



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
03/03/20

Account
Number:

Account Summary

Beginning balance	\$2,839.70	Number of days in billing cycle	29
Payments and credits	12,839.70	Credit limit	7,500.00
Purchase and adjustments less refunds	4,629.53	Available credit	7,500.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	03/28/20
Balance 03/03/20	\$5,370.47-	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	
02/03	02/04	2468808DK0VYKG6W0	CHARLIES BBQ GREENVILLE SC	212.50
02/04	02/04	2400175DL60H0AHT2	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/04	02/04	2400175DL60H0AJ09	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/05	02/05	2400175DM60H0GP79	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/11	02/11	7411870DS00XTMJV1	PAYMENT - THANK YOU RALEIGH NC	2,839.70-
02/11	02/11	7411870DV00XTMJG6	ELECTRONIC PMT-THANK YOU RALEIGH NC	10,000.00-
02/12	02/12	2400175DW60H0TTK3	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/12	02/12	2400175DW60H0TTNN	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/14	02/14	2400175DY60H04JWX	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/19	02/19	2400175E360H0WW5E	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/19	02/19	2400175E360H0X5ZE	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/22	02/22	2469216E52XBSX7SV	MARRIOTT HILTON HEAD HILTON HEAD I SC	161.97
02/24	02/24	2469216E72XK9PZYT	MARRIOTT HILTON HEAD HILTON HEAD I SC	473.37
02/24	02/24	2469216E72XK9R0LN	MARRIOTT HILTON HEAD HILTON HEAD I SC	631.16
02/24	02/24	2469216E72XK9R1E8	MARRIOTT HILTON HEAD HILTON HEAD I SC	473.37
02/24	02/24	2469216E72XK9R1RG	MARRIOTT HILTON HEAD HILTON HEAD I SC	473.37
02/24	02/24	2469216E72XK9R1R8	MARRIOTT HILTON HEAD HILTON HEAD I SC	473.37
02/24	02/24	2469216E72XK9R12K	MARRIOTT HILTON HEAD HILTON HEAD I SC	631.16
02/24	02/24	2469216E72XK9R17G	MARRIOTT HILTON HEAD HILTON HEAD I SC	631.16
02/26	02/26	2400175EA60H04NB5	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
0.00	0.00	03/28/20	5,370.47-	

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



PO Box 2360
 Omaha NE 68103-2360

 Account
 Number:

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
02/26	02/26	2400175EA60H04ND6	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/26	02/26	2400175EA60H04NKQ	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/26	02/26	2400175EA60H04N8A	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/27	02/27	2475076EBS66L4MSA	ROMA FAMILY RESTAURANT WOODRUFF SC	78.10
02/28	02/28	2400175EQ60H0GYER	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/28	02/28	2400175EQ60H0GZ23	SLED BACKGROUND CHE 803-771-0131 SC	26.00
02/28	02/28	2400175EQ60H0GZ47	SLED BACKGROUND CHE 803-771-0131 SC	26.00

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%

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.