



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
05/03/20

Account
Number:)

Account Summary

Beginning balance	\$4,911.97-	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	7,500.00
Purchase and adjustments less refunds	2,121.03	Available credit	7,500.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	05/28/20
Balance 05/03/20	\$2,790.94-	NEW MINIMUM PAYMENT DUE	0.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849
SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
04/03	04/04	2413746FF00Y1SKHP	USPS PO 4567600374 PAULINE SC	136.20
04/03	04/04	2413746FF00Y1SKL0	USPS PO 4567600374 PAULINE SC	111.80
04/03	04/04	2413746FF00Y1SKTN	USPS PO 4567600374 PAULINE SC	161.44
04/04	04/04	2413746FG00TDTDVB	USPS PO 4567600374 PAULINE SC	133.60
04/04	04/04	2413746FG00TDTDXY	USPS PO 4567600374 PAULINE SC	60.20
04/06	04/06	2413746FJ00S3R6B4	USPS PO 4567600374 PAULINE SC	37.10
04/06	04/06	2413746FJ00S3R6DP	USPS PO 4567600374 PAULINE SC	117.20
04/06	04/06	2413746FJ00S3R6G8	USPS PO 4567600374 PAULINE SC	315.60
04/06	04/06	2413746FJ00S3R6JJ	USPS PO 4567600374 PAULINE SC	236.70
04/06	04/06	2413746FJ00S3R65E	USPS PO 4567600374 PAULINE SC	73.80
04/07	04/07	2413746FK00SF9LGH	USPS PO 4567600374 PAULINE SC	355.05
04/07	04/07	2413746FK00SF9LK4	USPS PO 4567600374 PAULINE SC	37.00
04/07	04/07	2413746FK00SF9LMP	USPS PO 4567600374 PAULINE SC	77.00
04/07	04/07	2413746FK00SF9LPF	USPS PO 4567600374 PAULINE SC	203.20
04/08	04/08	2413746FL00SKRZ27	USPS PO 4567600374 PAULINE SC	3.20
04/22	04/22	2480166G20VYKFWFS	DEMETERS RESTAURANT LLC WOODRUFF SC	31.94
04/30	04/30	2475076GAS66GNS60	ROMA FAMILY RESTAURANT WOODRUFF SC	30.00

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
0.00	0.00	05/28/20	2,790.94-	

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.
----	---

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM. USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001

SPARTANBURG D FOUR
SPARTANBURG CTY SCH DIST 4
118 MCEDCO RD
WOODRUFF SC 29388-9693



PO Box 2360
 Omaha NE 68103-2360

 Account
 Number.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.679	8.15	0.00	0.00
Cash Advances	1.833	21.99	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	\$0.00
Total Transaction Charges:	\$0.00
Total FINANCE CHARGES:	\$0.00
ANNUAL PERCENTAGE RATE:	0.000%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address shown on the front of this statement following "Send Inquiries to:", or call us at the telephone number shown on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

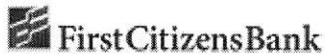
Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchase balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

CALCULATION OF YOUR INTEREST CHARGE

Your Interest Charge for the period is based on the applicable APR associated with each balance. We calculate Interest Charges separately for your purchase balance (including balance transfers) and your cash advance balance under each applicable APR. Your variable APR can go up or down monthly as the index for the rate goes up or down. We list each Interest Charge (including the Purchase Finance Charge and the Cash Finance Charge) separately on your Statement. We compute each Interest Charge by: (1) Taking each applicable APR and calculating the corresponding monthly periodic rate (the applicable APR divided by 12), and (2) multiplying the average daily balance for each balance by the applicable monthly periodic rate adding together all the products to obtain your Total Interest for the period.



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
05/03/20

Account
Number:

Account Summary

Beginning balance	\$623.60	Number of days in billing cycle	30
Payments and credits	3,689.54	Credit limit	7,500.00
Purchase and adjustments less refunds	7,749.20	Available credit	2,816.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	05/28/20
Balance 05/03/20	\$4,683.26	NEW MINIMUM PAYMENT DUE	234.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849
SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
04/03	04/04	2413746FF00NGTA28	USPS PO 4583220316 BOILING SPRIN SC	85.50
04/03	04/04	2413746FF00NGTA4V	USPS PO 4598000388 WOODRUFF SC	274.00
04/03	04/04	2413746FF00NGT9ZY	USPS PO 4583210303 SPARTANBURG SC	403.80
04/08	04/08	2413746FL00KVX9BW	USPS PO 4567600374 PAULINE SC	6,600.00
04/08	04/08	7469216FK2XGDJWJF	AWL*PEARSON EDUCATION PRSONCS.COM CREDIT	65.94-
04/08	04/08	7411870FL00XTMJG6	ELECTRONIC PMT-THANK YOU RALEIGH NC	3,000.00-
04/09	04/09	2413746FM00LHHN8L	USPS PO 4598000388 WOODRUFF SC	372.00
04/15	04/15	2469216FS2XKKR35S	Amazon Prime*E697W5VS3 Amzn.com/bill WA	13.90
04/24	04/24	7411870G300XTMJLQ	PAYMENT - THANK YOU RALEIGH NC	623.60-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.679	8.15	0.00	0.00
Cash Advances	1.833	21.99	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$0.00
ANNUAL PERCENTAGE RATE: 0.000%

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
234.00	0.00	05/28/20	4,683.26	

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.
----	---

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM. USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001

SPARTANBURG D FOUR
SPARTANBURG CTY SCH DIST 4
118 MCEDCO RD
WOODRUFF SC 29388-9693



LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address shown on the front of this statement following "Send Inquiries to:", or call us at the telephone number shown on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchases balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

CALCULATION OF YOUR INTEREST CHARGE

Your Interest Charge for the period is based on the applicable APR associated with each balance. We calculate Interest Charges separately for your purchase balance (including balance transfers) and your cash advance balance under each applicable APR. Your variable APR can go up or down monthly as the index for the rate goes up or down. We list each Interest Charge (including the Purchase Finance Charge and the Cash Finance Charge) separately on your Statement. We compute each Interest Charge by: (1) Taking each applicable APR and calculating the corresponding monthly periodic rate (the applicable APR divided by 12), and (2) multiplying the average daily balance for each balance by the applicable monthly periodic rate adding together all the products to obtain your Total Interest for the period.