

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.

O1AG1136 - 1 - 08/29/17

PO Box 2360
Omaha NE 68103-2360

Account
Number:

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
09/22	09/22	2491059890D17YKWN	DIGICERT INC 801-701-9684 UT	99.00
09/23	09/23	24692168A2XZ6TT87	AMZN Mktp US*MH3FO64X3 Amzn.com/bill WA	242.43
09/25	09/25	24430998Q2DL0X0R1	DMI* DELL HIGHER EDUC 888-987-3355 TX	3,037.82
09/26	09/26	24073148ES66KGGGER	BEACH COVE RESORT INC N MYRTLE BCH SC	106.40
09/27	09/27	24692168E2X6ZB9HL	AMZN Mktp US*Q28F62CW3 Amzn.com/bill WA	42.79
09/29	09/29	24717058HMAD58N7H	UHL*SUNQUEST HOT TUBS AND WOODRUFF SC	117.84
09/29	09/29	24717058HMAD58N7T	UHL*SUNQUEST HOT TUBS AND WOODRUFF SC	106.47
09/29	09/29	24717058HMAD58N81	UHL*SUNQUEST HOT TUBS AND WOODRUFF SC	122.45
09/30	09/30	74692168H2XB6X5T7	AMZN Mktp US Amzn.com/bill WA CREDIT	242.43-
10/01	10/01	74118708K00XTMJG6	ELECTRONIC PMT-THANK YOU RALEIGH NC	2,000.00-
10/02	10/02	24692168K2XVRKKZ7	AMZN Mktp US*SW5K83EX3 Amzn.com/bill WA	17.09
10/02	10/02	24755428L3VLRP76L	ADVANCED ORG 877-6794502 GA	202.50

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.825	9.90	0.00	0.00
Cash Advances	1.978	23.74	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%



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
10/03/19

Account
Number: >

Account Summary

Beginning balance	\$3,682.47	Number of days in billing cycle	30
Payments and credits	6,353.33	Credit limit	7,500.00
Purchase and adjustments less refunds	6,898.02	Available credit	3,099.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	10/28/19
Balance 10/03/19	\$4,227.16	NEW MINIMUM PAYMENT DUE	211.00

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	
09/03	09/04	74692167N2Y0X56BB	AMZN Mktp US Amzn.com/bill WA CREDIT	28.48-
09/04	09/04	24692167P2XESXN2Y	Amazon.com*MO8M99SU1 Amzn.com/bill WA	372.60
09/09	09/09	24431057W2DJJND6G	2CHECKOUT*MYROUTEON 877-294-0273 OH	399.95
09/09	09/09	24492157WJHZDAZLS	MERIDIX PLATFORM WWW.MERIDIX.C IL	99.99
09/10	09/10	24692167X2X4RKLHE	AMZN Mktp US*MO1D53S80 Amzn.com/bill WA	66.07
09/11	09/11	24164077Y31WE0FYJ	STAPLES DIRECT 800-3333330 MA	130.53
09/11	09/11	74431057Y2D9M99P6	2CHECKOUT*MYROUTEON 877-294- CREDIT	399.95-
09/11	09/11	24692167Y2XVZ3STJ	VOYAGER SOPRIS LEARN'G 800-547-6747 TX	209.73
09/12	09/12	24692167Z2X5J96H7	AMZN Mktp US*6T9NY5Q53 Amzn.com/bill WA	127.00
09/13	09/13	240017580BLXKZR1Z	SC DEPT OF EDUCATION EGOV.COM SC	87.45
09/13	09/13	2469216802XKK66GE	AMZN Mktp US*YD5MI2FT3 Amzn.com/bill WA	8.61
09/15	09/15	2469216822X8SFBGG	Amazon Prime Amzn.com/bill WA	13.90
09/17	09/17	244921584S0SQGTDW	BOOKDEPOT 905-680-7230 NY	121.77
09/18	09/18	2443106852DL68GFE	AMAZON.COM*C96BV6GO3 AMZN AMZN.COM/BILL WA	333.74
09/18	09/18	74118708500XTMJL7	PAYMENT - THANK YOU RALEIGH NC	3,682.47-
09/19	09/19	241215787007S1QYB	SCHOOL NUTRITION ASSOC 803-2389919 SC	340.00
09/21	09/21	2469216882XSTNPL4	AMZN Mktp US*X54924743 Amzn.com/bill WA	33.63
09/22	09/22	24717058AMAB279BT	UHL*SUNQUEST HOT TUBS AND WOODRUFF SC	209.32
09/22	09/22	24717058AMAB279QA	UHL*SUNQUEST HOT TUBS AND WOODRUFF SC	124.47
09/22	09/22	24717058AMAB279QJ	UHL*SUNQUEST HOT TUBS AND WOODRUFF SC	124.47

