

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
01/03/22

Account
Number:

Account Summary

Beginning balance	\$1,885.62	Number of days in billing cycle	31
Payments and credits	1,885.62	Credit limit	7,500.00
Purchase and adjustments less refunds	779.78	Available credit	6,541.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	01/28/22
Balance 01/03/22	\$779.78	NEW MINIMUM PAYMENT DUE	38.00

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

1-2

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
12/06	12/06	2421073AMB4NZ26P	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/06	12/06	2421073AM2MEWTF6J	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
12/06	12/06	2469216AL2X4WPEX0	MARRIOTT CHRSTN RIVER CHARLESTON SC	325.84
12/06	12/06	2469216AL2X4WPEX8	MARRIOTT CHRSTN RIVER CHARLESTON SC	325.84
12/09	12/09	2421073ARBM4TSZAL	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/09	12/09	2421073ARBM4TSZHV	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/09	12/09	2421073AR2MEN4HXK	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
12/09	12/09	2421073AR2MEN4JY3	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
12/15	12/15	2423168AYRBGHE53D	FAMILY DOLLAR #0115 WOODRUFF SC	17.40
12/15	12/15	2469216AY2XQBT27T	FOOD LION #2680 WOODRUFF SC	32.70
12/15	12/15	7411870AX00XTMJPW	PAYMENT - THANK YOU RALEIGH NC	1,885.62

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1/10/22 CHZ

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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
38.00	0.00	01/28/22	779.78	

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$

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

2908
H212



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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RECEIVED

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%

1-2



Name: SPARTANBURG D FOUR
SPARTANBURG CTY SCH DIST 4

PO Box 2360
Omaha NE 68103-2360

Billing Cycle
Closing Date:
01/03/22

Account
Number:

Account Summary

Beginning balance	\$4,872.79-	Number of days in billing cycle	31
Payments and credits	0.00	Credit limit	7,500.00
Purchase and adjustments less refunds	477.01	Available credit	7,446.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	01/28/22
Balance 01/03/22	\$4,395.78-	NEW MINIMUM PAYMENT DUE	0.00

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1-2

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
12/01	12/04	2422638AHATASKJBV	SAMSClub.COM 888-746-7726 AR	96.09
12/05	12/05	2469216AK2XBNATFA	AMZN Mktp US*4M4RM3IG3 Amzn.com/bill WA	143.90
12/07	12/07	2469216AN2XBVYJRD	FOOD LION #2680 WOODRUFF SC	40.05
12/14	12/14	2413746AYEJB1JWB8	U-HAULSUNQUEST HOT TUBS A WOODRUFF SC	91.97
12/18	12/18	2469216B02XA0M05J	AMZN Mktp US*G346X43H3 Amzn.com/bill WA	7.48
12/20	12/20	2469216B22XN62EMY	Amazon.com*P23JG8AV3 Amzn.com/bill WA	63.32
12/21	12/21	2469216B32XGMX1QG	AMZN Mktp US*IR8XZ3OL3 Amzn.com/bill WA	14.96
12/21	12/21	2469216B32XKFQZHZ	AMZN Mktp US*AF989LX3 Amzn.com/bill WA	9.62
01/02	01/02	2469216QJ2XDGE354	AMZN Mktp US*MA0UT4333 Amzn.com/bill WA	9.62

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.



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PO Box 2360
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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
0.00	0.00	01/28/22	4,395.78-	

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\$.

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Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$0.00
ANNUAL PERCENTAGE RATE: 0.000%

1-2