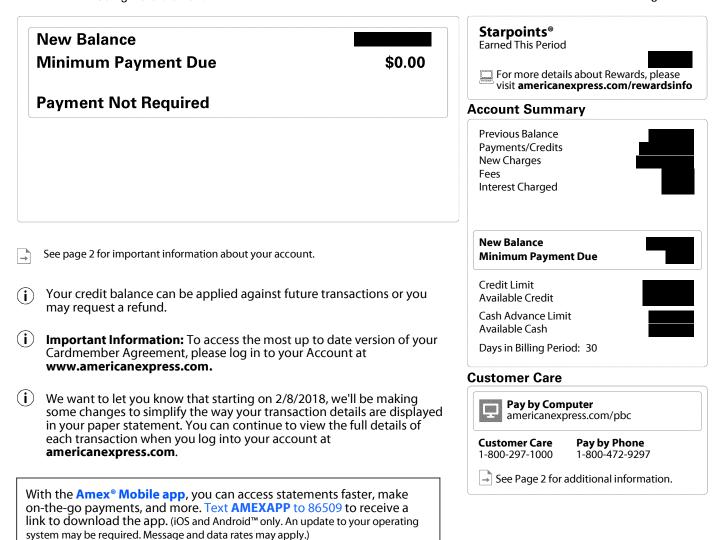
Houston, TX 77067 USA

Starwood Preferred Guest® Credit Card

ROBIN HICKENLOOPER Closing Date 01/12/18

Spg*
Starwood
Preferred
Guest

Account Ending 8-34009









Account Ending 8-34009

Enter 15 digit account # on all payments. Make check payable to American Express.



Payment Not Required

New Balance

Minimum Payment Due

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS P.O. BOX 650448 DALLAS TX 75265-0448

Amount Enclosed

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges.

Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Pléase do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. The method we use to figure the ADB and interest results in daily compounding of interest.

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

Starwood Preferred Guest **Customer Service Center**

1-800-297-1000

1-336-393-1111 1-800-297-1000

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897

1-888-625-4988 or www.spg.com



Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

P.O. BOX 650448 **DALLAS TX 75265-**0448

Change of Address

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- · Please print clearly in blue or black ink only in the boxes provided.

Street Address	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



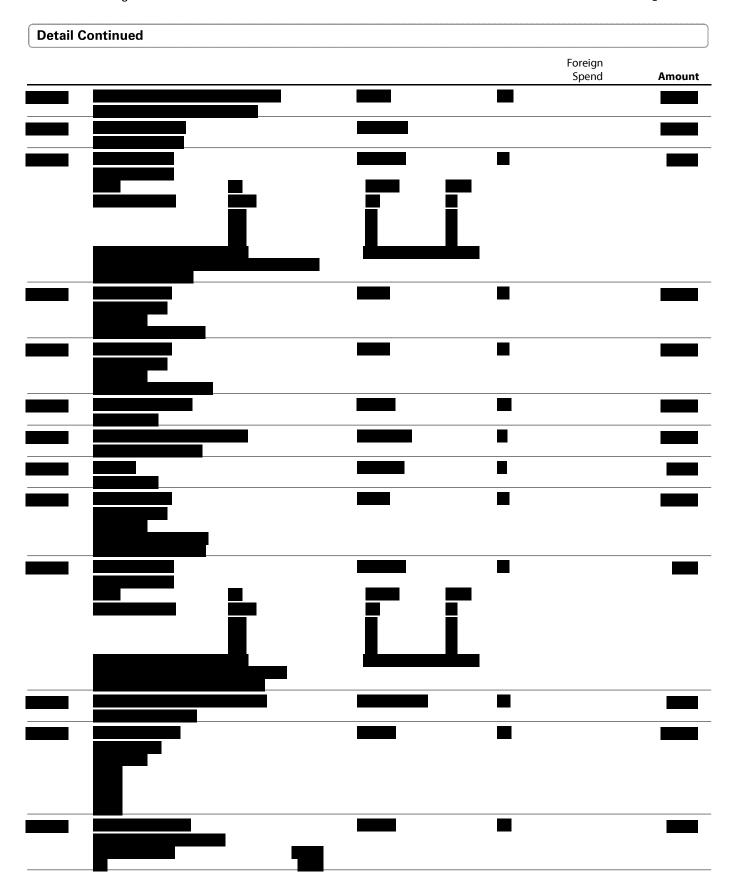
ROBIN HICKENLOOPER Closing Date 01/12/18 Spg*
Starwood
Preferred
Guest

Payments and Cr	edits	 	
Summary			
			Total
Payments			
Credits			
ROBIN HICKENLOOPER 8-3			
Total Payments and Credits	i		
Detail *Indicates posting	date		
Payments			Amount
Credits			Amount
		•	
			-
New Charges			
Summary			
			Total
ROBIN HICKENLOOPER 8-340			
JOHN W HICKENLOOPER 8-31	U13		
Total New Charges			

Detail							
	BIN HICKENLOOPER d Ending 8-34009					Foreign	
						Spend	Amoun
2/18/17	UNITED AIRLINES		HOUSTON		TX		\$445.20
	UNITED AIRLINES	Т-:	Camila	Class			
	From: DENVER INTL APT	To: NEW YORK LA GUARDI	Carrier: UA	Class: 00			
	DENVERINTEAFT	N/A	YY	00			
		N/A	YY	00			
	Tiplost Nicosala am 016227	N/A 76267125	YY	00			
	Ticket Number: 016237 Passenger Name: HICKE Document Type: PASSE	ENLOOPER/ROBINSTEVEN	Date of Depa	arture: 01/06			
2/18/17	UNITED AIRLINES		HOUSTON		TX		\$445.20
	UNITED AIRLINES	Τ.	Camian	Class			
	From: DENVER INTL APT	To: NEW YORK LA GUARDI	Carrier: UA	Class: 00			
	DENVERTINIEALT	N/A	YY	00			
		N/A	YY	00			
	Ticket Number: 016237	N/A 76367146	YY Date of Depa	00 arture: 01/06			
	Passenger Name: HICKE Document Type: PASSE	ENLOOPER/JOHN	Date of Depa	irture. 01/00			
			<u> </u>		_		

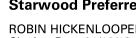
ROBIN HICKENLOOPER Closing Date 01/12/18

AMERICAN EXPRESS



Detail Continued		
	Foreign	
	Foreign Spend	Amount

Foreign Spend	Amount
эрепи	Amount



AMERICAN EXPRESS

ROBIN HICKENLOOPER Closing Date 01/12/18

Detail Co	ontinued				
				Foreign Spend	Amount
			—		

						Foreign Spend	Amoun
1/06/18	UNITED AIRLINES UNITED AIRLINES From: DENVER INTL APT	To: NEW YORK LA GUARDI N/A N/A	HOUSTON Carrier: UA YY YY	Class: 00 00	TX		\$12.99
	Ticket Number: 0162928 Passenger Name: HICKE Document Type: WIFI		YY Date of Depa	00 rture: 01/06			
		I					
) JOH	IN W HICKENLOOPER d Ending 8-31013			_	_	Foreign	
						Spend	Amoun
					-	150,00 European Union Euro	
					<u> </u>		
					: :		



ROBIN HICKENLOOPER Closing Date 01/12/18 Spg*
Starwood
Preferred
Guest

		Foreign	
		Spend	Amoun
	_		
	_		
		Foreign	
		Spend	Amoun
Fees			

ROBIN HICKENLOOPER Account Ending 8-34009 p. 10/11

Interest Charged

Amount

Total Interest Charged for this Period

\$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$0.00

Interest Charge Calculation

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	09/26/2014	16.49% (v)	\$0.00	\$0.00
Cash Advances	09/26/2014	26.49% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

SPG Starpoints® Earned

Spg.
Starwood
Preferred
Guest

Starwood Preferred Guest® Member Number: XXXXXXX9148

	Current Period	Year to Date
Points Earned for Eligible Purchases		
Total Bonus Points Earned		
Total Starpoints® Earned		

Bonus Points Earned

Current Period

Double Starpoints Bonus

Total

Your qualifying Year-to-Date eligible purchases on your Starwood Preferred Guest® Credit Card from American Express are for Starwood Gold Preferred Guest® Status, you need to have eligible purchases by December 31st.

qualify

ROBIN HICKENLOOPER Closing Date 01/12/18

Spg*
Starwood
Preferred
Guest

Account Ending 8-34009



- Discover 12 deep, dark reds (\$213.88 retail) for ONLY \$99.99 plus tax when you pay with any American Express® Card (offer valid 1/1/18 - 3/31/18), terms apply*
- Get complimentary ground shipping to your home or office
- Enjoy 3 bonus Tuscan reds (\$59.97 retail), rated 98 points by critic Luca Maroni

This is not a wine club offer – just a one-time invitation to give us a try. Cheers!

