

#### **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
08/27	08/27	24001757G60H0WSR3	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/29	08/29	24001757J60H0ALMM	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/29	08/29	24001757J60H0ALT0	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/29	08/29	24001757J60H07TFN	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/29	08/29	24001757J60H07TJ9	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/29	08/29	24001757J60H07TLW	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/29	08/29	24001757J60H07TT1	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/29	08/29	24001757J60H07TVA	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/29	08/29	24001757J60H07TZY	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/30	08/30	24001757K60H0DLAW	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/30	08/30	24001757K60H0DLDG	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/30	08/30	24001757K60H0DLJW	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/30	08/30	24001757K60H0DL6G	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/30	08/30	24001757K60H0DMBQ	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/30	08/30	24001757K60H0DMGS	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/30	08/30	24001757K60H0DM5Y	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/30	08/30	24001757K60H0GLBH	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/30	08/30	24755427KMA48DP9N	SCSBA ONLINE 803-7996607 SC	25.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.846	10.15	0.00	0.00
Cash Advances	1.999	23.99	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%**



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
09/03/19

Account  
Number: )

**Account Summary**

Beginning balance	\$915.84	Number of days in billing cycle	31
Payments and credits	915.84	Credit limit	7,500.00
Purchase and adjustments less refunds	2,844.03	Available credit	4,655.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	09/28/19
Balance 09/03/19	\$2,844.03	NEW MINIMUM PAYMENT DUE	142.00

**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	
08/05	08/05	24040486S8AZZSX3G	JASON'S DELI SSC 124 SPARTANBURG SC	321.30
08/07	08/07	24001756W60H0DLKS	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/12	08/12	24001757160H07JF8	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/12	08/12	24001757160H07JH9	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/12	08/12	24001757160H07JNM	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/12	08/12	24001757160H07JT8	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/14	08/14	74118707200XTMKMA	PAYMENT - THANK YOU RALEIGH NC	915.84-
08/15	08/15	244273374LM89PX3T	CHICK-FIL-A #02966 DUNCAN SC	350.05
08/16	08/16	24001757560H04H71	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/19	08/19	24001757860H0DSPP	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/25	08/25	24906047E16PT20ZJ	EMBASSY SUITES CHRLSTN NORTH CHARLES SC	341.92
08/25	08/25	24906047E16PT21TL	EMBASSY SUITES CHRLSTN NORTH CHARLES SC	341.92
08/25	08/25	24906047E16PT2102	EMBASSY SUITES CHRLSTN NORTH CHARLES SC	341.92
08/25	08/25	24906047E16PT219X	EMBASSY SUITES CHRLSTN NORTH CHARLES SC	341.92
08/26	08/26	24001757F60H0KXTX	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/27	08/27	24001757G60H0TTPX	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/27	08/27	24001757G60H0TVA3	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/27	08/27	24001757G60H0TVQN	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/27	08/27	24001757G60H0TV4D	SLED BACKGROUND CHE 803-771-0131 SC	26.00
08/27	08/27	24001757G60H0TV70	SLED BACKGROUND CHE 803-771-0131 SC	26.00

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
142.00	0.00	09/28/19	2,844.03	

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



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PO Box 2360  
Omaha NE 68103-2360

Account  
Number.

**Transactions Since Last Statement (continued)**

Trans	Post	Reference Number	Description	Amount
08/14	08/14	2443106722DZGDZWY	AMAZON.COM*MA2NG0660 AMZN AMZN.COM/BILL WA	210.75
08/15	08/15	2469216732X9HKV4S	Amazon Prime Amzn.com/bill WA	13.90
08/16	08/16	242263876AT1M5RAH	SAMSCLUB.COM 888-746-7726 AR	342.36
08/16	08/16	2443106742DL64J9V	AMAZON.COM*MA2A602Z0 AMZN AMZN.COM/BILL WA	41.73
08/17	08/17	2443106752DB5YLV3	TARGET.COM * 800-591-3869 MN	96.30
08/17	08/17	2469216752XHT1J9W	AMZN Mktp US*MO5JJ1ZS2 Amzn.com/bill WA	181.62
08/19	08/19	242263879AT1NA6MR	SAMSCLUB.COM 888-746-7726 AR	513.43
08/19	08/19	244921577S0ME8RD1	BOOKDEPOT 905-680-7230 NY	147.96
08/20	08/20	2476501795SYN2HBT	TOTAL MEETING CONCEPTS 850-385-3595 FL	85.00
08/20	08/20	2476501795SYN6ETD	TOTAL MEETING CONCEPTS 850-385-3595 FL	85.00
08/20	08/20	2476501795SYP8F71	TOTAL MEETING CONCEPTS 850-385-3595 FL	85.00
08/22	08/22	24492157ALXLAY29M	EB 2020 ANNUAL SCCEC 801-413-7200 CA	132.34
08/22	08/22	74692167A2XGQN2BW	AMZN Mktp US Amzn.com/bill WA CREDIT	922.61-
08/22	08/22	74118707B00XTMJG5	ELECTRONIC PMT-THANK YOU RALEIGH NC	2,000.00-
08/23	08/23	24226387DAT1TZ4WM	SAMSCLUB.COM 888-746-7726 AR	132.64
08/23	08/23	74118707B00XTMJT6	PAYMENT - THANK YOU RALEIGH NC	1,353.30-
08/28	08/28	74692167G2X9769M3	AMZN Mktp US Amzn.com/bill WA CREDIT	5.99-
08/30	08/30	24431067J2DJRF4N7	AMZN MKTP US*MO7DN88W1 AM AMZN.COM/BILL WA	32.09
08/31	08/31	24431067K2DASGQTZ	TARGET.COM * 800-591-3869 MN	64.20
08/31	08/31	24431067K2DASHQFR	TARGET.COM * 800-591-3869 MN	96.30
08/31	08/31	24431067K2DAV4VSN	TARGET.COM * 800-591-3869 MN	32.10
08/31	08/31	24431067K2DAV8SXN	TARGET.COM * 800-591-3869 MN	67.95
08/31	08/31	24717057L4DZ3A2KF	UHL*SUNQUEST HOT TUBS AND WOODRUFF SC	116.00
09/01	09/01	24431067L2DAYGBD0	TARGET.COM * 800-591-3869 MN	6.42
09/01	09/01	24431067L2DAZ1NY8	TARGET.COM * 800-591-3869 MN	0.01
09/01	09/01	24431067L2DAZ1NY8	TARGET.COM * 800-591-3869 MN	21.93
09/02	09/02	24692167M2XQHMPHN	AMZN Mktp US*BR4ZS3SK3 Amzn.com/bill WA	963.31

