



PO Box 2360
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR
SPARTANBURG CTY SCH DIST 4

Billing Cycle
Closing Date:
10/03/20

Account
Number:

Account Summary

Beginning balance	\$390.00	Number of days in billing cycle	30
Payments and credits	0.00	Credit limit	7,500.00
Purchase and adjustments less refunds	182.63	Available credit	6,924.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	3.30	Payment due date	10/28/20
Balance 10/03/20	\$575.93	NEW MINIMUM PAYMENT DUE	47.00

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	
09/03	09/04	2421073L8BM4TSPD5	SLED BACKGROUND CHECK EGOV.COM SC	1.00
09/03	09/04	2421073L8BM4TSPQX	SLED BACKGROUND CHECK EGOV.COM SC	25.00
09/08	09/08	2421073LDBM4M1YYW	SLED BACKGROUND CHECK EGOV.COM SC	25.00
09/08	09/08	2421073LDBM4M1YZ4	SLED BACKGROUND CHECK EGOV.COM SC	1.00
09/23	09/23	2449215LVJHMN46TG	INSTACART HTTPSINSTACAR CA	130.63
10/03	10/03	*FINANCE CHARGE*	PURCHASES \$3.30 CASH ADVANCE \$0.00	3.30

YOUR ACCOUNT IS PAST DUE. PLEASE REMIT THE
MINIMUM PAYMENT DUE IMMEDIATELY. IF PAYMENT HAS
BEEN MADE, PLEASE DISREGARD THIS NOTICE.

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
47.00	19.00	10/28/20	575.93	

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	486.43	3.30
Cash Advances	1.833	21.99	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$3.30
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$3.30
ANNUAL PERCENTAGE RATE: 8.140%

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:
10/03/20

Account
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Account Summary

Beginning balance	\$5,317.64	Number of days in billing cycle	30
Payments and credits	5,322.99	Credit limit	7,500.00
Purchase and adjustments less refunds	2,367.14	Available credit	5,138.00
Cash advances	0.00	Available cash line	2,250.00
FINANCE CHARGES	0.00	Payment due date	10/28/20
Balance 10/03/20	\$2,361.79	NEW MINIMUM PAYMENT DUE	118.00

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Transactions Since Last Statement

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			SPARTANBURG DISTRICT FOUR	
09/04	09/04	7439900L88JR651D2	BEST BUY 00002949 SPARTANBUR CREDIT	5.35-
09/07	09/07	2469216LB2X65LHH6	AMZN Mktp US*MU83W8592 Amzn.com/bill WA	40.44
09/10	09/10	2469216LE2XFBVNRR	CHR*CHRISTIANBOOK.COM 800-247-4784 MA	316.73
09/12	09/12	2469216LG2XREZYEF	Amazon.com*MU76D4QJ0 Amzn.com/bill WA	118.20
09/13	09/13	2469216LH2Y0HRZFY	Amazon.com*M44DD0ZD1 Amzn.com/bill WA	18.70
09/14	09/14	2443106LJ2DKN5LY1	AMAZON.COM*M49W47JY1 AMZN AMZN.COM/BILL WA	16.01
09/15	09/15	2449215LKLJXJYAF	EB OCTOBER 27-28 2020 801-413-7200 CA	25.00
09/15	09/15	2469216LK2XPDW2SK	Amazon Prime*M41JJ4FK2 Amzn.com/bill WA	13.90
09/17	09/17	2449215LMJJ3ZTZ3A	SP * MIGHTYSKINS HTTPSMIGHTYSK FL	353.85
09/21	09/21	2421073LS2MAV2P1K	SCGOV866-340-7105DMV0079 WOODRUFF SC	475.94
09/23	09/23	2469216LV2XTQ5L7B	AMZN Mktp US*M42UX6SB1 Amzn.com/bill WA	182.74
09/23	09/23	7411870LV00XTMJGD	PAYMENT - THANK YOU RALEIGH NC	5,317.64-
09/28	09/28	2413746M100SJL94M	TRACTOR SUPPLY #2501 WOODRUFF SC	477.19
09/28	09/28	2449215M0JJ2VMYA6	SURVEYPLANET PRO PLAN HTTPSSURVEYPL CA	20.00
10/01	10/01	2442733M3LYPXHMAZ	FOOD LION #2680 WOODRUFF SC	108.45
10/01	10/01	2449215M3JHQG02G5	MERIDIX PLATFORM HTTPSWWW.MERI IL	199.99

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118.00	0.00	10/28/20	2,361.79	

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Cash Advances	1.833	21.99	0.00	0.00

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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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