

PO Box 2360  
Omaha NE 68103-2360

Account  
Number: :

**Transactions Since Last Statement (continued)**

| Trans | Post  | Reference Number  | Description                             | Amount |
|-------|-------|-------------------|---|--------|
| 10/27 | 10/27 | 24717059DMAME44SL | UHL*SUNQUEST HOT TUBS AND WOODRUFF SC   | 422.52 |
| 10/27 | 10/27 | 24717059DMAME44VM | UHL*SUNQUEST HOT TUBS AND WOODRUFF SC   | 262.18 |
| 10/27 | 10/27 | 24717059DMAME44V4 | UHL*SUNQUEST HOT TUBS AND WOODRUFF SC   | 262.18 |
| 10/29 | 10/29 | 24717059F4PSRFFH8 | TLF*GREENWORKS BY SHANE F202-2653335 DC | 176.49 |
| 10/31 | 10/31 | 24692169G2XG6S8RM | APPLE.COM/BILL 866-712-7753 CA          | 25.99  |
| 11/01 | 11/01 | 24692169H2XBV2P7L | AMZN Mktp US*960R83AT3 Amzn.com/bill WA | 42.78  |

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

| 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:  
11/03/19

Account  
Number:

**Account Summary**

|                                       |            |                                 |          |
|---------------------------------------|------------|---------------------------------|----------|
| Beginning balance                     | \$4,227.16 | Number of days in billing cycle | 31       |
| Payments and credits                  | 7,264.98   | Credit limit                    | 7,500.00 |
| Purchase and adjustments less refunds | 2,854.51   | Available credit                | 6,941.00 |
| Cash advances                         | 0.00       | Available cash line             | 2,250.00 |
| FINANCE CHARGES                       | 0.00       | Payment due date                | 11/28/19 |
| Balance 11/03/19                      | \$183.31-  | 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               |           |
| 10/03 | 10/04 | 24226388PAT2T0M15 | SAMSClub.COM 888-746-7726 AR            | 92.96     |
| 10/05 | 10/05 | 74430998N2D9LAWAK | DMI* DELL HIGHER EDUC ROUND ROCK CREDIT | 3,037.82- |
| 10/06 | 10/06 | 24717058RMAF7A7KN | UHL*SUNQUEST HOT TUBS AND WOODRUFF SC   | 165.79    |
| 10/06 | 10/06 | 24717058RMAF7A7KY | UHL*SUNQUEST HOT TUBS AND WOODRUFF SC   | 164.73    |
| 10/06 | 10/06 | 24717058RMAF7A7K5 | UHL*SUNQUEST HOT TUBS AND WOODRUFF SC   | 144.39    |
| 10/09 | 10/09 | 24492158SJHJMMHW7 | MERIDIX PLATFORM WWW.MERIDIX.C IL       | 99.99     |
| 10/10 | 10/10 | 24492158VJHL60HH1 | CONVERSE COLLEGE 8645969000 SC          | 40.00     |
| 10/11 | 10/11 | 24028208WS66LE21F | DAVE EDWARDS TOYOTA 800-9441399 SC      | 145.24    |
| 10/12 | 10/12 | 24692168X2X5L5QFD | AMZN Mktp US*7093F6453 Amzn.com/bill WA | 73.16     |
| 10/12 | 10/12 | 24717058Y4EBJYHZW | UHL*SUNQUEST HOT TUBS AND WOODRUFF SC   | 105.19    |
| 10/15 | 10/15 | 2469216902XWNSTJA | Amazon Prime Amzn.com/bill WA           | 13.90     |
| 10/16 | 10/16 | 240731492S66MDZKF | BEACH COVE RESORT INC N MYRTLE BCH SC   | 98.56     |
| 10/16 | 10/16 | 74118709100XTMJGS | PAYMENT - THANK YOU RALEIGH NC          | 4,227.16- |
| 10/19 | 10/19 | 2469216942XEKREHW | AMZN Mktp US*Y72154F73 Amzn.com/bill WA | 27.81     |
| 10/19 | 10/19 | 2469216942XEJ326  | AMZN Mktp US*J773D4NP3 Amzn.com/bill WA | 52.84     |
| 10/19 | 10/19 | 2469216942XE765XS | AMZN Mktp US*Z80CW4BO3 Amzn.com/bill WA | 52.84     |
| 10/19 | 10/19 | 247170596MAKQHL4B | UHL*SUNQUEST HOT TUBS AND WOODRUFF SC   | 187.07    |
| 10/19 | 10/19 | 247170596MAKQHL43 | UHL*SUNQUEST HOT TUBS AND WOODRUFF SC   | 149.90    |
| 10/22 | 10/22 | 24137469800YQXHS6 | USPS PO 4598000388 WOODRUFF SC          | 7.35      |
| 10/24 | 10/24 | 2469216992XJ0B3RH | AMZN Mktp US*Q88JS08X3 Amzn.com/bill WA | 40.65     |

