



Name: SPARTANBURG DISTRICT FOUR

PO BOX 1580
ROANOKE VA 24007-1580

Billing Cycle
Closing Date:
09/03/16

Account
Number:

Account Summary

| | | | |
|---------------------------------------|------------|---------------------------------|----------|
| Beginning balance | \$679.60 | Number of days in billing cycle | 31 |
| Payments and credits | 679.60 | Credit limit | 7,500.00 |
| Purchase and adjustments less refunds | 1,387.00 | Available credit | 6,113.00 |
| Cash advances | 0.00 | | |
| FINANCE CHARGES | 0.00 | Payment due date | 09/27/16 |
| Balance 09/03/16 | \$1,387.00 | NEW MINIMUM PAYMENT DUE | 69.00 |

FOR INFORMATION PLEASE CALL: 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 |
|-------|-------|-------------------|---|--------|
| 08/10 | 08/12 | 24001756224206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/10/16 | 26.00 |
| 08/17 | 08/19 | 24001756231206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/17/16 | 26.00 |
| 08/17 | 08/19 | 24001756231206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/17/16 | 26.00 |
| 08/18 | 08/21 | 24001756232206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/18/16 | 26.00 |
| 08/18 | 08/21 | 24001756232206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/18/16 | 26.00 |
| 08/18 | 08/21 | 24001756232206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/18/16 | 26.00 |
| 08/18 | 08/21 | 24001756232206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/18/16 | 26.00 |
| 08/18 | 08/21 | 24001756232206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/18/16 | 26.00 |
| 08/18 | 08/21 | 24001756232206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/18/16 | 26.00 |
| 08/18 | 08/21 | 24001756232206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/18/16 | 26.00 |
| 08/18 | 08/21 | 24001756232206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/18/16 | 26.00 |
| 08/19 | 08/21 | 24692166233000101 | ZAXBYS 1123 WOODRUFF SC | 46.58 |
| 08/19 | 08/21 | 24001756233206729 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00 |

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO BOX 1580
ROANOKE VA 24007-1580

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

| MINIMUM PAYMENT DUE | PAST DUE AMOUNT | PAYMENT DUE DATE | NEW BALANCE | ACCOUNT NUMBER |
|---------------------------|--------------------|---------------------|----------------|-------------------|
| 69.00 | 0.00 | 09/27/16 | 1,387.00 | |

\$

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 6:00AM. 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 DISTRICT FOUR
118 MCEDCO RD
WOODRUFF SC 29388-969318

**NC002704

Payments received at the Charlotte, NC address listed on the front of the statement, in the manner specified, after 6:00 A.M., will be credited to your account as of our next business day. The crediting to your account of payments received at any location other than the Charlotte, NC address may be delayed up to 5 days from the date of receipt.



SPECIAL RULE FOR CREDIT CARD PURCHASES -

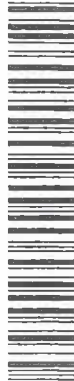
If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried, in good faith, to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD -

You may be liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify the bank named on the face of this statement at the address shown in the front top portion of this statement following "SEND INQUIRIES TO:", in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50 except in the case of a Business Credit Card account for which 10 or more cards are issued, in which case the Business Organization is liable for unauthorized use as provided in the applicable cardholder agreement.

