



PO Box 2360  
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

Billing Cycle  
Closing Date:  
05/03/22

Account  
Number:

**Account Summary**

|                                       |            |                                 |          |
|---------------------------------------|------------|---------------------------------|----------|
| Beginning balance                     | \$22.04-   | Number of days in billing cycle | 30       |
| Payments and credits                  | 0.00       | Credit limit                    | 7,500.00 |
| Purchase and adjustments less refunds | 1,230.85   | Available credit                | 6,291.00 |
| Cash advances                         | 0.00       | Available cash line             | 2,250.00 |
| FINANCE CHARGES                       | 0.00       | Payment due date                | 05/28/22 |
| Balance 05/03/22                      | \$1,208.81 | NEW MINIMUM PAYMENT DUE         | 60.00    |

**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            |        |
| 04/11 | 04/11 | 2469216FN2XQ03GTP | FOOD LION #2680 WOODRUFF SC          | 223.16 |
| 04/12 | 04/12 | 2421073FP2MAT5MWP | SCGOV866-340-7105DMV0079 WOODRUFF SC | 221.69 |
| 04/14 | 04/14 | 2469216FT2XRM44S3 | FOOD LION #2680 WOODRUFF SC          | 48.76  |
| 04/18 | 04/18 | 2444500FXBLKPHBJ7 | WM SUPERCENTER #1035 SPARTANBURG SC  | 159.43 |
| 04/20 | 04/20 | 2421073FZBM4VPYBH | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZBM4VPYD3 | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZBM4VPYFN | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZBM4VPYLA | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZBM4VPYMW | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZBM4VPYPD | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZBM4VPYXB | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZBM4VPY9R | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZBM4VPZD1 | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZBM4VPZ0B | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZBM4VPZ7B | SLED BACKGROUND CHECK EGOV.COM SC    | 25.00  |
| 04/20 | 04/20 | 2421073FZ2MER1GL6 | SERVICE FEE*SCI-SCGOV EGOV.COM SC    | 1.00   |
| 04/20 | 04/20 | 2421073FZ2MER1GS4 | SERVICE FEE*SCI-SCGOV EGOV.COM SC    | 1.00   |
| 04/20 | 04/20 | 2421073FZ2MER1GXP | SERVICE FEE*SCI-SCGOV EGOV.COM SC    | 1.00   |
| 04/20 | 04/20 | 2421073FZ2MER1HBQ | SERVICE FEE*SCI-SCGOV EGOV.COM SC    | 1.00   |
| 04/20 | 04/20 | 2421073FZ2MER1HF9 | SERVICE FEE*SCI-SCGOV EGOV.COM SC    | 1.00   |

Transactions continued on next page

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PO Box 2360  
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|                        |                    |                     |                |                   |
|------------------------|--------------------|---------------------|----------------|-------------------|
| MINIMUM<br>PAYMENT DUE | PAST DUE<br>AMOUNT | PAYMENT<br>DUE DATE | NEW<br>BALANCE | ACCOUNT<br>NUMBER |
| 60.00                  | 0.00               | 05/28/22            | 1,208.81       |                   |

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

|    |   |
|----|---|
| \$ | . |
|----|---|

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 |
|-------|-------|-------------------|-----------------------------------|--------|
| 04/20 | 04/20 | 2421073FZ2MER1HKN | SERVICE FEE*SCI-SCGOV EGOV.COM SC | 1.00   |
| 04/20 | 04/20 | 2421073FZ2MER1H2K | SERVICE FEE*SCI-SCGOV EGOV.COM SC | 1.00   |
| 04/20 | 04/20 | 2421073FZ2MER1JK4 | SERVICE FEE*SCI-SCGOV EGOV.COM SC | 1.00   |
| 04/20 | 04/20 | 2421073FZ2MER1JXX | SERVICE FEE*SCI-SCGOV EGOV.COM SC | 1.00   |
| 04/20 | 04/20 | 2421073FZ2MER1J0S | SERVICE FEE*SCI-SCGOV EGOV.COM SC | 1.00   |
| 04/20 | 04/20 | 2421073FZ2MER1J66 | SERVICE FEE*SCI-SCGOV EGOV.COM SC | 1.00   |
| 04/21 | 04/21 | 2442733G0LM870AG8 | CHICK-FIL-A #02966 DUNCAN SC      | 97.13  |
| 04/28 | 04/28 | 2403724G6S66EL3PG | SCOOPS ON MAIN WOODRUFF SC        | 35.16  |
| 04/28 | 04/28 | 2423900G7S66D5WX9 | CLAUDIOS BISTRO 864-6077332 SC    | 135.36 |
| 05/02 | 05/02 | 2469216GB2XLLB9EL | FOOD LION #2680 WOODRUFF SC       | 24.16  |

