



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
02/03/23

Account  
Number:

**Account Summary**

Beginning balance	\$4,662.75	Number of days in billing cycle	31
Payments and credits	5,872.68	Credit limit	7,500.00
Purchase and adjustments less refunds	6,564.90	Available credit	2,145.00
Cash advances	0.00	Available cash line	2,145.00
FINANCE CHARGES	0.00	Payment due date	02/28/23
Balance 02/03/23	\$5,354.97	NEW MINIMUM PAYMENT DUE	267.00

**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	
01/03	01/04	244273303LYR9PMS1	COUNTRY MEAT CENTER WOODRUFF SC	31.00
01/06	01/06	242107307BM4K52B4	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/06	01/06	2421073072MD5FKSK	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/06	01/06	74118700801653K7E	PAYMENT - THANK YOU RALEIGH NC	4,662.75-
01/10	01/10	242107308BBM4NZAB7	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/10	01/10	242107308BBM4NZA4A	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/10	01/10	242107308BBM4NZA5K	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/10	01/10	24210730B2MD9A1WV	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/10	01/10	24210730B2MD9A1ZN	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/10	01/10	24210730B2MD9A28R	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/12	01/12	24210730DBM4RWQM9	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/12	01/12	24210730DBM4RWQPB	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/12	01/12	24210730DBM4RWQTN	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/12	01/12	24210730D2MDB75AR	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/12	01/12	24210730D2MDB75G4	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/12	01/12	24210730D2MDB75L9	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/12	01/12	24269790QEJ2SFNGV	CHICKEN SALAD CHICK - 015 SPARTANBURG SC	231.62
01/12	01/12	74118700Q00XTMJGZ	PAYMENT - THANK YOU RALEIGH NC	1,209.93-
01/17	01/17	24210730JBM4L3J04	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/17	01/17	24210730JBM4L3J27	SLED BACKGROUND CHECK EGOV.COM SC	25.00

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360  
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
267.00	0.00	02/28/23	5,354.97	

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
01/17	01/17	24210730J2MD6E218	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/17	01/17	24210730J2MD6E28D	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/17	01/17	24692160J31TAZSAT	FOOD LION #2680 WOODRUFF SC	56.47
01/12	01/18	F3939000J000R4018	ADJUSTMENT-PAYMENTS	1,209.93
01/18	01/18	24210730KBM4M23YP	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/18	01/18	24210730K2MD7QNEY	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/23	01/23	24323000PJGA8VXRH	MCNAUGHTON MCKAY ELECTRI 855-440-6262 MI	1,240.47
01/23	01/23	24399000P8JT2RR6D	BEST BUY 00002949 SPARTANBURG SC	246.09
01/24	01/24	24210730TBM4ST6ZH	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/24	01/24	24210730TBM4ST7PF	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/24	01/24	24210730TBM4ST71A	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/24	01/24	24210730T2MDD3LJT	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/24	01/24	24210730T2MDD3LV0	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/24	01/24	24210730T2MDD3NE1	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/26	01/26	24639230VS66G1EKE	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	305.00
01/26	01/26	24692160S2Y5DBTVW	EXPEDIA 72479006208421 EXPEDIA.COM WA	2,650.54
01/27	01/27	24210730WBM4L3SMR	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/27	01/27	24210730W2MD6EJE5	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/30	01/30	24210730ZBM4NYY38	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/30	01/30	24210730Z2MD996X3	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/31	01/31	242107310BM4PXJAG	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/31	01/31	242107310BM4PY0MB	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/31	01/31	2421073102MDA7YRK	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/31	01/31	2421073102MDA8YJ6	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
01/31	01/31	24492150ZLS5V4FFA	EB IXL LIVE-COLUMBIA 801-413-7200 CA	95.00
02/01	02/01	240151411BM4RWE1F	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/01	02/01	240151411BM4RWE4J	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/01	02/01	2401514112MDB7AP3	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
02/01	02/01	2401514112MDB7AX1	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
02/02	02/02	24137461200YK0KH2	USPS PO 4598000388 WOODRUFF SC	4.78

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.033	12.40	0.00	0.00
Cash Advances	2.187	26.24	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>

#### **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.



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
02/03/23

Account  
Number.

