

Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
06/03/20

Account  
Number:

**Account Summary**

Beginning balance	\$2,790.94-	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	7,500.00
Purchase and adjustments less refunds	3,036.00	Available credit	7,254.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	06/28/20
Balance 06/03/20	\$245.06	NEW MINIMUM PAYMENT DUE	12.00

**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**

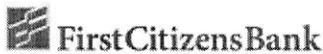
Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
05/04	05/04	2480166GE0VYLEW6D	DEMETERS RESTAURANT LLC WOODRUFF SC	45.56
05/13	05/13	2443105GN61EJBYD0	POPCORNOPOLIS LLC - WHOL 310-414-6700 CA	1,025.00
05/18	05/18	2400175GW60H0WV51	SLED BACKGROUND CHE 803-771-0131 SC	26.00
05/20	05/20	2422638GYATASWBDG	SAMSCLUB.COM 888-746-7726 AR	1,189.67
05/21	05/21	2443106GY2E03ZK6K	AMAZON.COM*M76CG5XF1 AMZN AMZN.COM/BILL WA	169.16
05/24	05/24	2443106H12DK6X8DN	AMAZON.COM*M709I5DB1 AMZN AMZN.COM/BILL WA	117.92
05/26	05/26	2443106H32DK50G0P	AMAZON.COM*M77V189G1 AMZN AMZN.COM/BILL WA	317.57
05/27	05/27	2400175H560H07KWA	SLED BACKGROUND CHE 803-771-0131 SC	26.00
06/01	06/01	2442733HALM862A4S	CHICK-FIL-A #02966 DUNCAN SC	119.12

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.679	8.15	0.00	0.00
Cash Advances	1.833	21.99	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%**

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
12.00	0.00	06/28/20	245.06	

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

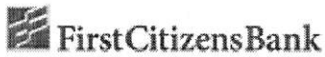
\$ .

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





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**Transactions Since Last Statement**

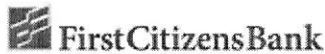
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12.00	0.00	06/28/20	245.06	

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SPARTANBURG CTY SCH DIST 4

Billing Cycle  
Closing Date:  
06/03/20

Account  
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**Account Summary**

Beginning balance	\$4,683.26	Number of days in billing cycle	31
Payments and credits	8,283.26	Credit limit	7,500.00
Purchase and adjustments less refunds	2,291.16	Available credit	7,371.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	06/28/20
Balance 06/03/20	\$1,308.84-	NEW MINIMUM PAYMENT DUE	0.00

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**Transactions Since Last Statement**

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			SPARTANBURG DISTRICT FOUR	
05/09	05/09	2491059GJ0RLPJ0ZV	DIGICERT INC DIGICERT.COM/ UT	99.00
05/13	05/13	2491059GN0RMQ4DH5	DIGICERT INC DIGICERT.COM/ UT	449.00
05/15	05/15	2469216GR2X9AL40T	Amazon Prime*MC45D8SN2 Amzn.com/bill WA	13.90
05/19	05/19	2469216GW2XNRBH8E	CBI*PARALLELS 800-799-9570 IL	9.99
05/19	05/19	7411870GW00XTMK22	PAYMENT - THANK YOU RALEIGH NC	4,683.26-
05/26	05/26	7449215H3RS8HT082	PAYPAL *LOVING GUID 40293577 CREDIT	3,600.00-
05/27	05/27	2469216H42XNM6HNN	AMZN Mktp US*M78AK9IA1 Amzn.com/bill WA	768.84
05/28	05/28	2449215H5JHS8BWV0	SURVEYPLANET PRO PLAN HTTPSSURVEYPL CA	20.00
05/29	05/29	2425802H60FY7TNSW	THE WEBSTAUANT STORE 717-392-7472 PA	570.55
05/30	05/30	2443106H7LQNGR8VX	ADOBE CREATIVE CLOUD 408-536-6000 CA	359.88

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

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#### **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.