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<br>PAYMENT DUE | PAST DUE<br>AMOUNT | PAYMENT<br>DUE DATE | NEW<br>BALANCE | ACCOUNT<br>NUMBER |
|------------------------|--------------------|---------------------|----------------|-------------------|
| 0.00                   | 0.00               | 11/28/19            | 183.31-        |                   |

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(\$)**

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    |
|-------|-------|-------------------|-------------------------------------|-----------|
| 10/11 | 10/11 | 24001758X60H0KXNV | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/11 | 10/11 | 24001758X60H0KXQ1 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/11 | 10/11 | 24001758X60H0KXTE | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/11 | 10/11 | 24001758X60H0KX7L | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/15 | 10/15 | 24001759160H0AJFV | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/15 | 10/15 | 24001759160H0AJL0 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/15 | 10/15 | 24001759160H0AJPB | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/15 | 10/15 | 24001759160H0AJQ8 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/15 | 10/15 | 24001759160H0AJVP | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/15 | 10/15 | 24001759160H07HY0 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/15 | 10/15 | 24001759160H07LR6 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/15 | 10/15 | 24001759160H07LWK | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/15 | 10/15 | 24001759160H07LZE | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/16 | 10/16 | 24001759260H0DW8L | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/16 | 10/16 | 24001759260H0GNK0 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/16 | 10/16 | 24001759260H0GPB6 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/16 | 10/16 | 24001759260H0GPGD | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/16 | 10/16 | 24001759260H0GPJN | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/16 | 10/16 | 74118709100XTMKQP | PAYMENT - THANK YOU RALEIGH NC      | 2,250.20- |
| 10/17 | 10/17 | 24001759360H0LOGM | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/17 | 10/17 | 24001759360H0L0K8 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/21 | 10/21 | 24001759760H07TTY | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/21 | 10/21 | 2475542973VSN2T0  | SCSBA ONLINE 803-7996607 SC         | 585.00    |
| 10/22 | 10/22 | 24001759860H0DTJL | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/24 | 10/24 | 24001759A60H0TSAN | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/24 | 10/24 | 24001759A60H0TSFS | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/24 | 10/24 | 24001759A60H0TSKM | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/24 | 10/24 | 24001759A60H0TSQF | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/29 | 10/29 | 24001759F60H0NRJN | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/29 | 10/29 | 24001759F60H0NRRL | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/29 | 10/29 | 24001759F60H0NRSP | SLED BACKGROUND CHE 803-771-0131 SC | 26.00     |
| 10/29 | 10/29 | 24001759F60H0NRW9 | 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       | 0.804                 | 9.65                                 | 0.00                  | 0.00                     |
| Cash Advances   | 1.958                 | 23.49                                | 0.00                  | 0.00                     |

\* Periodic Rate May Vary.

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



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
11/03/19

Account  
Number:

**Account Summary**

|                                       |            |                                 |          |
|---------------------------------------|------------|---------------------------------|----------|
| Beginning balance                     | \$2,250.20 | Number of days in billing cycle | 31       |
| Payments and credits                  | 2,250.20   | Credit limit                    | 7,500.00 |
| Purchase and adjustments less refunds | 1,885.00   | Available credit                | 5,615.00 |
| Cash advances                         | 0.00       | Available cash line             | 2,250.00 |
| FINANCE CHARGES                       | 0.00       | Payment due date                | 11/28/19 |
| Balance 11/03/19                      | \$1,885.00 | NEW MINIMUM PAYMENT DUE         | 94.00    |

**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           |        |
| 10/03 | 10/04 | 24001758M60H07TE4 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S3BX | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S3DD | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S3EE | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S3FR | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S3HA | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S3KX | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S3XN | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S4BM | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S4EE | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S43W | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S46P | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/07 | 10/07 | 24001758T60H0S492 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/10 | 10/10 | 24001758W60H0DNPG | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/10 | 10/10 | 24001758W60H0DNY5 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/10 | 10/10 | 24001758W60H0DVW6 | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/11 | 10/11 | 24001758X60H0KXFQ | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/11 | 10/11 | 24001758X60H0KXHP | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/11 | 10/11 | 24001758X60H0KXKG | SLED BACKGROUND CHE 803-771-0131 SC | 26.00  |
| 10/11 | 10/11 | 24001758X60H0KXM2 | 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<br>PAYMENT DUE | PAST DUE<br>AMOUNT | PAYMENT<br>DUE DATE | NEW<br>BALANCE | ACCOUNT<br>NUMBER |
|------------------------|--------------------|---------------------|----------------|-------------------|
| 94.00                  | 0.00               | 11/28/19            | 1,885.00       |                   |

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