Transactions continued on next page

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
211.00	0.00	10/28/19	4,227.16	

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

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O1AG1136 - 1 - 08/29/17

PO Box 2360
Omaha NE 68103-2360

Account
Number:

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
09/26	09/26	24001758E60H0ZY5W	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/27	09/27	24001758F60H07KLV	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/27	09/27	24001758F60H07KPP	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/30	09/30	24427338JLM87RSQK	CHICK-FIL-A #02966 DUNCAN SC	170.20
10/01	10/01	24001758K60H0S2FE	SLED BACKGROUND CHE 803-771-0131 SC	26.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.825	9.90	0.00	0.00
Cash Advances	1.978	23.74	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%

PO Box 2360
 Omaha NE 68103-2360

 Account
 Number:

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
09/09	09/09	24001757X60H100V0	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H100WT	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H100YA	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H1008Y	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H101AE	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H101FB	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H101J6	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H101NS	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H101TX	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H1010K	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H10148	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H10173	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H105AV	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H10501	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/10	09/10	24001757Y60H0AHKT	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/10	09/10	24001757Y60H0AHMB	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DMA7	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DMQH	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DMV0	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DMXK	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DNPB	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DNQG	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DNTY	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DNX1	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DNZT	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DN4T	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DN7L	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DN9M	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DPER	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DPWY	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DP2Q	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DP6T	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0DP9L	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0GMGG	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/11	09/11	24001757Z60H0GMQX	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/13	09/13	24001758160H0TS4Z	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/13	09/13	24001758160H0TS70	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/13	09/13	24001758160H0TXAJ	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/16	09/16	24001758460H0ALDB	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/16	09/16	24001758460H0AL7Y	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/16	09/16	24001758460H0AL9Y	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24001758560H0DKHT	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24001758560H0DKK3	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24001758560H0GLP8	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24001758560H0GLS3	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24001758560H0GLXE	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/17	09/17	24001758560H0GM0H	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/18	09/18	24001758660H0KTT0	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/18	09/18	24001758660H0KTVB	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/18	09/18	74118708500XTMJK5	PAYMENT - THANK YOU RALEIGH NC	2,844.03-
09/20	09/20	24001758860H04FFT	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/24	09/24	24001758Q60H0NWP9	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/24	09/24	24001758Q60H0NWYP	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/24	09/24	24001758Q60H0NXBX	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/24	09/24	24001758Q60H0NX22	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/24	09/24	24001758Q60H0NX45	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/26	09/26	24001758E60H0ZY2T	SLED BACKGROUND CHE 803-771-0131 SC	26.00

Transactions continued on next page



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
10/03/19

Account
Number: >

Account Summary

Beginning balance	\$2,844.03	Number of days in billing cycle	30
Payments and credits	2,844.03	Credit limit	7,500.00
Purchase and adjustments less refunds	2,250.20	Available credit	5,223.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	10/28/19
Balance 10/03/19	\$2,250.20	NEW MINIMUM PAYMENT DUE	112.00

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	
09/06	09/06	24001757S60H0KY73	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04DMK	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04DPL	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04EEV	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04EHN	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04ENA	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04EQT	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04E1D	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04E48	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04E7B	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04E9Y	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04JXW	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04KWS	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04LOF	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H04L6X	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H100FY	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H100HP	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H100LJ	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H100P5	SLED BACKGROUND CHE 803-771-0131 SC	26.00
09/09	09/09	24001757X60H100Q1	SLED BACKGROUND CHE 803-771-0131 SC	26.00

Transactions continued on next page

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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
112.00	0.00	10/28/19	2,250.20	

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.
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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