| TYPE OF BALANCE | MONTHLY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | AVERAGE DAILY BALANCE | PERIODIC FINANCE CHARGES |
|-----------------|-----------------------|--------------------------------------|-----------------------|--------------------------|
| Purchases       | 0.700                 | 8.40                                 | 0.00                  | 0.00                     |
| Cash Advances   | 1.853                 | 22.24                                | 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.



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Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

Billing Cycle  
Closing Date:  
05/03/22

Account  
Number:

**Account Summary**

|                                       |            |                                 |          |
|---------------------------------------|------------|---------------------------------|----------|
| Beginning balance                     | \$1,059.76 | Number of days in billing cycle | 30       |
| Payments and credits                  | 1,111.87   | Credit limit                    | 7,500.00 |
| Purchase and adjustments less refunds | 1,629.68   | Available credit                | 5,856.00 |
| Cash advances                         | 0.00       | Available cash line             | 2,250.00 |
| FINANCE CHARGES                       | 0.00       | Payment due date                | 05/28/22 |
| Balance 05/03/22                      | \$1,577.57 | NEW MINIMUM PAYMENT DUE         | 78.00    |

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**Transactions Since Last Statement**

| Trans | Post  | Reference Number  | Description                             | Amount    |
|-------|-------|-------------------|---|-----------|
|       |       |                   | SPARTANBURG DISTRICT FOUR               |           |
| 04/17 | 04/17 | 2469216FV2XYTE712 | AMZN Mktp US*1O3UB5BT1 Amzn.com/bill WA | 64.10     |
| 04/20 | 04/20 | 2422638FZAT1X52TW | SAMSCLUB.COM 888-746-7726 AR            | 374.36    |
| 04/20 | 04/20 | 2469216FY2X4QNT16 | AMZN Mktp US*1O1ZL7F10 Amzn.com/bill WA | 346.52    |
| 04/20 | 04/20 | 7411870FY00XTMJGJ | PAYMENT - THANK YOU RALEIGH NC          | 1,059.76- |
| 04/21 | 04/21 | 2422638G0AT1Y28R8 | SAMSCLUB.COM 888-746-7726 AR            | 246.27    |
| 04/21 | 04/21 | 2480197FZM4KKDJ21 | CLAY-KING 8645791752 SC                 | 179.64    |
| 04/22 | 04/22 | 7469216G02X9QW21A | AMZN Mktp US Amzn.com/bill WA CREDIT    | 52.11-    |
| 04/26 | 04/26 | 2469216G42XXWG9G3 | Amazon.com*1O5NF1212 Amzn.com/bill WA   | 25.54     |
| 04/27 | 04/27 | 2443106G6BLZSJ1A6 | LONGHORN STEAK 0125390 SPARTANBURG SC   | 50.00     |
| 04/28 | 04/28 | 2469216G62XQP0NAD | LOWES #00907* 866-483-7521 NC           | 128.66    |
| 04/28 | 04/28 | 2469216G62X99BR6X | AMZN Mktp US*1Q2Y64YB1 Amzn.com/bill WA | 214.59    |

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|------------------------|--------------------|---------------------|----------------|-------------------|
| 78.00                  | 0.00               | 05/28/22            | 1,577.57       |                   |

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

|    |   |
|----|---|
| \$ | . |
|----|---|

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



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Account  
Number:

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|-----------------|-----------------------|--------------------------------------|-----------------------|--------------------------|
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| Cash Advances   | 1.853                 | 22.24                                | 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%**

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