Save over \$100 on 12 Rich Reds ONLY \$99.99 plus 3 bonus bottles

and complimentary ground shipping



Order now at macyswinecellar.com/winter

or call 1-888-997-0319 and quote code 9410001

Terms and Conditions: Macy's Wine Cellar is operated by Direct Wines, Inc. in conjunction with a licensed network. Offer valid when you pay with any American Express® Credit or Charge Card. Fulfillment of the offers is the sole responsibility of the participating American Express merchant. Valid online at www.macyswinecellar.com/winter or by phone (call 1-888-997-0319 and quote offer code 9410001), January 1, 2018 through March 31, 2018. Offer limited to one case per Card Member. Offer valid only for selected cases for promotion and available to first-time Macy's Wine Club members only. Offer subject to availability and not redeemable in Macy's stores. In the unificely event of a wine becoming unavailable, a substitute of similar style and of equal or greater value will be supplied. Please note: Macy's wine per turns in store. If ever you need to return a wine, simply call the Macy's Wine Cellar team at 1-888-997-0319. 100% money-back guarantee applies to all wines. Licensed retailers/wineries only accept and fulfill orders from adults at least 21 years or older and applicable taxes are paid. Delivery is available to AZ, CA (offer may vary for California residents), CO, CT, EL, IA, ID, IL, N, LA, MA, MI, MN, MO, NC, ND, NE, NH, NJ, Offer may vary for New Jersey residents), NM, NV, NV, OH, OR (not eligible for free gift), SC, TN, TX (no voucher required), VA, WA, WI, WV, WY and DC. Must be 21 years or older to consume alcohol. Please drink responsibly, Void where prohibited by law. © 2018 Macy's Wine Cellar. All rights reserved. POID: GA3D:0001

Monday, January 8, 2018 8:00 AM 9:00 AM 9:30 AM - 10:00 AM Security Pickup- 9:30 am (20 min drive) --> Mount Sinai Hospital 10:00 AM - 12:20 PM At Mount Sinai Hospital with RSP [Dr. Check in@10:00AM/ Procedure@12:00PM/ Procedure end time@2:30PM Mount Sinai Hospital, 1468 Madison Avenue, 7th floor, Guggenheim Pavilion 10:00 AM 11:00 AM 12:00 PM 12:20 PM - 1:00 PM Security Pickup- 12:20 pm EXTRA TIME FOR TRAFFIC The Mount Sinai Hospital - New York City, 1468 Madison Ave, New York, NY 10029--> Lazard, 30 Rockefeller Plaza, New York, NY 1:00 PM - 2:00 PM Lunch with Vernon Jordan (POC: Denise Lazard, 30 Rockefeller Plaza, New York, NY, United States [49th st side between 5th and 6th, once inside security office, across from luggage door, 64th floor] 1:00 PM 2:00 PM - 2:30 PM Security Pickup- 2:00 pm (or whenever you are ready to leave) Lazard--> The Mount Sinai Hospital - New York City 2:00 PM 2:30 PM - 6:15 PM HOLD At Mount Sinai Hospital with RSP [Dr. Charles Asher] 1468 Madison Avenue, 7th floor, Guggenheim 3:00 PM Pavilion 4:00 PM 4:30 PM - 6:00 PM Time with Case CALL N LINE 5:00 PM 6:00 PM 6:15 PM - 7:00 PM Security Pickup- 6:15 pm Mount Sinai Hospital--> Modern Bar Room 7:00 PM - 9:00 PM Dinner [Reservation under John Hickenlooper] 7:00 PM Modern Bar Room, 9 W 53rd St, New York, NY 10019 [inside Museum of Modern Art] 8:00 PM 9:00 PM - 9:20 PM Security Pickup- 9:00 pm 9:00 PM Modern Bar Room--> Hospital or 10:30 PM - 10:30 PM

Tuesday, January 9, 2018

8:00 AM	
	> 30 Rocketeller Center
	8:30 AM - 9:45 AM LIVE Interview with MSNBC's Stephanie Ruhle HIT TIME@8:45 AM/ SECOND HIT TIME@9:30AM 30 Rockefeller Center, 49 W. 49th, New York City, New York (3rd floor for makeup, 4th floor for studio)
9:00 AM	30 NOCKETCHE CENTER, 47 H. 47th, New York City, New York (3rd 100) for makeup, 4th 100 for studio)
7.0074	
	9:45 AM - 9:55 AM Security Pickup- 9:45 am 30 Rockefeller Center> OR Mount Sinai Hospital
10:00 AM	on mount smar rospitat
11:00 AM	
12:00 PM	
1:00 PM	1:00 PM - 3:00 PM Time with Case CALL IN LINE [1:00 pm EST/ 11:00 am MST]
2:00 PM	
2:00 PM	
3:00 PM	
4:00 PM	
5:00 PM	5:00 PM - 5:30 PM TAB 2 PHONE Interview with Larry Olmsted, NYT best selling author, to discuss importance of sports/fandom to society CALL N LINE:
6:00 PM	
0.001111	
7.00 DV	
7:00 PM	
8:00 PM	
9:00 PM	
	10:30 PM - 10:30 PM

2/8/2018 12:30:10

Wednesday, January 10, 2018 7:00 AM 7:30 AM - 8:00 AM Security Pickup- 7:30 am ---> Bloomberg Philanthropies, 25 E 78th St, New York, NY 10075 8:00 AM - 10:15 AM TAB 3 Bloomberg Philanthropies Education to Employment REMARKS@9:30AM (POC: Rae Richman, INDICATE OF THE PROPERTY OF THE PROPER 8:00 AM (Staff: Conor) [full time of event: 8:00am - 4:00pm] Bloomberg Philanthropies, 25 E 78th St, New York, NY 10075, USA 9:00 AM 10:00 AM 10:15 AM - 10:30 AM Security Pickup- 10:15 am Bloomberg Philanthropies--> 10:30 AM - 12:20 PM With RSP 11:00 AM 12:00 PM 12:20 PM - 1:20 PM Security Pickup- 12:20 pm EXTRA TIME FOR TRAFFIC (30-55mins) --> Meridian, 485 Industrial Ave, Teterboro, NJ 07608 1:00 PM 1:30 PM - 3:20 PM Flight to Denver Meridian, 485 Industrial Ave, Teterboro, NJ 07608--> AirMax Hangar 8481 Aviator Lane Centennial, CO 80112 2:00 PM 3:00 PM 3:20 PM - 4:20 PM Security Pickup- 3:20 pm AirMax Hangar 8481 Aviator Lane Centennial, CO 80112--> Capitol 4:00 PM 4:30 PM - 5:30 PM Teleprompter Practice on House Floor READ ENTIRE SPEECH@6:30PM 5:00 PM 5:30 PM - 6:30 PM SOS Prep Governor's Office 6:00 PM 6:30 PM - 6:45 PM Security Pickup- 5:30 pm Capitol--> 7:00 PM 8:00 PM

9:00 PM

Join FlightAware (Why Join?) Login

All ▼

Q Search for flight, tail, airport, or city

Track

FORGOT THE FLIGHT NUMBER?

LIVE FLIGHT TRACKING PRODUCTS ADS-B PHOTOS SQUAWKS DISCUSSIONS ABOUT CONTACT





Registration/Tail

N278PC

View Aircraft Registration

<u>Live N278PC flight tracker</u> <u>View N278PC flight history</u> <u>View N278PC photos</u>



Want more information about this aircraft? You might be interested in our FBO ToolBox service. Click here.

N278PC Aircraft Registration

Aircraft Summary

Summary

2014 BOMBARDIER INC BD-100-1A10 Fixed wing multi engine (8 seats / 2 engines)

Owner

KIMBAL LOGISTICS LLC BROOMFIELD , CO, US (Corporation)

Airworthiness Class

Standard/Transport

Serial Number

20444

Engine

HONEYWELL AS907-1-1A (Turbo-fan) Thrust: 6944lbs

Weight

Over 20,000lbs

Speed

Not defined

Mode S Code

050542574 / A2C57C

Status

Assigned

Certificate Issue Date

2014-04-02

Airworthiness Date

2014-03-20

Last Action Date

2018-09-18

Expiration

2020-04-30

Registry Source

<u>FAA</u>

Registration History

DATE	21-Sep-2018	
OWNER	KIMBAL LOGISTICS LLC	
LOCATION	BROOMFIELD CO	
DATE	27-Mar-2015	
OWNER	KIMBAL LOGISTICS LLC	
LOCATION	BOULDER CO	

| Deutsch | English (UK) | English (USA) | Español (España) | Français | עבְרִית | Italiano | 日本語 | 한국어 | Português | Русский | Türkçe | 中文(简体) | 中文(台灣)

© 2018 FlightAware | Terms Of Use | Privacy | FAQs



Attn: Phone:

Guest Itinerary # 319967

N278PC (Challenger 300; Capacity: 10)

PIC:

SIC:

Thursday, April 05, 2018

Depart: 2:10 PM

DENVER, CO (KBJC) Airport:

FBO: LEPRINO FOODS-PRIVATE HANGER

9626 Metro Airport Avenue, Broomfield, CO, 80021

4:45 PM Arrive:

Airport: DALLAS, TX (KDAL)

FBO: JET AVIATION

7363 Herb Kelleher Way, Dallas, TX, 75235

+1 214 350 8523

Flight Time: 1:30

Guests:

N278PC (Challenger 300; Capacity: 10)

SIC

Hazardous Materials as defined by 49 CFR 100-177, and TSA prohibited items as defined by www.tsa.gov are not to be brought on board the aircraft. Please contact your flight management representative if you have any questions.

Sunday, April 08, 2018

Depart: 2:08 PM

Airport: DALLAS, TX (KDAL)

FBO: JET AVIATION

7363 Herb Kelleher Way, Dallas, TX, 75235

+1 214 350 8523

Arrive: 2:49 PM

Airport: DENVER, CO (KBJC)

FBO: LEPRINO FOODS-PRIVATE HANGER

9626 Metro Airport Avenue, Broomfield, CO, 80021

Flight Time: 1:48

Guests:

Musk, Kimbal James



Wyly, Christiana Parker

Hazardous Materials as defined by 49 CFR 100-177, and TSA prohibited items as defined by www.tsa.gov are not to be brought on board the aircraft. Please contact your flight management representative if you have any questions.