*** FEDERAL TRUTH IN LENDING DISCLOSURE UPON RENEWAL OF ANNUAL FEE -**

If an Annual Fee is shown on the front of this statement and if you elect to terminate credit availability under your account in the manner set forth below, you have 30 days from the date this statement was mailed (the "Interim Period") to avoid paying such charge, or to have such charge credited to your account. You may use your Card(s) during the Interim Period without having to pay the Annual Fee. To terminate credit availability under your account you must, prior to the expiration of the Interim Period, (1) give us written notice of cancellation of your account at the address indicated on the front top portion of this statement labeled "SEND INQUIRIES TO:", (2) Pay your outstanding account balance in full (not including the Annual Fee) and (3) cut in half and return to us any Card(s) which have been issued under your account. In connection with your account, the method of computing the balance for purchases is "Average Daily Balance (including new purchases)". There is a "Grace Period" for repayment of balances for purchases of 25 days during which no periodic finance charge will be imposed if you pay the New Balance by Payment Due Date. Your ANNUAL PERCENTAGE RATE for purchases is shown on the front of this statement. If your account has a variable rate then the Corresponding ANNUAL PERCENTAGE RATE may vary monthly. The variable rate is determined by adding 2.9% for Business Accounts to the Wall Street Journal Prime Rate as of the last business day of the preceding calendar month. See the front of this statement for the Corresponding ANNUAL PERCENTAGE RATE in effect as of the closing date. If your account is not a variable rate account, then the Corresponding ANNUAL PERCENTAGE RATE shown on the front of this statement will remain the same.



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**** EXPLANATION OF THE AMOUNT(S) SUBJECT TO FINANCE CHARGE -**

We figure a portion of the FINANCE CHARGE (the "Periodic Rate Charge") on your account by applying the monthly periodic rate to the "Average Daily Balance" of your account (including current transactions). We will determine an "Average Daily Balance" for (i) the purchases balance and (ii) the cash advance balance of your account. To get the "Average Daily Balance" we take the beginning balance of your account each day, add any new purchases or advances, as applicable, and unpaid charges (including unpaid finance charges), and other debits, and subtract any applicable portions of the payments and credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance." You are also charged a Cash Advance Fee each time you obtain a cash advance. We compute the Cash Advance Fee (minimum \$3.00, maximum \$100.00) by multiplying the amount of each cash advance by three percent (3%). You are also charged a Foreign Currency Conversion Fee each time you make a purchase in any currency other than U.S. dollars. We compute the Foreign Currency Conversion Fee by multiplying the amount of each purchase by two percent (2%). In the first billing cycle in which a cash advance or foreign transaction is posted, the Cash Advance Fee or Foreign Currency Conversion Fee may cause the ANNUAL PERCENTAGE RATE shown on this periodic billing statement for this billing cycle to exceed the nominal ANNUAL PERCENTAGE RATE. The total FINANCE CHARGE imposed on your account each billing cycle is the sum of the Periodic Rate Charge and all Cash Advance Fees and all Foreign Currency Conversion Fees, if any, imposed during such billing cycle. To avoid additional finance charges being applied to your current purchases on next month's statement, pay the new balance on this statement in full by the due date.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL -

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address shown on the line headed "SEND INQUIRIES TO:" in the upper top portion on the face of your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information: (i) Your name and account number (ii) The dollar amount of the suspected error (iii) Describe the error and explain why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

TRANSACTIONS SINCE LAST STATEMENT

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|---|---------|
| | | | Order Date: 08/19/16 | |
| 08/23 | 08/24 | 24692166236000850 | RESIDENCE INN CHARLESTON SC | 409.27 |
| 08/24 | 08/26 | 24639236238900017 | SOUTH CAROLINA ASSOCIATIO803-7988380 SC | 125.00 |
| | | | Purchase ID: 105 | |
| 08/29 | 08/29 | 00000012 | PAYMENT RECEIVED -- THANK YOU | 679.60- |
| 08/29 | 08/30 | 24610436242004027 | HILTON GARDEN INN CHARLTNCHARLESTON SC | 453.74 |
| 08/29 | 08/30 | 24692166242000153 | RESIDENCE INN CHARLESTON SC | 66.41 |

| TYPE OF BALANCE | MONTHLY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | AVERAGE DAILY BALANCE | PERIODIC FINANCE CHARGES |
|-----------------|-----------------------|--------------------------------------|-----------------------|--------------------------|
| Purchases | 0.700 | 8.40 | 0.00 | 0.00 |
| Cash Advances | 1.853 | 22.24 | 0.00 | 0.00 |

* Periodic Rate May Vary.

NOTE: See reverse side for Annual

Membership Fee disclosure.

