



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
01/03/23

Account  
Number

**Account Summary**

Beginning balance	\$71.79-	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	7,500.00
Purchase and adjustments less refunds	382.63	Available credit	7,189.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	01/28/23
Balance 01/03/23	\$310.84	NEW MINIMUM PAYMENT DUE	15.00

**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	
12/13	12/13	2469216PB34JTLDBR	AMZN Mktp US*A78PX5J43 Amzn.com/bill WA	76.93
12/15	12/15	2449216PD0012GR04	WWW.CASECE* REGWWW785S WWW.CASECEC.O MO	305.70

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%**

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
15.00	0.00	01/28/23	310.84	

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$ .
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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(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.



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SPARTANBURG CTY SCH DIST 4

PO Box 2360  
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Billing Cycle  
Closing Date:  
01/03/23

Account  
Number:

**Account Summary**

Beginning balance	\$1,209.93	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	7,500.00
Purchase and adjustments less refunds	3,411.94	Available credit	2,806.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	40.88	Payment due date	01/28/23
Balance 01/03/23	\$4,662.75	NEW MINIMUM PAYMENT DUE	293.00

**Contact Information**

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**Transactions Since Last Statement**

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
12/02	12/04	2469216P02YPY453W	Amazon.com*A83VJ6IL3 Amzn.com/bill WA	21.38
12/02	12/04	2469216P32YG2988J	MARRIOTT CHRLSTN RIVER CHARLESTON SC	365.84
12/03	12/04	2413746P3EJ8B9ARD	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	97.78
12/05	12/05	2421073P4BM4STQ97	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/05	12/05	2421073P42MDD44P3	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/06	12/06	2421073P5BM4VR2AM	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/06	12/06	2421073P52MDE2P7P	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/06	12/06	2423168P42DZ4WKTW	MCALISTER'S DELI 1129 MM SPARTANBURG SC	370.83
12/06	12/06	2469216P42Z98PHNQ	MARRIOTT CHRLSTN RIVER 843-723-3000 SC	325.84
12/07	12/07	2411343P6HF0HDDJX	The Webstaurant Store Inc717-392-7472 PA	176.55
12/07	12/07	2443106P52DZF2JF9	AMAZON.COM*H99416YE3 AMZN AMZN.COM/BILL WA	29.87
12/07	12/07	2469216P53094J8E3	AMZN Mktp US*FY24I4E13 Amzn.com/bill WA	70.59
12/08	12/08	2469216P6310DZE4M	AMZN Mktp US*2B1ZK3EW3 Amzn.com/bill WA	128.39
12/10	12/10	2413746PAEJ8FW6H0	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	104.24
12/11	12/11	2469216P933D9J5FS	AMZN Mktp US*CY1ID3WZ3 Amzn.com/bill WA	121.95
12/12	12/12	2421073PB4P4PXN2M	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/12	12/12	2421073PB4P4PXN46	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/12	12/12	2421073PB4P4PXN50	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/12	12/12	2421073PB2MDA8704	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/12	12/12	2421073PB2MDA8748	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00

Transactions continued on next page

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PO Box 2360  
Omaha NE 68103-2360

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
293.00	60.00	01/28/23	4,662.75	

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$	.
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PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

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118 MCEDCO RD  
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PO Box 2360  
 Omaha NE 68103-2360

 Account  
 Number

**Transactions Since Last Statement (continued)**

Trans	Post	Reference Number	Description	Amount
12/12	12/12	2421073PB2MDA8762	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/14	12/14	2421073PDBM4TSVQL	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/14	12/14	2421073PD2MDQ5GGX	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00
12/14	12/14	2443106PD2MB4KWMQ	OLIVE GARDEN 0021710 SPARTANBURG SC	453.22
12/15	12/15	2443106PE2MB5JD6Z	OLIVE GARDEN 0021710 SPARTANBURG SC	989.46
01/03	01/03	*FINANCE CHARGE*	PURCHASES \$40.88 CASH ADVANCE \$0.00	40.88

YOUR ACCOUNT IS PAST DUE. PLEASE REMIT THE  
 MINIMUM PAYMENT DUE IMMEDIATELY. IF PAYMENT HAS  
 BEEN MADE, PLEASE DISREGARD THIS NOTICE.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	1.033	12.40	3,957.50	40.88
Cash Advances	2.187	26.24	0.00	0.00

\* Periodic Rate May Vary.

<b>Total Periodic FINANCE CHARGES:</b>	<b>\$40.88</b>
<b>Total Transaction Charges:</b>	<b>\$0.00</b>
<b>Total FINANCE CHARGES:</b>	<b>\$40.88</b>
<b>ANNUAL PERCENTAGE RATE:</b>	<b>12.390%</b>

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