Intern, Scheduling <gov schedoffintern@state.co.us>

Fwd: Your United reservation for Aspen, CO, US (ASE) is processing

1 message

Neubert - GOVOffice, Natalie <natalie.neubert@state.co.us> To: Scheduling Intern <gov_schedoffintern@state.co.us>

Tue, Jul 10, 2018 at 9:30 AM

please add to August Aspen Travel folder (See calendar or for dates: should be 8.10"

----- Forwarded message -----

From: United Airlines, Inc. <unitedairlines@united.com>

Date: Tue, Jul 10, 2018 at 9:22 AM

Subject: Your United reservation for Aspen, CO, US (ASE) is processing

To: natalie.neubert@state.co.us

Add UnitedAirlines@news.united.com to your address book. See instructions.

Tuesday, July 10, 2018

Thank you for choosing United



We're processing your reservation and will send you an eTicket Itinerary and Receipt email once completed. This process usually takes less than an hour, but in rare cases it could take longer. If you don't receive an eTicket Itinerary and Receipt email within 24 hours, please call the United Customer Contact Center

Confirmation number:

Denver, CO, US (DEN) to Aspen, CO, US (ASE)



Manage reservation

Purchase summary

1 Adult (18-64)	\$254.88
Taxes and fees	\$33.32
Total Credit card payment: \$288.20 (Visa-**5589)	\$288.20

Trip summary

Fri, Aug 10, 2018



UA 5379 Operated By SKYWEST DBA UNITED EXPRESS

Nonstop

7:57 am Denver, CO, US (DEN)



8:51 am Aspen, CO, US (ASE)

Duration: 54m United Economy (M)

Travelers

John Hickenlooper DEN to **ASE**

9D Economy Plus®

Frequent flyer: UA-****890

Email address: natalie.neubert@state.co.us

Phone number: +1 (303) 866-6230



Economy Plus

Secure more legroom for your flight today.

Learn More



Additional trip planning tools

Baggage Policies: View current baggage acceptance allowances.

Passport and Visa Information: International Travel Documentation requirements

Carry-on baggage allowed

United accepts the following items, per customer to be carried on the aircraft at no charge:

One carry-on bag no more than 45 linear inches or 114 linear centimeters One personal item (such as a shoulder or laptop bag)

Due to FAA regulations, operating carriers may have different carry-on requirements. Please check with the operating carrier for more information or go to united.com/baggage.

Checking bags for this itinerary

Checked baggage service charges are collected at any point in the itinerary where bags are checked. The bag service charges below reflect a maximum outside linear dimension of 62 linear inches (157 cm).

First and second baggage service charges 1st bag 2nd bag

Weight per bag

per traveler as listed below: Fri, Aug 10, 2018

Denver, CO, US (DEN) to Aspen, CO, US (ASE)

70 lbs (32

Baggage check-in must occur with United or United Express, and you must have valid MileagePlus Premier® Platinum membership at time of check-in to qualify for waiver of service charges for up to three checked bags (within specified size and weight limits).

These amounts represent an estimate of the first and second checked baggage service charges that may apply to your itinerary. If your itinerary contains multiple travelers, the service charges may vary by traveler, depending on status or memberships.

First and second bag service charges do not apply to active-duty members of the U.S. military and their accompanying dependents. For additional information regarding baggage charges, allowances, weight/size restrictions, exceptions or embargoes, or charges for overweight, oversized, excess, oddsized baggage, special items or sporting equipment, visit united.com/baggage.

united.com

Deals & offers

Reservations

Earn miles

My account

STAY CONNECTED









A STAR ALLIANCE MEMBER



Copyright © 2018 United Airlines, Inc.All Rights Reserved

View our Privacy Policy.

E-mail Information

Please do not reply to this message using the "reply" address.

The information contained in this e-mail is intended for the original recipient only.

United MileagePlus 900 Grand Plaza Dr Houston, TX 77067 USA

Natalie Neubert

Special Advisor to the First Lady



P: 303.866.5309 | C: 720.630.1739 136 State Capitol, Denver, CO 80203 natalie.neubert@state.co.us | www.colorado.gov/governor







Under the Colorado Open Records Act (CORA), all messages sent by or to me on this state-owned e-mail account may be subject to public disclosure.



Intern, Scheduling <gov schedoffintern@state.co.us>

Fwd: eTicket Itinerary and Receipt for Confirmation CGVGMS

1 message

Neubert - GOVOffice, Natalie <natalie.neubert@state.co.us> To: Scheduling Intern <gov_schedoffintern@state.co.us>

Thu, Jul 19, 2018 at 4:19 PM

please add to aspen august dga folder

--- Forwarded message ------

From: United Airlines, Inc. <unitedairlines@united.com>

Date: Thu, Jul 19, 2018 at 4:17 PM

Subject: eTicket Itinerary and Receipt for Confirmation CGVGMS

To: NATALIE.NEUBERT@state.co.us

Receipt for confirmation number CGVGMS



A STAR ALLIANCE MEMBER 🖑

United logo link to home page

Issue Date: July 19, 2018

Confirmation:

TRAVELER INFORMATION

Traveler eTicket Number Seats Frequent FlyerNumber

HICKENLOOPER/JOHN UA-XXXXX890 Premier Platinum / *G 19A

FLIGHT INFORMATION

Day, Date **Flight Class Departure City and Time Arrival City and Time** Aircraft Meal

Sun, 12AUG18 DENVER, CO CRJ-700 UA5220 B

ASPEN, CO (DEN) 12:10 PM

(ASE) 11:15 AM

Flight operated by SKYWEST AIRLINES doing business as UNITED EXPRESS.

FARE INFORMATION

Form of Payment: Fare Breakdown

Airfare: 624.19US

Last Four Digits 5589 U.S. Transportation Tax: 46.81

U.S. Flight Segment Tax: 4.10 September 11th Security Fee: 5.60 U.S. Passenger Facility Charge: 4.50 Per Person Total: 685.20U\$

eTicket Total: 685.20U

The airfare you paid on this itinerary totals: 624.19 USD The taxes, fees, and surcharges paid total: 61.01 USD

Fare Rules: Additional charges may apply for changes in addition to any fare rules listed. REFUNDABLE

Baggage allowance and charges for this itinerary.

Baggage fees are per traveler

Origin and destination for checked baggage	1 st bag	2 nd bag	Maximum weight and dimensions per piece of baggage Max wt / dim per piece
--	------------------------	------------------------	---

8/12/2018 Aspen, CO (ASE) to Denver, CO (DEN) 0.00 USD 0.00 USD 70.0lbs (32.0kg) - 62.0in (157.0cm)

Baggage check-in must occur with United or United Express, and you must have valid MileagePlus Premier® Platinum membership at time of check-in to qualify for waiver of service charges for up to three checked bags (within specified size and weight limits).

MileagePlus Accrual Details

HICKENLOO	HICKENLOOPER/JOHN					
Date	Flight	From/To	Award Miles	PQM	PQS	PQD
8/12/2018	5220	Aspen, CO (ASE)-Denver, CO (DEN)	5625	750	1.5	625
			Award Miles	PQM	PQS	PQD
John's Mileag	John's MileagePlus Accrual totals: 5625 750 1.5 625					625

Important Information about MileagePlus Earning

- Accruals vary based on the terms and conditions of the traveler's frequent flyer program, the traveler's frequent flyer status and the itinerary selected. United MileagePlus® mileage accrual is subject to the rules of the MileagePlus program
- Once travel has started, accruals will no longer display. You can view your MileagePlus account for posted accrual
- You can earn up to 75,000 award miles per ticket. The 75,000 award miles cap may be applied to your posted flight activity in an order different than shown
- PQD are a Premier status requirement for members in the U.S. only.
- Accrual is only displayed for MileagePlus members who choose to accrue to their MileagePlus account.

eTicket Reminders

- Check-in Requirement Bags must be checked and boarding passes obtained at least 30 minutes prior to scheduled departure. Baggage will not be accepted and advance seat assignments may be cancelled if this condition is not met.
 - EXCEPTION: When departing from Anchorage, Atlanta, Austin, Baltimore, Chicago, Cincinnati, Cleveland, Dallas/Ft. Worth, Denver, Detroit, Fort Lauderdale, Greenville-Spartanburg, Guam, Honolulu, Houston, Indianapolis, Jacksonville,
 - Kona, Las Vegas, Los Angeles, Maui, Miami, New York (LGA), Newark, Orange County (SNA), Orlando, Philadelphia, Phoenix, Pittsburgh, Raleigh/Durham, Reno, San Diego, San Francisco, San Juan, PR (60 minutes), Savannah, Seattle, St. Louis.
 - St. Thomas, U.S. Virgin Islands (60 minutes), Tampa, Washington, DC (both IAD and DCA), the check in requirement time for Passengers and Bags is 45 minutes except where noted.
- Boarding Requirement Passengers must be prepared to board at the departure gate with their boarding pass at least 15 minutes prior to scheduled departure.

- Failure to meet the **Boarding Requirements** may result in cancellation of reservations, denied boarding, removal of checked baggage from the aircraft and loss of eligibility for denied boarding compensation.
- Bring your boarding pass or this eTicket Receipt along with photo identification to the airport.
- The FAA now restricts carry-on baggage to one bag plus one personal item (purse, briefcase, laptop computer, etc.) per passenger. The fare rules for your ticket may restrict your carry-on baggage allowance even further.
- For up to the minute flight information, sign-up for our Flight Status Updates or call 1-800-824-6200; in Spanish 1-800-426-5561.
- If flight segments are not flown in order, your reservation will be cancelled. Rebooking will be subject to the fare rules governing your ticket.
- For the most current status of your reservation, go to our Flight Status page.
- Your eTicket is non transferable and valid for 1 year from the issue date unless otherwise noted in the fare rules.