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

Account Number:



PO BOX 1580
ROANOKE VA 24007-1580

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Name: SPARTANBURG DISTRICT FOUR

PO BOX 1580
ROANOKE VA 24007-1580

Billing Cycle
Closing Date:
09/03/16

Account
Number

Account Summary

| | | | |
|---------------------------------------|------------|---------------------------------|----------|
| Beginning balance | \$1,099.15 | Number of days in billing cycle | 31 |
| Payments and credits | 1,130.95 | Credit limit | 7,500.00 |
| Purchase and adjustments less refunds | 3,144.66 | Available credit | 4,387.14 |
| Cash advances | 0.00 | | |
| FINANCE CHARGES | 0.00 | Payment due date | 09/27/16 |
| Balance 09/03/16 | \$3,112.86 | NEW MINIMUM PAYMENT DUE | 155.00 |

FOR INFORMATION PLEASE CALL: 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 |
|-------|-------|-------------------|--|--------|
| 08/04 | 08/07 | 24001756218206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/04/16 | 26.00 |
| 08/05 | 08/07 | 24001756219206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/05/16 | 26.00 |
| 08/05 | 08/07 | 24001756219206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/05/16 | 26.00 |
| 08/08 | 08/10 | 24001756222206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/08/16 | 26.00 |
| 08/08 | 08/10 | 24001756222206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/08/16 | 26.00 |
| 08/08 | 08/10 | 24001756222206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/08/16 | 26.00 |
| 08/08 | 08/10 | 24001756222206729 | SLED BACKGROUND CHE 803-771-0131 SC Order Date: 08/08/16 | 26.00 |
| 08/11 | 08/12 | 74692166224000285 | DOLLARTREE.COM 877-530-8733 VA CREDIT | 31.80- |
| 08/11 | 08/12 | 24692166224000205 | Amazon.com AMZN.COM/BILLWA Purchase ID: 107-8957846-70074 | 87.50 |
| 08/11 | 08/12 | 24224436225105008 | CROSS ANCHOR HARDE ENOREE SC | 82.84 |
| 08/12 | 08/14 | 24493986226892015 | GEIGER 207-755-2398 ME Purchase ID: C8AED1608050000 Order Date: 08/12/16 | 41.00 |
| 08/15 | 08/17 | 24001756229206729 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00 |

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO BOX 1580
ROANOKE VA 24007-1580

INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE.

| MINIMUM PAYMENT DUE | PAST DUE AMOUNT | PAYMENT DUE DATE | NEW BALANCE | ACCOUNT NUMBER |
|---------------------------|--------------------|---------------------|----------------|-------------------|
| 155.00 | 0.00 | 09/27/16 | 3,112.86 | |

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 6:00AM. 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 DISTRICT FOUR
118 MCEDCO RD
WOODRUFF SC 29388-969318

**N0006640

Payments received at the Charlotte, NC address listed on the front of the statement, in the manner specified, after 6:00 A.M., will be credited to your account as of our next business day. The crediting to your account of payments received at any location other than the Charlotte, NC address may be delayed up to 5 days from the date of receipt.



SPECIAL RULE FOR CREDIT CARD PURCHASES -

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried, in good faith, to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD -

You may be liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify the bank named on the face of this statement at the address shown in the front top portion of this statement following "SEND INQUIRIES TO:", in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50 except in the case of a Business Credit Card account for which 10 or more cards are issued, in which case the Business Organization is liable for unauthorized use as provided in the applicable cardholder agreement.

