



PO Box 2360
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

Billing Cycle
Closing Date:
11/03/20

Account
Number:

Account Summary

Beginning balance	\$2,361.79	Number of days in billing cycle	31
Payments and credits	2,361.79	Credit limit	7,500.00
Purchase and adjustments less refunds	4,332.74	Available credit	3,167.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	11/28/20
Balance 11/03/20	\$4,332.74	NEW MINIMUM PAYMENT DUE	216.00

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	
09/30	10/04	2422638M4ARK0GZ3T	SAMSCLUB.COM 888-746-7726 AR	181.88
10/05	10/05	2490641M7312E0MT6	WEB*NETWORKSOLUTIONS 888-6429675 FL	319.40
10/07	10/07	2422638MBARK9WP5V	SAMSCLUB.COM 888-746-7726 AR	117.36
10/07	10/07	2449215M9RS8Y7FV7	PAYPAL *NIEMANVILLE 402-935-7733 CA	1,459.80
10/08	10/08	2475542MB3VNXX8PF	RHINO LININGS OF SPARTANB SPARTANBURG SC	348.82
10/10	10/10	2443106MQ2DA8D5YJ	TARGET.COM * 800-591-3869 MN	342.31
10/12	10/12	2454093MF0FVJF4PZ	WWW.1877FLOORGUY.COM 303-225-3802 DE	251.28
10/12	10/12	2449215MELW8NTEPV	EB EDUCATION NETWORKI 801-413-7200 CA	107.72
10/13	10/13	2443106MF2DBBS7B5	TARGET.COM * 800-591-3869 MN	171.16
10/13	10/13	2443106MF2DB6JET0	TARGET.COM * 800-591-3869 MN	342.31
10/15	10/15	2469216MH2XFDL0QG	Amazon Prime*MK86E7WH0 Amzn.com/bill WA	13.90
10/20	10/20	2422638MPARKWF6JP	SAMSCLUB.COM 888-746-7726 AR	85.39
10/21	10/21	2443106MP2DASDX68	TARGET.COM * 800-591-3869 MN	342.31
10/21	10/21	2469216MP2XT04QHW	AMZN Mktp US*2T9FU48K1 Amzn.com/bill WA	29.11
10/23	10/23	7411870MT00XTMKWM	PAYMENT - THANK YOU RALEIGH NC	2,361.79-
10/28	10/28	2449215MYJHRV6DRX	SURVEYPLANET PRO PLAN HTTPSSURVEYPL CA	20.00
11/01	11/01	2449215N2JJ37JRMF	MERIDIX PLATFORM HTTPSWWW.MERI IL	199.99

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



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INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
216.00	0.00	11/28/20	4,332.74	

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



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.



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Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

Billing Cycle
Closing Date:
11/03/20

Account
Number:

Account Summary

Beginning balance	\$575.93	Number of days in billing cycle	31
Payments and credits	575.93	Credit limit	7,500.00
Purchase and adjustments less refunds	1,374.01	Available credit	6,125.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	11/28/20
Balance 11/03/20	\$1,374.01	NEW MINIMUM PAYMENT DUE	68.00

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Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			SPARTANBURG DISTRICT FOUR	
10/05	10/05	2442733M8LM85XHEY	CHICK-FIL-A #02966 DUNCAN SC	148.89
10/05	10/05	7411870M700XTMJGK	PAYMENT - THANK YOU RALEIGH NC	390.00-
10/12	10/12	2475542MF3VPZGL35	SCSBA ONLINE 803-7996607 SC	55.00
10/16	10/16	2442733MJLYPXW1JV	FOOD LION #2680 WOODRUFF SC	50.00
10/20	10/20	2413746MP013WYLVK	USPS PO 4598000388 WOODRUFF SC	3.33
10/21	10/21	2421073MRBM4N0K1F	SLED BACKGROUND CHECK EGOV.COM SC	25.00
10/21	10/21	2421073MR2MEV SXHD	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
10/23	10/23	7411870MT00XTMKXQ	PAYMENT - THANK YOU RALEIGH NC	185.93-
10/26	10/26	2405523MX8AH2X230	GREAT AMERICAN COOKIE SPARTANBURG SC	229.28
10/28	10/28	2475542MZ3VWP3RNA	ADVANCED ORG 877-6794502 GA	171.00
10/30	10/30	2442733N1LM89XRYJ	CHICK-FIL-A #02966 DUNCAN SC	539.51
11/02	11/02	2421073N4BM4PXJ7E	SLED BACKGROUND CHECK EGOV.COM SC	25.00
11/02	11/02	2421073N42MEXPWS8	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
11/02	11/02	2475542N43VYAB6DE	SCSBA ONLINE 803-7996607 SC	125.00

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68.00	0.00	11/28/20	1,374.01	

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