Data Protection Notice

Your personal data will be processed in accordance with the applicable carriers privacy policy and if your booking is made via a reservation system provider ("GDS"), with its privacy policy. These are available at

http://www.iatatravelcenter.com/privacy or from the carrier or GDS directly. You should read this documentation, which applies to your booking and specifies, for example, how your personal data is

collected, stored, used, disclosed and transferred

Customer Care Contact Information

We welcome your compliments, comments or complaints regarding United or a United travel experience.

You may contact us using our Customer Care form

Hazardous materials

Federal law forbids the carriage of hazardous materials on board aircraft in your luggage or on your person. A violation can result in five years imprisonment and penalties of \$250,000 or more (49 U.S.C. 5124).

Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives and radioactive materials. Common examples of hazardous materials/dangerous goods

include spare or loose lithium batteries, fireworks, strike-anywhere matches, aerosols, pesticides, bleach and corrosive materials.

Additional information can be found on:

united.com restricted items page FAA website Pack Safe page TSA website Prohibited Items page

Refunds Within 24 Hours

When you book and ticket a reservation through united.com, the United mobile app, the United Customer Contact Center, at our ticket counters or city ticket offices, or if you

use MileagePlus® miles to book an award ticket, we will allow you to cancel the ticketed reservation without penalty and receive a 100 percent refund of the ticket price

to the original form of payment if you cancel the reservation within 24 hours of purchase and if the reservation is made one week or more prior to scheduled flight departure.

IMPORTANT CONSUMER NOTICES

- Notice of Baggage Liability Limitations For domestic travel between points within the United States (except for domestic portions of international journeys), United's liability for loss of, damage to, or delay in delivery of a customer's checked baggage is limited to \$3,500 per ticketed customer unless a higher value is declared in advance and additional charges are paid (not applicable to wheelchairs or other assistive devices). For such travel, United assumes no liability for high value, fragile, perishable, or otherwise excluded items; excess valuation may not be declared on certain types of valuable articles. Further information may be obtained from the carrier. For international travel governed by the Warsaw Convention (including the domestic portions of the trip), maximum liability is approximately 640 USD per bag for checked baggage, and 400 USD per passenger for unchecked baggage. For international travel governed by the Montreal Convention (including the domestic portions of the trip), maximum liability is 1,131 SDRs per passenger for baggage, whether checked or unchecked. For baggage lost, delayed, or damaged in connection with domestic travel, United requires that customers provide preliminary notice within 24 hours after arrival of the flight on which the baggage was or was to be transported and submit a written claim within 45 days of the flight. For baggage damaged or delayed in connection with most international travel (including domestic portions of international journeys), the Montreal Convention and United require customers to provide carriers written notice as follows: (a) for damaged baggage, within seven days from the date of receipt of the damaged baggage; (b) for delayed baggage, within 21 days from the date the baggage should have been returned to the customer. Please refer to Rule 28 of United's Contract of Carriage for important information relating to baggage and other limitations of liability.
- Notice of Incorporated Terms Transportation is subject to the terms and conditions of United's Contract of Carriage, which are incorporated herein by reference. Incorporated terms may include, but are not limited to: 1. Limits on liability for personal injury or death of the customer, and for loss, damage, or delay of goods and baggage, including high value, fragile, perishable, or otherwise excluded items. 2. Claims restrictions, including time periods within which customers must file a claim or bring an action against the carrier, 3. Rights of the carrier to change terms of the contract, 4. Rules about reconfirmation of reservations, check-in times, and refusal to carry. 5. Rights of the carrier and limits on liability for delay or failure to perform service, including schedule changes, substitution of an alternate air carrier or aircraft, and rerouting. The full text of United's Contract of Carriage is available at united.com or you may request a copy at any United ticket counter. Passengers have the right, upon request at any location where United's tickets are sold within the United States, to receive free of charge by mail or other delivery service the full text of United's Contract of Carriage.
- Notice of Certain Terms If you have purchased a restricted ticket, depending on the rules applicable to the fare paid, one or more restrictions including, but not limited to, the following may apply to your travel: (1) the ticket may not be refundable but can be exchanged for a fee for another restricted fare ticket meeting all the rules/restrictions of the original ticket (including the payment of any difference in fares); (2) a fee may apply for changing/canceling reservations; or (3) select tickets may not be eligible for refunds or changes even for a fee; (4) select tickets have no residual value and cannot be applied towards the purchase of future travel; or (5) travel may be restricted to specific flights and/ or times and a minimum and/or maximum stay may be required. United reserves the right to refuse carriage to any person who has acquired a ticket in violation of any United tariffs, rules, or regulations, or in violation of any applicable national, federal, state, or local law, order, regulation, or ordinance. Notwithstanding the foregoing, you are entitled to a full refund if you cancel a ticket purchased at least a week prior to departure within 24 hours of purchase.
- Notice of Boarding Times For Domestic flights, customers must be at the boarding gate at least 15 minutes prior to scheduled departure. For International flights, customers must be at the boarding gate at least 30 minutes prior to scheduled departure. The time limits provided by United in this Notice are minimum time requirements. Customer and baggage processing times may differ from airport to airport. Please visit united.com for information regarding airport-specific boarding times. It is the customer's responsibility to arrive at the airport with enough time to complete check-in, baggage, and security screening processes within these minimum time limits. Please be sure to check flight information monitors for the correct boarding gate and the departure time of your flight. Failure to be at the boarding gate by the required time could result in the loss of your seat without compensation, regardless of whether you are already checked in or have a confirmed seat and boarding pass.
- Advice to International Passengers on Carrier Liability Passengers on a journey involving an ultimate destination or a stop in a country other than the country of departure are advised that international treaties known as the Montreal Convention, or its predecessor, the Warsaw Convention, including its amendments, may apply to the entire journey, including any portion thereof within a country. For such passengers, the treaty, including contracts of carriage embodied in applicable tariffs, governs, and may limit the liability of the Carrier in respect of death or injury to passengers, and for destruction or loss of, or damage to, baggage, and for delay of passengers and baggage.
- Notice Overbooking of Flights Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which a person has a confirmed reservation. If the flight is overbooked, no one will be denied a seat until airline personnel first ask for volunteers willing to give up their reservation in exchange for compensation of the airline's choosing. If there are not enough volunteers, the airline will deny boarding to other persons in accordance with its particular boarding priority. With few exceptions, including failure to comply with the carrier's check-in deadlines, which are available upon request from the air carrier, persons, denied boarding involuntarily are entitled to compensation. The complete rules for the payment of compensation and each airline's boarding priorities are available at all airport ticket counters and boarding locations. Some airlines do not apply these consumer protections to travel from some foreign countries, although other consumer protections may be available. Check with your airline or your travel agent.

Thank you for choosing United Airlines

united.com

Legal Notices. Privacy Policy

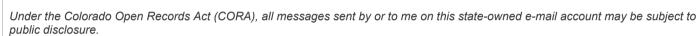
Copyright © 2018 United Airlines, Inc. All rights reserved. For assistance, please contact United Airlines via telephone or via e-mail.

Natalie Neubert Special Advisor to the First Lady



P: 303.866.5309 | C: 720.630.1739 136 State Capitol, Denver, CO 80203 natalie.neubert@state.co.us | www.colorado.gov/governor







39558900000000000000258

Account Number

XXXX-XXXX-XX39-5589

Payment Date 08/19/2018

New Balance \$0.00

Minimum Amount Due

Enter Amount Paid

VALERIE M BECK 200 E COLFAX AVE

DENVER CO 80203-1776

Citibank P.O. Box 78025 PHOENIX, AZ 85062-8025

CITIBANK CORPORATE CARD

Previous Balance	Payments and Credits	New Charges	New Balance	Credit Line
\$0.00	\$0.00	\$0.00	\$0.00	

Statement Date 07/25/2018

07/25/2018

Payment Date 08/19/2018

For customer service call or write 1-800-248-4553 P.O. Box 6125Sioux Falls, SD 57117

Send payments to: Citibank P.O. Box 78025 PHOENIX, AZ 85062-8025

Account Number Cas			h Advance Limit* Available Credit L			Credit Line	Credit Line Available Cash Lin	
XXXX-XXXX-XX39-5589		\$0.00					\$0.00	
	Post Date	Reference	Number		Type of Activity			Amount
*******	******	********	******NOTI	CE MEMO IT	EM(S) LISTED B	ELOW*************	*******	*********
07/10/2018	07/12/201	8 2469216819210		UNITED HICKENLOOF	01624073842	269 800-932-27 DEPARTURE:		\$288.20
				DEN UA MA			_	
		-						
00011017 0111014	A DV					Purchases	Interest	1
CCOUNT SUMMA URRENT PERIOD	I	Previous Balance	Payments		Credits	and Advances	Charges	New Balance
P	Purchases Advances TOTALS	\$0.00 \$0.00 \$0.00						\$0.00 \$0.00
DAVE IN BILL								\$0.00
DATS IN BILL	LING PERIOD): 030	Purchases	Cas	sh Advances	Pa	ayment Due:	\$0.00

^{*} Cash Advance Limit is a portion of your Total Credit Line

^{**} Available Cash Line is a portion of your Available Credit Line



Account Number

XXXX-XXXX-XX39-5589

Statement Date 07/25/2018

Sale Post Reference Number Date Type of Activity Amount Date NOTICE MEMO ITEM(S) LISTED BELOW 07/19/2018 07/23/2018 24692168201100253619988 800-932-2732 TX \$685.20 UNITED HICKENLOOPER/JOHN DEPARTURE: 08-12-18 ASE UA B DEN \$2,556.50

Citi is committed to the reduction of paper. Within the Commercial Cards business, you can switch to online statements now by registering your card on CitiManager at https://home.cards.citidirect.com/CommercialCard/Cards.html. Thanks to those who already access statements online, together we are saving 2,170 trees each year through this initiative alone.