**Account Summary**

Beginning balance	\$310.84	Number of days in billing cycle	31
Payments and credits	7,310.84	Credit limit	7,500.00
Purchase and adjustments less refunds	11,230.41	Available credit	3,098.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	02/28/23
Balance 02/03/23	\$4,230.41	NEW MINIMUM PAYMENT DUE	211.00

**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	
01/04	01/04	246921604320GYHA9	AMZN Mktp US*P16U12LQ3 Amzn.com/bill WA	348.90
01/04	01/04	2478930057N1T6D2W	OTC BRANDS INC 800-2280475 NE	17.23
01/05	01/05	24692160532KJ2N7P	AMZN Mktp US*GL3NR14W3 Amzn.com/bill WA	619.50
01/05	01/05	24692160532M2LB9Q	AMZN Mktp US*XM56B8PU3 Amzn.com/bill WA	27.81
01/05	01/05	2469216053254FH99	AMZN Mktp US*SF25F4G43 Amzn.com/bill WA	1,764.85
01/05	01/05	246921605328ESS8K	AMZN Mktp US*DH9LV54P3 Amzn.com/bill WA	85.56
01/06	01/06	74118700801653K6Q	PAYMENT - THANK YOU RALEIGH NC	310.84
01/07	01/07	2469216073482T9H3	AMZN Mktp US*DY15C4DG3 Amzn.com/bill WA	11.22
01/08	01/08	24692160834A50KPP	AMZN Mktp US*4N2ES48E3 Amzn.com/bill WA	27.77
01/09	01/09	244939809602T1DGZ	TRIBLES INC SPARTANBURG SPARTANBURG SC	77.59
01/09	01/09	246921609354ZL4VJ	AMZN Mktp US*UT5LW05U3 Amzn.com/bill WA	101.70
01/10	01/10	24692160A35LBQWDE	AMZN Mktp US*B88AY2DT3 Amzn.com/bill WA	60.91
01/10	01/10	24692160A35XFES2D	AMZN Mktp US*8G93I85M3 Amzn.com/bill WA	127.00
01/10	01/10	24692160A364QAZSM	AMZN Mktp US*IB2AZ97E3 Amzn.com/bill WA	1,791.96
01/11	01/11	24692160B2XL5QT8G	AMZN Mktp US*6S86M59X3 Amzn.com/bill WA	964.17
01/12	01/12	74118700D0165L8D1	PAYMENT - THANK YOU RALEIGH NC	3,000.00
01/13	01/13	24431060D2DYWA584	AMAZON.COM*5D5WQ73L3 AMZN AMZN.COM/BILL WA	1,224.00
01/14	01/14	24692160E2Z4850WG	AMZN Mktp US*YM8UF5NT3 Amzn.com/bill WA	145.48
01/16	01/16	24431060G2DKD0PVQ	AMAZON.COM*F79968SS3 AMZN AMZN.COM/BILL WA	141.00
01/16	01/16	24436540H0QJN5G17	VERVANTE CORPORATION 650-9037000 UT	73.90

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360  
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
211.00	0.00	02/28/23	4,230.41	

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$	.
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PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

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

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
01/17	01/17	24247600H8PYHSEZ4	TRANSPORTATION ACCESSORIE012-345-6789 OH	61.40
01/18	01/18	24430990J2DYKDWDA	PDQ.COM 801-657-4657 UT	1,050.00
01/23	01/23	74118700R0166GR9Y	PAYMENT - THANK YOU RALEIGH NC	4,000.00-
01/24	01/24	24011340R0010YSA4	SP COUNSELOR KERI HTTPSCOUNSELO OK	207.00
01/24	01/24	24445000REHWRBJOL	WALMART.COM 8009666546 800-966-6546 AR	112.14
01/24	01/24	24692160R361WL5BJ	AMZN Mktp US*ZH5FK5PI3 Amzn.com/bill WA	22.77
01/25	01/25	24492150TRSADT10J	KELLYMAHLER 717-468-5446 PA	363.63
01/25	01/25	24692160T2XAL3J9A	AMZN Mktp US*2381G2LI3 Amzn.com/bill WA	5.96
01/25	01/25	24692160T2X6PAPHM	AMZN Mktp US*N896Q7L73 Amzn.com/bill WA	12.82
01/27	01/27	24137460W010YMM09	USPS PO 4598000388 WOODRUFF SC	53.10
01/27	01/27	24137460W010YMM2W	USPS PO 4598000388 WOODRUFF SC	630.00
01/29	01/29	24692160X2XBSNWPT	AMZN Mktp US*IO1IV20Z3 Amzn.com/bill WA	718.48
01/30	01/30	24692160Y2XY1QZ0F	AMZN Mktp US*XY7NP94M3 Amzn.com/bill WA	14.49
01/31	01/31	24692160Z2YL8597B	AMZN Mktp US*C02QZ43C3 Amzn.com/bill WA	117.54
01/31	01/31	246921610Z21Y61PZ	FOOD LION #2680 WOODRUFF SC	29.94
02/01	02/01	246921610ZGXP10G	AMZN Mktp US*2U4T00EG3 Amzn.com/bill WA	29.94
02/02	02/02	2469216112ZTYPMT6	Amazon.com*8A2KD1103 Amzn.com/bill WA	164.55
02/02	02/02	24692161130882TPE	AMZN Mktp US*MO7FT9H63 Amzn.com/bill WA	26.10

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.033	12.40	0.00	0.00
Cash Advances	2.187	26.24	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**

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#### **HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS**

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#### **CALCULATION OF AVERAGE DAILY BALANCE(S)**

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