*** FEDERAL TRUTH IN LENDING DISCLOSURE UPON RENEWAL OF ANNUAL FEE -**

If an Annual Fee is shown on the front of this statement and if you elect to terminate credit availability under your account in the manner set forth below, you have 30 days from the date this statement was mailed (the "Interim Period") to avoid paying such charge, or to have such charge credited to your account. You may use your Card(s) during the Interim Period without having to pay the Annual Fee. To terminate credit availability under your account you must, prior to the expiration of the Interim Period, (1) give us written notice of cancellation of your account at the address indicated on the front top portion of this statement labeled "SEND INQUIRIES TO:", (2) Pay your outstanding account balance in full (not including the Annual Fee) and (3) cut in half and return to us any Card(s) which have been issued under your account. In connection with your account, the method of computing the balance for purchases is "Average Daily Balance (including new purchases)". There is a "Grace Period" for repayment of balances for purchases of 25 days during which no periodic finance charge will be imposed if you pay the New Balance by Payment Due Date. Your ANNUAL PERCENTAGE RATE for purchases is shown on the front of this statement. If your account has a variable rate then the Corresponding ANNUAL PERCENTAGE RATE may vary monthly. The variable rate is determined by adding 2.9% for Business Accounts to the Wall Street Journal Prime Rate as of the last business day of the preceding calendar month. See the front of this statement for the Corresponding ANNUAL PERCENTAGE RATE in effect as of the closing date. If your account is not a variable rate account, then the Corresponding ANNUAL PERCENTAGE RATE shown on the front of this statement will remain the same.



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**** EXPLANATION OF THE AMOUNT(S) SUBJECT TO FINANCE CHARGE -**

We figure a portion of the FINANCE CHARGE (the "Periodic Rate Charge") on your account by applying the monthly periodic rate to the "Average Daily Balance" of your account (including current transactions). We will determine an "Average Daily Balance" for (i) the purchases balance and (ii) the cash advance balance of your account. To get the "Average Daily Balance" we take the beginning balance of your account each day, add any new purchases or advances, as applicable, and unpaid charges (including unpaid finance charges), and other debits, and subtract any applicable portions of the payments and credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance." You are also charged a Cash Advance Fee each time you obtain a cash advance. We compute the Cash Advance Fee (minimum \$3.00, maximum \$100.00) by multiplying the amount of each cash advance by three percent (3%). You are also charged a Foreign Currency Conversion Fee each time you make a purchase in any currency other than U.S. dollars. We compute the Foreign Currency Conversion Fee by multiplying the amount of each purchase by two percent (2%). In the first billing cycle in which a cash advance or foreign transaction is posted, the Cash Advance Fee or Foreign Currency Conversion Fee may cause the ANNUAL PERCENTAGE RATE shown on this periodic billing statement for this billing cycle to exceed the nominal ANNUAL PERCENTAGE RATE. The total FINANCE CHARGE imposed on your account each billing cycle is the sum of the Periodic Rate Charge and all Cash Advance Fees and all Foreign Currency Conversion Fees, if any, imposed during such billing cycle. To avoid additional finance charges being applied to your current purchases on next month's statement, pay the new balance on this statement in full by the due date.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL -

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address shown on the line headed "SEND INQUIRIES TO:" in the upper top portion on the face of your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information: (i) Your name and account number (ii) The dollar amount of the suspected error (iii) Describe the error and explain why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

TRANSACTIONS SINCE LAST STATEMENT

| Trans | Post | Reference Number | Description | Amount |
|-------|-------|-------------------|-------------------------------------|--------|
| | | | Order Date: 08/30/16 | |
| 08/30 | 09/01 | 24001756244206729 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00 |
| | | | Order Date: 08/30/16 | |
| 08/30 | 09/01 | 24001756244206729 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00 |
| | | | Order Date: 08/30/16 | |
| 08/31 | 09/02 | 24001756245206729 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00 |
| | | | Order Date: 08/31/16 | |

| TYPE OF BALANCE | MONTHLY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | AVERAGE DAILY BALANCE | PERIODIC FINANCE CHARGES |
|-----------------|-----------------------|--------------------------------------|-----------------------|--------------------------|
| Purchases | 0.700 | 8.40 | 0.00 | 0.00 |
| Cash Advances | 1.853 | 22.24 | 0.00 | 0.00 |

* Periodic Rate May Vary.

NOTE: See reverse side for Annual Membership Fee disclosure.

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

Account Number:



PO BOX 1580
ROANOKE VA 24007-1580

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