Account management made easier: Online statements & CitiManager Mobile offer 24/7 access, security, and mobility. Log in at www.citimanager.com/login and click Go Paperless under the Statement tab.

Sign-up for email or text message alerts to know when your statement is ready to view. When on the go, access your account and recent activity through your mobile device at www.citimanager.com/mobile

^{*} Cash Advance Limit is a portion of your Total Credit Line

^{**} Available Cash Line is a portion of your Available Credit Line

Information About Your Citibank Corporate Card Account

- Report a Lost or Stolen Card Immediately: Our telephone lines are open every day, 24 hours a day. Call the Customer Service telephone number specified on the front of the statement or Directory Assistance for the number to report a lost or stolen Citibank Corporate Card.
- Credit Reports: The Bank may report Account information to credit bureaus. Late payments, missed payments, or other defaults on the Account may be reflected in your credit report.
- Cardmember Credit Line: Each Cardmember has an individual Credit Line
 (a portion of which may be used for Cash Advances), which is the maximum
 amount that the Cardmember can charge at any time. The size of each
 Cardmember's Credit Line (and Cash Limit, if any), is determined by the
 Company and is a portion of the total Company Credit Line.
- To Increase or Reallocate a Company or Cardmember Credit Line:
 The Company may request changes to credit lines by contacting Citibank Corporate Card Customer Services. Our telephone lines are open every day, 24 hours a day at the telephone number specified on the front of the statement.
- Additional Cardmembers: The Company may request applications for additional Cardmembers by contacting Citibank Corporate Card Service. Our telephone lines are open every day, 24 hours a day at the telephone number specified on the front of the statement. Limit one Citibank Corporate Card per Cardmember.
- Payments: Please allow sufficient mailing time if sending payments via mail. Please write your account number on the front of the check. For centrally billed accounts, please be sure to send on Company check as payment for all Cardmember balances. If we receive your mailed payment in proper form at our processing facility by 5:00 p.m. Eastern Time, it will be credited as of that day. Payments can also be made by electronic fund transfer, wire transfer, ACH transfer, direct debit, and other methods. Call the number on the front of this statement for details.

- Company Ratification: By its payment of any amounts charged to the Account, the Company: (i) ratifies the original Application for the Account and the authority of all persons at the time of their signing such Application, and (ii) authorizes the continued use of the Account under the terms of The Corporate Card Agreement by all Cardmembers to whom Cards are issued.
- Special Information on Cash Advances: Cardmembers may get a Cash Advance at over 160,000 locations worldwide.
 - The Cardmember's Cash Advance Limit is a part of the Cardmember's Total Credit Line. It is not an additional line of credit.
 - For Cash Advances from ATMs, a separate Personal Identification Number (PIN) is required for security purposes.
- Delinquency Fee: My Account will be delinquent unless the Bank receives the amount shown on the billing statement as the balance due, less any disputed charges, by the payment due date. The Bank will show any unpaid portion of the balance due as a past due balance on subsequent billing statements. If any portion of the past due balance appears on two consecutive billing statements (approximately 55-60 days after the billing cycle date), I agree to pay a delinquency fee monthly based on a percentage of the entire past due balance until my payment is received by the Bank. A late fee may also be imposed monthly until payment for the past due balance is received by the Bank.

Account Inquiries

 In Case of Errors or Questions About Your Bill: If you think the Billing Statement is wrong, or if you need more information about a transaction, write to us on a separate sheet at the address specified on the front of this statement as soon as possible. Please notify us no later than 60 days after the date of the bill on which the error or problem first appeared.

In the letter please give us the following information:

- Your name and account number. For centrally billed Company Accounts, the Company name and Individual account number.
- The dollar amount of the suspected error.
- Describe the error and explain the reason for the error; if more information is needed about an item, please describe it to us.
- Merchant Disputes. If the Company or Cardmember was unsuccessful
 in attempting to resolve a problem with a merchant concerning the
 quality of goods or services purchased with the Citibank Corporate
 Card, we may be able to help if we are notified in writing within 60 days
 of the date of the charge. You will be responsible if we are not able to
 resolve the dispute or if the Bank finds you responsible for the disputed
 charge.

- In the letter to us, please explain in detail the dispute and the results
 of the attempt to resolve it with the merchant. The letter must include
 the amount involved, and must be signed by the individual
 Cardmember. We will notify you of the results of our efforts.
- If you returned merchandise and received a credit slip which has not yet been posted, please allow 30 days from the date it was issued. If it has not been posted to the Account by then, forward a copy of the credit slip to us at the billing dispute address specified on the front of the statement. Along with the copy of the credit slip please include a letter (signed by the individual Cardmember) stating that credit was not received. If a credit slip was not issued, please request one from the merchant. If the merchant refuses, please write to us and explain the details.
- On non-disputed matters or any matter shown by the Bank not to be in error, the Bank may charge the Company or Cardmember the fee specified in the Corporate Card Agreement for each copy of any document the Company or Cardmember requests, such as duplicate periodic statements, transaction slips, and the like.
- · Please save your charge receipts.

BUibs 1/01

Account Requests

Payments must be remitted to Citibank, N.A. P.O. BOX 78025 Phoenix, AZ 85062-8025. If we receive your mailed payment in proper form at our processing facility by 5:00 p.m. Eastern Time, it will be credited as of that day.

CHANGE OF ADDRESS OR TELEPHONE NUMBER* *Please note that the request will be rejected if the address is outside of the card issuing country (US or Canada).						
Street Address						
City, State	ZIP					
Home Phone	Business Phone					
	CREDIT BALANCE REFUND REQUEST					
☐ Refu	☐ Refund full amount (no additional charges are outstanding).					
☐ Refu	Refund partial amount of \$ (additional charges are still outstanding).					

Signature Date R1410-1410B-0117



Itinerary / Receipt

Your booking is confirmed. Thank you for choosing Air Canada. Please bring your itinerary-receipt to the airport.

Main Contact Information

John Hickenlooper

VAL.BECK@STATE.CO.US

Payment: CC AXXXXXXXXXXXX6004 Booking reference:

Customer Care

Air Canada Reservations

1-888-247-2262

Air Canada Flight Information

1-888-422-7533

International Reservations

Alert me of flight changes Flight notification

Flight Itinerary

Name:

E-mail:

Flight	From	То	Aircraft	Cabin (Booking class)	Status	
AC1904	Toronto Pearson (YYZ)	Edinburgh (EDI)	763	Economy (M)	Confirmed	
Operated by:	Thu 06-Sept 2018	Fri 07-Sept 2018				
Air Canada rouge	18:55 - TERMINAL T1 INTL	06:35				
Seat number(s) requ	Seat number(s) requested: 24F					

Passenger Information

Passenger: 1 John Hickenlooper

Ticket number:

Purchase Summary

Passenger: 1 Ticket number

Date of issue 27-Aug 2018



Fare Amount in Canadian dollars: 1,417.00

(including <u>navigational & other charges</u>)

Taxes, Fees & Charges

Air Travellers Security Charge (CA)
Canada Harmonized Sales Tax (GST/HST #10009-2287 RT0001) (RC)

Combined Taxes *see fare calculation below (XT)

19.85 2.49 172.37

Total Fare in US dollars: 1,280.71

Ticket particularities:

- -REFUNDABLE/CXLFEE/CHGFEE
- -BG: AC
- * Fare calculation:

06SEP18YTO AC EDI Q11.42R1067.92NUC1079.34 END ROE1.312821 XT153.22YQ19.15SQ

Canadian tax registration numbers:

XG Canada Goods and Services Tax (GST/HST #10009-2287 RT0001)

RC Canada Harmonized Sales Tax (GST/HST #10009-2287 RT0001)

XQ Canada Quebec Sales Tax (QST #1000-043-172 TQ1991)

Fare Rules Summary

- · Voluntary changes to your itinerary may require the payment of additional fees and fare upgrades.
- If you are travelling on a non-refundable ticket, Air Canada will be unable to make exceptions in the event of an unexpected trip cancellation or medical emergency. We recommend the purchase of travel insurance.
- Tickets are non transferable.
- Seat selection charges are per passenger and apply to each individual one-way flight segment in your itinerary. Flight segments are identified by a change in flight number, with each new flight number representing a flight segment. Taxes are not included.
- Please note that you may be moved from your selected seat without notice in the event of an involuntary schedule or airport change (e.g. flight disruption, cancellation), to accommodate a passenger with a disability, or for any other reason that requires Air Canada to move you prior to departure or during the flight. If you are moved from your seat for one of these reasons, you may request a refund for your seat charges. We invite you to read additional terms and conditions related to seat selection

Please read important information and notices regarding Air Canada's general conditions of carriage.

Baggage Information

Please see below for details on the bags you plan on checking at the baggage counter.

Baggage Information for: John Hickenlooper

Air Canada baggage rules apply. 1st bag: Complimentary

For flight(s): AC1904 2nd bag: 100.00 CAD + taxes* per direction

Max. weight per bag: 23 KG (50 lb) Max. linear dimensions: 158 CM (62 in)

^{*} For travel within Canada or between Canada and the United States, a Canadian tax of \$3.00 CAD may apply to bags fees. For travel between Canada or the United States and Mexico, the Dominican Republic and Barbados, an applicable local sales tax of



\$4.00 CAD may apply to bag fees. For all other itineraries to/from Mexico, the Dominican Republic and Barbados as well as itineraries to/from South America, an applicable local sales tax of \$21.00 CAD may apply to bag fees. All above tax amounts are based on the maximum applicable tax amounts per itinerary type. Actual amounts may vary and will be charged in the currency used in your departure airport. Tax amounts are subject to change without notice by local government.

