



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
12/03/22

Account
Number

Account Summary

Beginning balance	\$7,822.11	Number of days in billing cycle	30
Payments and credits	8,333.63	Credit limit	7,500.00
Purchase and adjustments less refunds	439.73	Available credit	7,500.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	12/28/22
Balance 12/03/22	\$71.79-	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	
11/04	11/04	2413746N6EJ6NPBJ0	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	97.78
11/04	11/04	2449216N4000SRX6Z	MERIDIX PLATFORM HTTPSWWW.MERI IL	99.99
11/10	11/10	2469216NA311Q4RN8	PANERA BREAD #600859 O 864-967-7515 SC	36.09
11/11	11/11	2413746NDEJ7N5PZH	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	170.87
11/11	11/11	7469216NB31TGXJPX	PANERA BREAD #600859 O 864-967- CREDIT	8.39-
11/14	11/14	7444500NFBPLPGA6YJ	SAMS CLUB #8142 SPARTANBURG SC CREDIT	101.67-
11/15	11/15	7411870NG0165GZ3P	PAYMENT - THANK YOU RALEIGH NC	7,822.11-
10/10	11/25	F393900NT000ST329	PURCHASE REVERSAL	88.00-
10/13	11/25	F393900NT000ST329	PURCHASE REVERSAL	28.98-
10/16	11/25	F393900NT000ST329	PURCHASE REVERSAL	30.50-
10/18	11/25	F393900NT000ST329	PURCHASE REVERSAL	29.00-
10/20	11/25	F393900NT000ST329	PURCHASE REVERSAL	52.57-
10/20	11/25		PREVIOUS CYCLE OVERLIMIT FEE	35.00-
10/20	11/25		FEE REVERSAL	1.57-
10/21	11/25	F393900NT000ST329	PURCHASE REVERSAL	55.01-
10/21	11/25		FEE REVERSAL	1.65-
10/24	11/25	F393900NT000ST329	PURCHASE REVERSAL	36.49-
10/24	11/25		FEE REVERSAL	1.09-
10/26	11/25	F393900NT000ST329	PURCHASE REVERSAL	40.39-

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
0.00	0.00	12/28/22	71.79-	

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
10/26	11/25		FEE REVERSAL	1.21-
			SPARTANBURG DISTRICT FOUR	
12/03	12/03		OVERLIMIT FEE	35.00

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	0.992	11.90	0.00	0.00
Cash Advances	2.145	25.74	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.



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SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
12/03/22

Account
Number.

Account Summary

Beginning balance	\$3,127.85	Number of days in billing cycle	30
Payments and credits	3,127.85	Credit limit	7,500.00
Purchase and adjustments less refunds	1,209.93	Available credit	5,575.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	12/28/22
Balance 12/03/22	\$1,209.93	NEW MINIMUM PAYMENT DUE	60.00

Contact Information

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Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
11/14	11/14	2469216NF34L2BZWV	FOOD LION #2680 WOODRUFF SC	64.30
11/15	11/15	2423168NF2DL6NP11	MCALISTER'S DELI 1129 MM 999-999-9999 SC	347.96
11/15	11/15	7411870NG0165GZ46	PAYMENT - THANK YOU RALEIGH NC	3,127.85-
11/16	11/16	2469216NG35MM0126	WALMART.COM 800-966-6546 AR	112.14
11/16	11/16	2469216NG35Q8DE3Q	AMZN Mktp US*HI3U67TN0 Amzn.com/bill WA	28.32
11/18	11/18	2469216NJ2XSR337Y	AMZN Mktp US*HI4EK4250 Amzn.com/bill WA	171.15
11/20	11/20	2469216NL2Z1SAZ2M	AMZN Mktp US*HI5A28K11 Amzn.com/bill WA	118.74
11/21	11/21	2469216NM2ZZGA9KT	Amazon.com*HI6392H82 Amzn.com/bill WA	182.94
11/22	11/22	2443106NN2DZRHLEK	AMAZON.COM*HW8V453H1 AMZN AMZN.COM/BILL WA	43.99
11/22	11/22	2469216NN30N1G78P	AMZN Mktp US*HI0GA5SQ2 Amzn.com/bill WA	12.69
11/26	11/26	2443106NS2E54QQ15	AMZN MKTP US*HW4JN7VN2 AM AMZN.COM/BILL WA	101.70
11/28	11/28	2421073NXBM4L3RYL	SLED BACKGROUND CHECK EGOV.COM SC	25.00
11/28	11/28	2421073NX2MD6EJJ1	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	1.00

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
60.00	0.00	12/28/22	1,209.93	

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

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SPARTANBURG CTY SCH DIST 4
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* 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%

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