



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
02/03/22

Account  
Number

**Account Summary**

Beginning balance	\$779.78	Number of days in billing cycle	31
Payments and credits	779.78	Credit limit	7,500.00
Purchase and adjustments less refunds	588.61	Available credit	6,911.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	02/28/22
Balance 02/03/22	\$588.61	NEW MINIMUM PAYMENT DUE	29.00

**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	2442733QLLM839JZB	CHICK-FIL-A #02966 DUNCAN SC	179.61
01/14	01/14	2421073QZBM4N0PSR	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/14	01/14	2421073QZBM4N0PVS	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/14	01/14	2421073QZ2MEVVB5V	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
01/14	01/14	2421073QZ2MEVVB8N	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
01/20	01/20	7411870D400XTMJGH	PAYMENT - THANK YOU RALEIGH NC	779.78-
01/21	01/21	2463923D7S66JX08P	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	305.00
01/27	01/27	2421073DQBM4RWJ3Z	SLED BACKGROUND CHECK EGOV.COM SC	25.00
01/27	01/27	2421073DQ2MEM6982	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
02/02	02/02	2421073DJB4M256R	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/02	02/02	2421073DJ2MESWN0G	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00

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
29.00	0.00	02/28/22	588.61	

PLEASE WRITE IN  
AMOUNT OF  
PAYMENT ENCLOSED

\$	.
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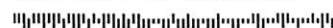
PLEASE DETACH AND ENCLOSE  
THIS PORTION WITH PAYMENT

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:

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%**

#### **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.

O1AG1136 - 1 - 08/29/17



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SPARTANBURG CTY SCH DIST 4

PO Box 2360  
Omaha NE 68103-2360

Billing Cycle  
Closing Date:  
02/03/22

Account  
Number:

**Account Summary**

Beginning balance	\$4,395.78-	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	7,500.00
Purchase and adjustments less refunds	8,887.73	Available credit	2,903.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	02/28/22
Balance 02/03/22	\$4,491.95	NEW MINIMUM PAYMENT DUE	224.00

**Contact Information**

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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	2469216QL2XGVHRA7	FOOD LION #2680 WOODRUFF SC	54.50
01/06	01/06	2469216QN2XEYXT0B	WWW COSTCO COM 800-955-2292 WA	92.00
01/06	01/06	2469216QN2XNNS2JN	AMZN Mktp US*7N4SY00D3 Amzn.com/bill WA	19.24
01/07	01/07	2443099QP2DZL0N2X	PDQ.COM 801-657-4657 UT	900.00
01/08	01/08	2422638QSATDJ5P9J	SAMSLUB.COM 888-746-7726 AR	96.09
01/09	01/09	2469216QT2XDBF92E	AMZN Mktp US*050SK28Q3 Amzn.com/bill WA	4,814.55
01/10	01/10	2449215QSLWBV5DNQ	TOOLOTS INC 844-866-5687 CA	115.38
01/10	01/10	2449215QSLWQTMG20	AJINOMOTO CAMBROOKE, INC.508-782-2300 MA	230.77
01/10	01/10	2449215QSLY7FQKL0	TECH TOOL SUPPLY, LLC 734-207-7700 MI	62.98
01/12	01/12	2413746QX00WEYX28	USPS PO 4598000388 WOODRUFF SC	26.95
01/14	01/14	2449215QYLVSVKXNP	EB MAY 11-12 2022 SC 801-413-7200 CA	28.00
01/14	01/14	2449215QYLVVQW7S9	EB MARCH 29-30 2022 S 801-413-7200 CA	28.00
01/14	01/14	2449215QYLXNR2L8P	EB MARCH 29-30 2022 S 801-413-7200 CA	28.00
01/16	01/16	2443099D0R3TD4K2G	APPLE.COM/US 8006927753 CA	52.43
01/16	01/16	2469216D02XM6E8RA	APPLE.COM/US 800-676-2775 CA	52.43
01/24	01/24	2463923D9S66K021G	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	305.00
01/25	01/25	2413746DA00WL9BJT	USPS PO 4598000388 WOODRUFF SC	23.05
01/26	01/26	2469216DB2XT9W0RQ	FOOD LION #2680 WOODRUFF SC	76.72
01/27	01/27	2449215DBLRQ4DBLR	EB MAY 11-12 2022 SC 801-413-7200 CA	28.00
01/27	01/27	2469216DB2X7BPS60	AMZN Mktp US*6T1YB8283 Amzn.com/bill WA	104.60

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
224.00	0.00	02/28/22	4,491.95	

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
01/27	01/27	2469216DB2X7DRB35	WWW COSTCO COM 800-955-2292 WA	54.55
01/27	01/27	2469216DB2X86VBTS	WWW COSTCO COM 800-955-2292 WA	47.06
01/27	01/27	2469216DB2X9TJJWL	WWW COSTCO COM 800-955-2292 WA	276.00
01/27	01/27	2469216DQ2XJBD401	FOOD LION #2680 WOODRUFF SC	31.60
01/28	01/28	2445501DQ43A5AZAS	WAL-MART #1035 SPARTANBURG SC	71.92
01/30	01/30	2469216DE2XF3E9Q0	AMZN Mktp US*J85VI8N13 Amzn.com/bill WA	59.80
01/31	01/31	2469216DF2X4J78X1	AMZN Mktp US*P72UI0KC3 Amzn.com/bill WA	914.40
02/01	02/01	2469216DG2XGRWX0X	AMZN Mktp US*660QP15M3 Amzn.com/bill WA	195.51
02/01	02/01	2469216DH2XQQZ8MY	FOOD LION #2680 WOODRUFF SC	16.26
02/02	02/02	2469216DH2XJ4P0S8	AMZN Mktp US*HX4C87ID3 Amzn.com/bill WA	81.94

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.

<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>

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