Customers may be reassessed checked baggage fees when itineraries include an enroute stopover in excess of 24 hours.

Baggage Policy

Baggage Allowance for Altitude and Star Alliance Members

Baggage check-in must occur with Air Canada, Air Canada Express (flights operated by Jazz, Sky Regional, Air Georgian, Exploits Valley Air) or Air Canada rouge. Air Canada Altitude status level must be valid at time of check-in to qualify for waiver of charges related to baggage.

Frequent Flyer Status	Economy Class	Premium Economy	Business Class
Air Canada Altitude Super Elite 100k,	3 bags	3 bags	3 bags
Elite 75k, Elite 50k & Elite 35k	32kg (70lb)	32kg (70lb)	32kg (70lb)
Air Canada Altitude Prestige 25k	2 bags	2 bags	2 bags
	23kg (50lb)	23kg (50lb)	32kg (70lb)
Star Alliance Gold	As per fare paid + 1	As per fare paid + 1	As per fare paid + 1
	additional bag	additional bag	additional bag
	23kg (50lb)	23kg (50lb)	32kg (70lb)
Star Alliance Silver	As per fare paid	As per fare paid	As per fare paid
	23kg (50lb)	23kg (50lb)	32kg (70lb)

Excess Baggage

If your baggage exceeds the free allowance (in number, size and/or weight), additional checked baggage charges will apply. The policy and fees will be those of the carrier identified in the checked baggage information section. For specific terms and conditions of Air Canada codeshare and interline partners oversized and excess rules, visit the carrier's website. View the additional checked bagage policy of Air Canada's codeshare and interline partners.

View Air Canada's additional checked baggage policy.

Embargos: Certain restrictions apply for travel to Mexico City (Mexico) as well as Kingston and Montego Bay (Jamaica). For details, please visit Air Canada's additional checked baggage policy.

Currency of Fees

Fee amounts are displayed in the currency of the first departure city on your ticket. On the day of travel, applicable fees will be assessed in the local currency of the country you are travelling from. Certain exceptions may apply where the departure airport does not charge in local currency. The currency exchange rate will be determined by the date of travel.

Carry-On Baggage Allowance

Oversized carry-on bags are not permitted on our aircraft and may cause flight delays for all passengers. Please ensure your carry-on bags are within the maximum allowed size as indicated below; they are required to fit in the double-size verification device at check-in and boarding gates.

You may carry onboard items which fall within the two (2) piece carry-on allowance: one (1) carry-on bag or suitcase (wheels and handles included in the size) and one (1) personal article such as a briefcase, laptop computer, diaper bag, camera case, cartons or other similar item. Learn more about Air Canada's <u>Carry-on Baggage restrictions</u>.

	Maximum Size	Maximum Weight
1 standard article	23cm x 40cm x 55cm 9" x 15.5" x 21.5"	Your carry-on baggage must be light enough that you can store it in the overhead bin unassisted.
1 personal article	16cm x 33cm x 43cm 6" x 13" x 17"	Your carry-on baggage must be light enough that you can store it in the overhead bin unassisted.



It is recommended that documents and medication be packed in your carry-on baggage. All prescription medications must be properly labelled with the names of the patient, the medication and the issuing medical office or pharmacy.

For safety reasons, dangerous goods must not be packed in checked or carry-on baggage, except as specifically permitted. Dangerous goods * include, but are not limited to compressed gases (e.g. oxygen bottles or tear gas), corrosives, explosives (e.g. fireworks), flammable liquids and solids (e.g. paints and lighter fluid), radioactive materials (e.g radio-pharmaceuticals), oxidizing materials, poisons, infectious substances and briefcases with installed alarm devices. For security reasons, other restrictions may apply. Please refer to the Security Requirements and Dangerous Goods page for more information.

There are special exceptions for small quantities (up to 70 ounces total) of medication and toiletry articles carried in your luggage and certain smoking materials carried on your person. United States federal law forbids the carriage of hazardous materials aboard the aircraft in your baggage or on your person. A violation can result in five years' imprisonment and penalties of \$250,000 or more.

*also referred as hazardous materials

Codeshare Flights and Other Airlines

Passengers with itineraries that include flights operated by other airlines or codeshare flights may be subject to the carry-on rules and fees of the other airline, which may be different from Air Canada's baggage policy.

For specific terms and conditions of Air Canada codeshare and interline partners carry-on rules, visit the carrier's website.

Important Information & Conditions

Please review this itinerary/receipt and should you have any questions, please call 1-888-247-2262 within 24 hours of receipt.

Before You Go: A 'To-Do' List

The Government of Canada has introduced a new entry requirement for those travelling to or through Canada who are not Canadian or American Citizens, or permanent residents of Canada. You may require an Electronic Travel Authorization (eTA). For more information, consult http://canada.ca/eta to determine if this requirement applies to you.

All passengers are advised to view the <u>Travel documentation</u> and US Secure Flight Program for important information on documents and identification required for travel.

Travel Insurance

Canadian Residents - RBC Travel Insurance Company offers Canadian travellers an easy way to purchase travel insurance. Whether you're traveling by yourself or with your family, it's important to get protection against the high cost of medical expenses, trip cancellation or other unforeseen circumstances. Residents of Canada can purchase travel insurance from RBC Travel Insurance Company via www.aircanada.com/insurance or by calling 1-866-530-6021. To make sure you get the best possible protection, purchase insurance prior to your departure.

U.S. Residents - CSA Travel Protection offers American travellers an easy way to purchase travel insurance. Whether you're traveling by yourself or with your family, it's important to get protection against the high cost of medical expenses, trip cancellation or other unforeseen circumstances. Residents of the United States can purchase travel insurance from CSA Travel Protection via www.aircanada.com/us/en/insurance or by calling 1-866-473-3315. To make sure you get the best possible protection, purchase insurance prior to your departure.

Comments, Compliments and Complaints

Would you like to comment on a past travel experience? Your comments, compliments and complaints will help us improve the services we offer. Send us an e-mail (aircanada.com/customerrelations) or write to us at: Air Canada - Customer Relations, PO Box 64239, RPO Thorncliffe, Calgary, AB, Canada T2K 6J7.

Schedules and Timetables

Time and aircraft type shown in timetables or elsewhere are approximate and not guaranteed, and form no part of the contract. Schedules are subject to change without notice and carrier assumes no responsibility for passenger making connections not included as part of the itinerary set out in the ticket. Carrier is not responsible for changes, errors or omissions either in timetables or other representations of schedules.

Check-in and Boarding Gate Deadlines

You can check in for your flight at any time within 24 hours of departure when you use our convenient Web check-in or Mobile check-in options, or within 12 hours at one of our self-service check-in kiosks located in most of the airports Air Canada serves.



You must obtain your boarding pass and check in any baggage by the check-in deadline shown below.

Additionally, you must be available for boarding at the boarding gate by the boarding gate deadline shown below. Failure to respect check-in and boarding gate deadlines may result in the reassignment of any pre-reserved seats, the cancellation of reservations, and/or ineligibility for denied boarding compensation.

Itinerary	When you should check-in	Check-in/baggage drop-off ends	Boarding gate closes
Within Canada	90 minutes	45 minutes †	15 minutes
To/From the U.S.	120 minutes	60 minutes	15 minutes
International	120 minutes	60 minutes	15 minutes
From Algiers, Algeria; Casablanca, Morocco; Tel Aviv, Israel	180 minutes	60 minutes	30 minutes

† Exception: 20 minutes for flights departing from Toronto City Airport (YTZ).

NOTICE - SOLD SUBJECT TO CARRIER'S TARIFF

CONDITIONS OF CONTRACT AND OTHER IMPORTANT NOTICES

PASSENGERS ON A JOURNEY INVOLVING AN ULTIMATE DESTINATION OR A STOP IN A COUNTRY OTHER THAN THE COUNTRY OF DEPARTURE ARE ADVISED THAT INTERNATIONAL TREATIES KNOWN AS THE MONTREAL CONVENTION, OR ITS PREDECESSOR, THE WARSAW CONVENTION, INCLUDING ITS AMENDMENTS (THE WARSAW CONVENTION SYSTEM), MAY APPLY TO THE ENTIRE JOURNEY, INCLUDING ANY PORTION THEREOF WITHIN A COUNTRY. FOR SUCH PASSENGERS, THE APPLICABLE TREATY, INCLUDING SPECIAL CONTRACTS OF CARRIAGE EMBODIED IN ANY APPLICABLE TARIFFS, GOVERNS AND MAY LIMIT THE LIABILITY OF THE CARRIER.

NOTICE of Liability Limitations

The Montreal Convention or the Warsaw Convention system may be applicable to your journey and these Conventions govern and may limit the liability of air carriers for death or bodily injury, for loss of or damage to baggage, and for delay.

Where the Montreal Convention applies, the limits of liability are as follows:

- 1. There are no financial limits in respect of death or bodily injury.
- 2. In respect of destruction, loss of, or damage or delay to baggage, 1,131 Special Drawing Rights (approximately EUR 1,357; US \$1,663) per passenger in most cases.
- 3. For damage occasioned by delay to your journey, 4,694 Special Drawing Rights (approximately EUR 5,655; US \$6,786) per passenger in most cases.

