



PO Box 2360
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

Billing Cycle
Closing Date:
02/03/20

Account
Number:

Account Summary

Beginning balance	\$1,771.52	Number of days in billing cycle	31
Payments and credits	1,771.52	Credit limit	7,500.00
Purchase and adjustments less refunds	2,839.70	Available credit	4,448.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	02/28/20
Balance 02/03/20	\$2,839.70	NEW MINIMUM PAYMENT DUE	141.00

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	
01/06	01/06	2442733QNLYPN9WSH	INGLES MARKETS #93 DUNCAN SC	4.15
01/06	01/06	2442733QPLM867ZQT	CHICK-FIL-A #02966 DUNCAN SC	209.55
01/10	01/10	2400175QV60H07FT0	SLED BACKGROUND CHE 803-771-0131 SC	26.00
01/10	01/10	2400175QV60H07FWB	SLED BACKGROUND CHE 803-771-0131 SC	26.00
01/10	01/10	2400175QV60H07FYY	SLED BACKGROUND CHE 803-771-0131 SC	26.00
01/16	01/16	2475542D13T7LXD34	SCSBA ONLINE 803-7996607 SC	2,470.00
01/23	01/23	2400175D860H0AS7A	SLED BACKGROUND CHE 803-771-0131 SC	26.00
01/23	01/23	7411870D700XTMJYF	PAYMENT - THANK YOU RALEIGH NC	1,771.52-
01/28	01/28	2400175DD60H04M9R	SLED BACKGROUND CHE 803-771-0131 SC	26.00
01/29	01/29	2400175DE60H0AV7W	SLED BACKGROUND CHE 803-771-0131 SC	26.00

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
141.00	0.00	02/28/20	2,839.70	XXXX XXXX XXXX 4394

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	0.804	9.65	0.00	0.00
Cash Advances	1.958	23.49	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



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

Billing Cycle
Closing Date:
02/03/20

Account
Number:

Account Summary

Beginning balance	\$1,806.17	Number of days in billing cycle	31
Payments and credits	1,889.12	Credit limit	7,500.00
Purchase and adjustments less refunds	5,057.32	Available credit	2,525.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	02/28/20
Balance 02/03/20	\$4,974.37	NEW MINIMUM PAYMENT DUE	248.00

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Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
01/06	01/06	2469216QN2XQAEAK8	AMZN Mktp US*S38S60TL3 Amzn.com/bill WA	91.84
01/07	01/07	2469216QP2XP72NBR	AMZN Mktp US*7R3G26HJ3 Amzn.com/bill WA	288.80
01/07	01/07	7469216QP2XMYQMV	AMZN Mktp US Amzn.com/bill WA CREDIT	8.61-
01/08	01/08	2469216QR2XKMG34T	AMZN Mktp US*ZK3OQ4GH3 Amzn.com/bill WA	288.80
01/08	01/08	2469216QR2XPQKGV9	AMZN Mktp US*K61UY2HQ3 Amzn.com/bill WA	91.03
01/09	01/09	2422638QSAT5LXEV2	SAMSLUB.COM 888-746-7726 AR	171.18
01/09	01/09	2469216QT2XJP3M9	Amazon.com*EC6GH8253 Amzn.com/bill WA	88.11
01/09	01/09	2469216QT2XXW351Z	AMZN Mktp US*8X62X7QI3 Amzn.com/bill WA	63.14
01/10	01/10	2469216QS2XS67RN6	AMZN Mktp US*D36YU29Z3 Amzn.com/bill WA	242.43
01/11	01/11	2469216QV2XJMY413	AMZN Mktp US*CB65O21N3 Amzn.com/bill WA	259.92
01/15	01/15	2469216QZ2XZ6QJN2	Amazon Prime*YJ4171RZ3 Amzn.com/bill WA	13.90
01/16	01/16	2469216D02XJSMYKA	AMZN Mktp US*3U0S87LM3 Amzn.com/bill WA	102.69
01/18	01/18	2469216D22XM3A8X5	AMZN Mktp US*ZZ4Y11HA3 Amzn.com/bill WA	34.23
01/18	01/18	2469216D22XSG6QGM	AMZN Mktp US*ZM3HR58J3 Amzn.com/bill WA	17.11
01/20	01/20	2469216D42XTXPAW9	AMZN Mktp US*HO2H54R63 Amzn.com/bill WA	802.91
01/20	01/20	2469216D42X4SBLQT	AMZN Mktp US*Q53SV1563 Amzn.com/bill WA	53.49
01/22	01/22	7411870D600XTMK0J	PAYMENT - THANK YOU RALEIGH NC	1,806.17-
01/24	01/24	2469216D92X6JBTGQ	FIRESTONE4596 SPARTANBURG SC	809.95
01/26	01/26	2469216DA2XP74M96	AMZN Mktp US*5U6MB2D33 Amzn.com/bill WA	106.98
01/26	01/26	7469216DA2XYNP86H	AMZN Mktp US Amzn.com/bill WA CREDIT	74.34-

Transactions continued on next page

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INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
248.00	0.00	02/28/20	4,974.37	

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.
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THIS PORTION WITH PAYMENT

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



PO Box 2360
Omaha NE 68103-2360

Account
Number:

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
01/28	01/28	2443106DQ0RNJ6J1S	CREATIVE CLOUD INDIV 800-833-6687 CA	191.88
01/29	01/29	2469216DD2XR49ZAW	Amazon.com*UP1JE74C3 Amzn.com/bill WA	209.94
01/30	01/30	2407314DES66QNZH8	KAPLAN EARLY LEARNING COM800-3342014 NC	701.00
01/30	01/30	2469216DE2XF14HAB	Amazon.com*K47QW72D3 Amzn.com/bill WA	427.99

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.804	9.65	0.00	0.00
Cash Advances	1.958	23.49	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 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.