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.846	10.15	0.00	0.00
Cash Advances	1.999	23.99	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%**



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
09/03/19

Account  
Number:

**Account Summary**

Beginning balance	\$1,353.30	Number of days in billing cycle	31
Payments and credits	6,781.90	Credit limit	7,500.00
Purchase and adjustments less refunds	9,111.07	Available credit	3,817.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	09/28/19
Balance 09/03/19	\$3,682.47	NEW MINIMUM PAYMENT DUE	184.00

**Contact Information**

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SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

**Transactions Since Last Statement**

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			SPARTANBURG DISTRICT FOUR	
08/02	08/04	24226386RAT198YV0	SAMSLUB.COM 888-746-7726 AR	342.36
08/02	08/04	24445006PHEVK04GM	Dollar Tree, Inc. 877-530-8733 VA	46.41
08/02	08/04	24692166N2XAJTGKW	AMZN Mktp US*MA4HV9BH2 Amzn.com/bill WA	114.97
08/06	08/06	24492156SS14QA57F	GARAGE FLOO 800-956-4301 CO	276.00
08/07	08/07	24692166V2XDJXGPJ	AMZN Mktp US*MA0HZ4GC0 Amzn.com/bill WA	220.57
08/07	08/07	24692166V2XGN4H8B	AMZN Mktp US*MA9M40XV0 Amzn.com/bill WA	1,221.51
08/07	08/07	24692166V2X4R8V4J	AMZN Mktp US*MA06P5KB2 Amzn.com/bill WA	67.82
08/07	08/07	24692166V2X6VQ34L	AMZN Mktp US*MA0DJ0GU0 Amzn.com/bill WA	40.63
08/08	08/08	24431066X0REPQ7SG	BATTERIES PLUS - #0228 262-912-3000 SC	98.11
08/09	08/09	24431066X2DB1RTP1	TARGET.COM * 800-591-3869 MN	38.19
08/09	08/09	24431066X2DZVZFZB	AMAZON.COM*MA28M7SR1 AMZN AMZN.COM/BILL WA	38.52
08/09	08/09	24492156XJHF65Y9R	MERIDIX PLATFORM WWW.MERIDIX.C IL	99.99
08/09	08/09	24692166X2XANHL8L	AMZN Mktp US*MA6D04SS1 Amzn.com/bill WA	168.89
08/09	08/09	24692166X2XL664BD	Amazon.com*MA10P5S21 Amzn.com/bill WA	237.54
08/10	08/10	24431066Y2DKV8GH9	AMAZON.COM*MA6A22570 AMZN AMZN.COM/BILL WA	462.00
08/11	08/11	24692166Z2XJ5D683	AMZN Mktp US*MA83G6KD1 Amzn.com/bill WA	17.11
08/12	08/12	244921570S1B4JJ15	PAYPAL *LOVING GUID 402-935-7733 FL	1,790.55
08/12	08/12	2469216702XL7GA2N	TII* EDUCATIONAL SALES 800-TIC-ARES TX	91.46
08/12	08/12	74118707100XTMJG7	ELECTRONIC PMT-THANK YOU RALEIGH NC	2,500.00-
08/13	08/13	244273372LM7XMAQ7	CHICK-FIL-A #00905 SPARTANBURG SC	270.10

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
184.00	0.00	09/28/19	3,682.47	

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$	.
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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