Where the Warsaw Convention system applies, the following limits of liability may apply:

- 1. 16,600 Special Drawing Rights (approximately EUR 20,000; US \$20,000) in respect of death or bodily injury if the Hague Protocol to the Convention applies, or 8,300 Special Drawing Rights (approximately EUR 10,000; US \$10,000) if only the Warsaw Convention applies. Many carriers have voluntarily waived these limits in their entirety, and US regulations require that, for journeys to, from or with an agreed stopping place in the US, the limit may not be less than US \$75,000.
- 2. 17 Special Drawing Rights (approximately EUR 20; US \$20) per kg for loss of or damage or delay to checked baggage, and 332 Special Drawing Rights (approximately EUR 400; US \$400) for unchecked baggage.
- 3. The carrier may also be liable for damage occasioned by delay.

Where neither the Montreal Convention nor the Warsaw Convention system applies: For travel wholly between points in Canada, the liability limit is \$1,500 CAD per passenger.

Further information may be obtained from the carrier as to the limits applicable to your journey. If your journey involves carriage by different carriers, you should contact each carrier for information on the applicable limits of liability.



Regardless of which Convention applies to your journey, you may benefit from a higher limit of liability for loss of, damage or delay to baggage by making at check-in a special declaration of the value of your baggage and paying any supplementary fee that may apply. Alternatively, if the value of your baggage exceeds the applicable limit of liability, you should fully insure it before you travel.

Time limit for action: Any action in court to claim damages must be brought within two years from the date of arrival of the aircraft, or from the date on which the aircraft ought to have arrived. Baggage claims: Written notice to the carrier must be made within 7 days of the receipt of checked baggage in the case of damage, and, in the case of delay, within 21 days from the date on which it was placed at the disposal of the passenger.

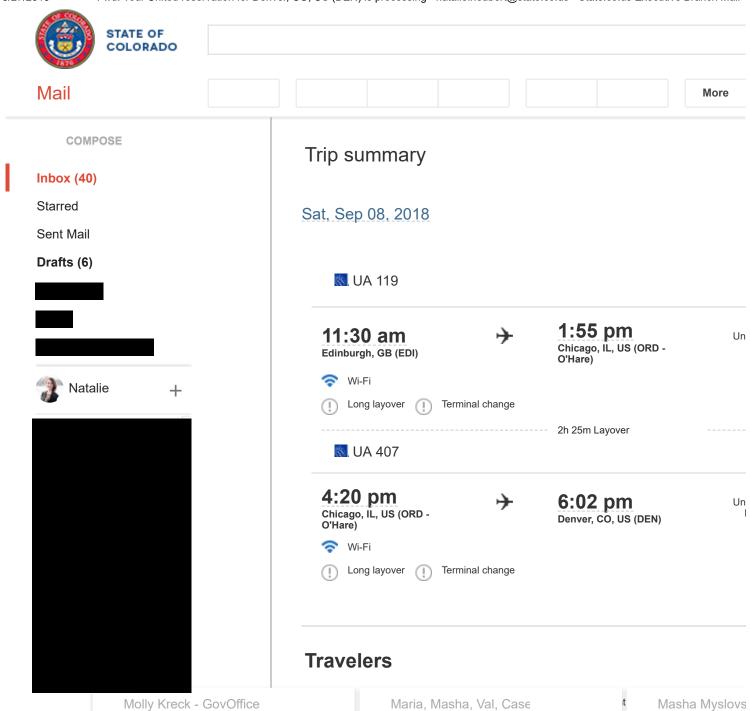
Notice of Contract Terms Incorporated by Reference

- 1. Your contract of carriage with the carrier that provides you with carriage by air, whether international, domestic or a domestic portion of an international journey is subject to this notice; to any notice or receipt of the carrier; and to the carrier's individual terms and conditions (Conditions), related rules, regulations and policies (Regulations) and any applicable tariffs.
- 2. If your carriage is by more than one carrier, different Conditions, Regulations and any applicable tariffs may apply for each carrier.
- 3. The Conditions, Regulations and any applicable tariffs of each carrier are, by this notice, incorporated by reference into and made part of your contract of carriage.
- 4. The Conditions may include, but are not restricted to:
 - Conditions and limits on the carrier's liability for the bodily injury or death of passengers.
 - Onditions and limits on the carrier's liability for the loss of, damage to or delay of goods and baggage, including fragile or perishable goods.
 - Rules for declaring a higher value for baggage and for paying any supplementary fee that may apply.
 - O Application of the carrier's Conditions and limits of liability to the acts of the carrier's agents, servants and representatives, including any person providing either equipment or services to the carrier.
 - Oclaims restrictions, including time limits by which passengers must file claims or bring actions against the carrier.
 - Rules about reconfirmations or reservations; check in times; the use, duration and validity of air transportation services; and the carrier's right to refuse carriage.
 - Rights of the carrier and limits on the carrier's liability for delay or failure to perform a service, including schedule changes, substitution of alternative carriers or aircraft and re-routing, and, when required by applicable law, the obligation of the carrier to notify passengers of the identity of the operating carrier or substituted aircraft.
 - Rights of the carrier to refuse carriage to passengers who fail to comply with applicable laws or who fail to present all necessary travel documents.
- 5. You can obtain more information about your contract of carriage, and find out how to request a copy, at places where transportation on the carrier is sold. Many carriers also have this information on their websites. When required by applicable law, you have the right to inspect the full text of your contract of carriage at the carrier's airport and sales offices, and upon request, to receive a copy by mail or other delivery service from each carrier free of charge.
- 6. If a carrier sells air transportation services or checks baggage specifying carriage with another carrier, it does so only as agent for the other carrier.

GOVERNMENTS MAY REQUIRE YOUR CARRIER TO PROVIDE INFORMATION ON OR PERMIT ACCESS TO PASSENGER DATA.

OVERBOOKING NOTICE

Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which a person has a confirmed reservation. If the flight is overbooked, no one will be denied a seat until airline personnel first ask for volunteers willing to give up their reservation in exchange for a payment of the airline's choosing. If there are not enough volunteers, the airline will deny boarding to other persons in accordance with its particular boarding priority. With few exceptions, persons denied boarding involuntarily are entitled to compensation. The complete rules for the payment of compensation and boarding priorities are available at airport ticket counters and boarding locations.











		5	Septe	mber	2018	3	
	S	М	Т	W	Т	F	S
2	6	27	28	29	30	31	1
1	2	3	4	5	6	7	8
,	9	10	11	12	13	14	15
1	6	17	18	19	20	21	22
2	3	24	25	26	27	28	29
3	0	1	2	3	4	5	6

New Ba	lance
Minimu	m Payment Due
	nt Due Date

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

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	17 years	
	3 years	

If you would like information about credit counseling services, call

ACCOUNT SUMMARY

Account Number:	7097
Previous Balance	
Payment, Credits	
Purchases	
Cash Advances	
Balance Transfers	
Fees Charged	
Interest Charged	
New Balance	
New Balance Opening/Closing Date	07/29/18 - 08/28/18
`	07/29/18 - 08/28/18
Opening/Closing Date	07/29/18 - 08/28/18
Opening/Closing Date Credit Access Line	07/29/18 - 08/28/18
Opening/Closing Date Credit Access Line Available Credit	07/29/18 - 08/28/18
Opening/Closing Date Credit Access Line Available Credit Cash Access Line	07/29/18 - 08/28/18

MILEAGEPLUS MILES EARNED

+ Miles earned this statement from purchases - Total miles earned this statement Total miles transferred to United Year-to-date miles earned on credit card

Thank you for choosing the United MileagePlus Visa! Please visit www.united.com/chase to see all of your redemption options! 1-800-421-4655 (MileagePlus) 1-800-241-6522 (Reservations)

Your United Mileage Plus Visa allows you to earn unlimited miles for your everyday spend! You earn 1 mile for every \$1 you spend on purchases. Add authorized users, and sign up to have your monthly bills charged to your card- why not get miles for all those purchases too?

YOUR ACCOUNT MESSAGES

will be deducted from your account and credited on your due date (previous day if your due date Your next AutoPayment for falls on a Saturday). Any payment or other credit posted to your account prior to your AutoPay payment being processed will be deducted from the AutoPayment amount identified above

0000001 FIS33339 C 4 0109 INS16384 INS16400

Y 9 28 18/08/28

Page 1 of 2

\$

7097000400000402791000000007

05058 MA MA 12971 24010000040001297101

7097



P.O. BOX 15123 WILMINGTON, DE 19850-5123 For Undeliverable Mail Only

AUTOPAY IS ON See Your Account Messages below for details.

Payment Due Date: New Balance: Minimum Payment: 09/25/18 \$40.00

AUTOPAY IS ON

Account number:

Amount Enclosed

12971 BEX 9 24018 C JOHN W HICKENLOOPER

> CARDMEMBER SERVICE CAROL STREAM IL 60197-6294

To contact us regarding your account:



Call Customer Service:
In U.S. 1-800-537-7783
Spanish 1-888-446-3308
TTY 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-847-888-6600



Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298



Mail Payments to:
P.O. Box 6294
Carol Stream, IL 60197-6294



Visit Our Website: www.chase.com/united

Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website or by one of our above listed customer service telephone numbers. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: 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. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquiries address shown on this statement.

To Service and Manage Any of Your Account(s): When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable

rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than

- 1) the date of the transaction for new purchases, balance transfers, overdraft advances or cash advances;
- the date the payee deposits the check for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

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 on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

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 on the web at chase.com. 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 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.
- 3. 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 Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

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.

