



PO Box 2360
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

Billing Cycle
Closing Date:
01/03/21

Account
Number: X

Account Summary

Beginning balance	\$325.08	Number of days in billing cycle	31
Payments and credits	325.08	Credit limit	7,500.00
Purchase and adjustments less refunds	1,370.79	Available credit	6,129.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	01/28/21
Balance 01/03/21	\$1,370.79	NEW MINIMUM PAYMENT DUE	68.00

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	
12/02	12/04	2475542P3MB0PNT2M	SCSBA ONLINE 803-7996607 SC	225.00
12/02	12/04	2475542P3MB0PNT95	SCSBA ONLINE 803-7996607 SC	225.00
12/07	12/07	2421073P7BM4K4XVR	SLED BACKGROUND CHECK EGOV.COM SC	25.00
12/07	12/07	2421073P72MERZ6DH	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
12/07	12/07	2442733P7LM862MM1	CHICK-FIL-A #02966 DUNCAN SC	160.88
12/08	12/08	2475542P83W8ZYQYF	SCSBA ONLINE 803-7996607 SC	135.00
12/10	12/10	2469216P92XGYZ4AF	TBE*BRADFORD ONLINE 800-323-5577 IL	196.19
12/15	12/15	2469216PF2XJZWLWT	ZAXBY'S #63701 ROEBUCK SC	300.00
12/18	12/18	2449215PHLR4H2NP6	ZIPRECRUITER, INC. 855-747-5493 CA	102.72
12/28	12/28	7411870PV00XTMJVJ	PAYMENT - THANK YOU RALEIGH NC	325.08-

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
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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
68.00	0.00	01/28/21	1,370.79	

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



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:
01/03/21

Account
Number:

Account Summary

Beginning balance	\$2,527.70	Number of days in billing cycle	31
Payments and credits	2,527.70	Credit limit	7,500.00
Purchase and adjustments less refunds	1,150.93	Available credit	6,349.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	01/28/21
Balance 01/03/21	\$1,150.93	NEW MINIMUM PAYMENT DUE	57.00

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Transactions Since Last Statement

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			SPARTANBURG DISTRICT FOUR	
12/07	12/07	2469216P62XFFN6KE	AMZN Mktp US*J00FC1UY3 Amzn.com/bill WA	224.68
12/09	12/09	2422638P9ARNT8AHJ	SAMSClub.COM 888-746-7726 AR	128.08
12/09	12/09	2442733P9LM7W32AJ	CHICK-FIL-A #00905 SPARTANBURG SC	82.38
12/11	12/11	2469216PA2XKL00YN	AMZN Mktp US*9K0YK72T3 Amzn.com/bill WA	42.79
12/11	12/11	2469216PA2XR0H6QZ	AMZN Mktp US*2B8SS1XK2 Amzn.com/bill WA	582.04
12/11	12/11	2474455PBG9H9L7AM	GARDNER 8005216535 614-4564000 OH	57.06
12/15	12/15	2469216PE2XYBZ0YV	Amazon Prime*OH8AC5GG3 Amzn.com/bill WA	13.90
12/28	12/28	2449215PVJHAHZMNB	SURVEYPLANET PRO PLAN HTTPSSURVEYPL CA	20.00
12/28	12/28	7411870PV00XTMJKB	PAYMENT - THANK YOU RALEIGH NC	2,527.70-

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%

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57.00	0.00	01/28/21	1,150.93	

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