MA10042017

50	13.		ν.
773			
1 100			•
	- 1	-	ν.
			_

Address Change	Request			
Please provide in	formation below	only if the address inf	formation on front is incorrect.	
Street Address:				
City:				
State:		Zip:		
*Home Phone:			*Work Phone: ———	
E-mail Address:				

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.









ACCOUNT ACTIVITY

Date of Transaction Merchant Name or Transaction Description \$ Amount **PAYMENTS AND OTHER CREDITS PURCHASE** 0162414192306800-932-2732TX UNITED 0908181 Y EDI ORD DEN 2 Y ORD

2018 Totals Year-to-Date

Total fees charged in 2018 Total interest charged in 2018



Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

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

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	17.74%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	26.74%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	17.74%(v)(d)	- 0 -	- 0 -
			31 Days in Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

JOHN W HICKENLOOPER Page 2 of 2 Statement Date: 08/28/18 0000001 FIS33339 C 4 Y 9 28 18/08/28 Page 2 of 2 05058 MAMA 12971 24010000040001297102

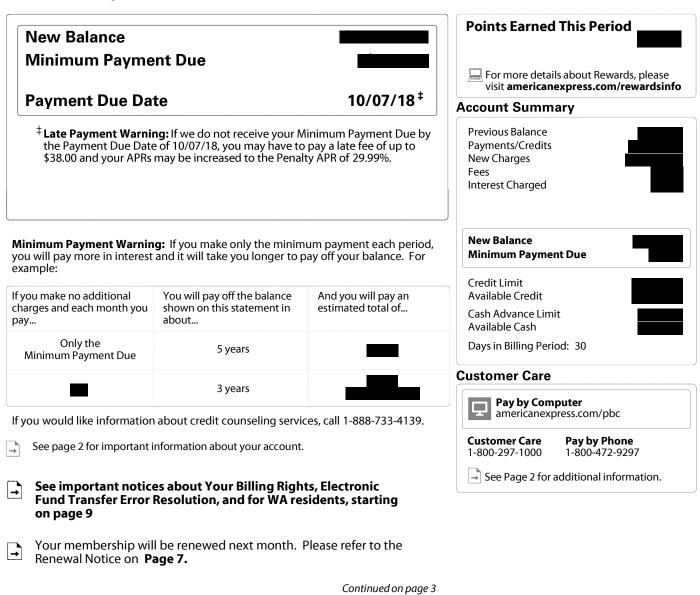


Starwood Preferred Guest® Credit Card

ROBIN HICKENLOOPER Closing Date 09/12/18

Spg*
Starwood
Preferred
Guest

Account Ending 8-36004



 \downarrow Please fold on the perforation below, detach and return with your payment \downarrow







Account Ending 8-36004

Enter 15 digit account # on all payments. Make check payable to American Express.

ROBIN HICKENLOOPER

Payment Due Date 10/07/18 <u>New Balance</u> Minimum Paym<u>ent Due</u>

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS P.O. BOX 650448 DALLAS TX 75265-0448

Amount Enclosed

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges.

Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Pléase do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. The method we use to figure the ADB and interest results in daily compounding of interest.

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

Starwood Preferred Guest **Customer Service Center**

1-800-297-1000

Hearing Impaired TTY: 1-800-221-9950 1-336-393-1111 1-800-297-1000 FAX: 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897

1-888-625-4988 or www.spg.com



Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

P.O. BOX 650448 **DALLAS TX 75265-**0448

Change of Address

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- · Please print clearly in blue or black ink only in the boxes provided.

Street Address			
City, State			
Zip Code			
Area Code and Home Phone			
Area Code and Work Phone			
Email			

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

Starwood Preferred Guest® Credit Card

ROBIN HICKENLOOPER Closing Date 09/12/18 Spg*
Starwood
Preferred
Guest

Account Ending 8-36004

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com



Summary	
	Tota
ayments	
redits	
ROBIN HICKENLOOPER 8-36004	
otal Payments and Credits	
Detail *Indicates posting date	
ayments	Amoun
redits	Amoun
New Charges	
Summary	
	Tota
OBIN HICKENLOOPER 8-36004	

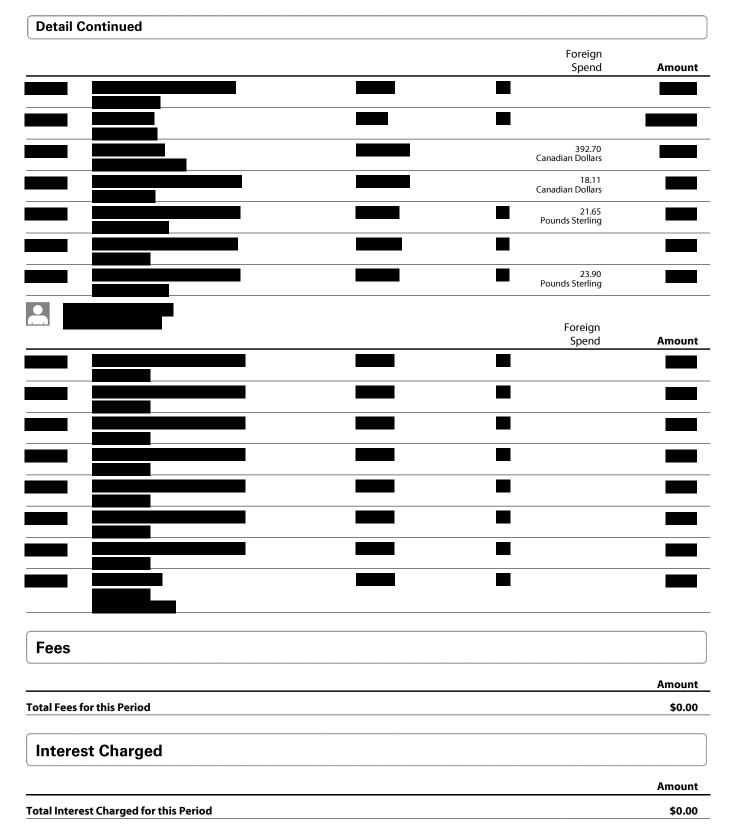
Summary Continued

			Tota
otal New	Charges		
Detail			
	BIN HICKENLOOPER		
Car	rd Ending 8-36004		Foreign
			Spend Amoun
			
		_	
		<u></u>	
		_ = =	
		<u>ii</u> _	
	_		
3/27/18	AIR CANADA AIR CANADA AIR CANADA	NEW YORK	\$1,280.7
	From: To:	Carrier: Class:	
	TORONTO LESTER B P EDINBURGH	AC M	
	Ticket Number: 0142199674049	Date of Departure: 09/06	

ROBIN HICKENLOOPER Closing Date 09/12/18 Spg*
Starwood
Preferred
Guest

Account Ending 8-36004

				Foreign	
				Spend	Amoun
/04/18	NIRA CALEDONIA HOTEL LODGING	EDINBURGH	GB	324.10 Pounds Sterling	\$419.0
	LODGING				
				25.15 Pounds Sterling	
0/08/18	NIRA CALEDONIA HOTEL	EDINBURGH	GB	55.70	\$72.5
	LODGING			Pounds Sterling 14.84	
				Pounds Sterling	
			_		
JOI	HN W HICKENLOOPER				
Car	rd Ending 8-31013			Foreign Spend	Amour
				Spenu	Alliour
		_			



About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.



ROBIN HICKENLOOPER Closing Date 09/12/18

F O Starwood Preferred Guest

Account Ending 8-36004

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$0.00

Interest Charge Calculation

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

, ,	Transactions Dated	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From To			
Purchases	09/26/2014	16.99% (v)	\$0.00	\$0.00
Cash Advances	09/26/2014	26.99% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

Annual Membership Fee: The annual membership fee for your Account is \$95.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

Plan Fee (Fixed Finance Charge): The Plan It feature will continue to be in effect when your Account renews unless we tell you otherwise. We will charge a Plan Fee of up to 0.70% of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. If you have active plans, further details can be found in the Plan It section.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to your Account if you make one or more late payments or if your payment is returned. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

The following APRs apply to your Account as of the Closing Date of this Statement.

(v) Indicates variable rate

Purchases

	Transaction	s Dated						
Rate Description	From	То	Prime + Margin	APR				
Standard	09/26/2014		Prime + 11.99%	16.99% (v)				
Penalty	09/26/2014		Prime + 25.99%*	29.99% (v)*				
Cash Advances								
Transactions Dated								
Rate Description	From	То	Prime + Margin	APR				
Standard	09/26/2014		Prime + 21.99%	26.99% (v)				
Penalty	09/26/2014		Prime + 25.99%*	29.99% (v)*				

Please refer to page 2 for further important information regarding your account

^{*} Indicates variable penalty APR will not exceed 29.99%

Points Earned Loyalty Member Number: XXXXXX7194 Current Period Year to Date Points Earned for Eligible Purchases Total Bonus Points Earned Total Points Earned Bonus Points Earned Current Period SPG and Marriott Total Congratulations! You have qualifying charges of at least therefore are eligible to be upgraded to Gold Elite status. On your Starwood Preferred Guest® Credit Card from American Express and therefore are eligible to be upgraded to Gold Elite status.



ROBIN HICKENLOOPER Closing Date 09/12/18

Spg*
Starwood
Preferred
Guest

Account Ending 8-36004

Your Billing Rights: Keep this Document for Future Use

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 PO Box 981535, El Paso TX 79998-1535. 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 2 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. 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 to you why we believe the bill is 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.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. 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.

AN/CL/BillingRights/11-2014

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

- (1) Your name and card account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/CL/EFT/11-2014

Notice for residents of Washington State

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/CL/WA/11-2014