



PO Box 2360  
Omaha NE 68103-2360



Name: SPARTANBURG DISTRICT FOUR  
SPARTANBURG CTY SCH DIST 4

Billing Cycle  
Closing Date:  
09/03/20

Account  
Number:

**Account Summary**

|                                       |            |                                 |          |
|---------------------------------------|------------|---------------------------------|----------|
| Beginning balance                     | \$2,463.25 | Number of days in billing cycle | 31       |
| Payments and credits                  | 2,469.66   | Credit limit                    | 7,500.00 |
| Purchase and adjustments less refunds | 5,324.05   | Available credit                | 2,142.00 |
| Cash advances                         | 0.00       | Available cash line             | 2,142.00 |
| FINANCE CHARGES                       | 0.00       | Payment due date                | 09/28/20 |
| Balance 09/03/20                      | \$5,317.64 | NEW MINIMUM PAYMENT DUE         | 265.00   |

**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                  |           |
| 08/07 | 08/07 | 2400175KD60H0AN1A | SLED BACKGROUND CHE 803-771-0131 SC        | 26.00     |
| 08/07 | 08/07 | 2400175KD60H0AN4Z | SLED BACKGROUND CHE 803-771-0131 SC        | 26.00     |
| 08/11 | 08/11 | 2469216KG2XJES740 | AMZN Mktp US*MF5222QB0 Amzn.com/bill WA    | 776.49    |
| 08/13 | 08/13 | 2469216KJ2X496VRA | AMZN Mktp US*MF6XG5UQ2 Amzn.com/bill WA    | 27.06     |
| 08/14 | 08/14 | 2469216KK2X8PP61X | AMZN Mktp US*MF3UY97N0 Amzn.com/bill WA    | 18.45     |
| 08/14 | 08/14 | 7411870KK00XTMJL9 | PAYMENT - THANK YOU RALEIGH NC             | 2,463.25- |
| 08/15 | 08/15 | 2443106KL2M3T21P3 | A PLUS AUTOMOTIVE LLC SPARTANBURG SC       | 106.84    |
| 08/15 | 08/15 | 2469216KL2XQQD4KY | Amazon Prime*MF5SF2YT2 Amzn.com/bill WA    | 13.90     |
| 08/16 | 08/16 | 2469216KM2YONTBAQ | AMZN Mktp US*MM4299F92 Amzn.com/bill WA    | 24.49     |
| 08/18 | 08/18 | 2422638KRATEWH4TS | SAMSCLUB.COM 888-746-7726 AR               | 53.48     |
| 08/18 | 08/18 | 2439900KP8JPPX2G6 | BEST BUY 00002949 SPARTANBURG SC           | 454.70    |
| 08/18 | 08/18 | 2443106KP2DJLZBJV | AMZN MKTP US*MM0ZX3FT0 AM AMZN.COM/BILL WA | 106.90    |
| 08/18 | 08/18 | 2469216KP2XF2XRDY | AMZN Mktp US*MM8BY25Q1 Amzn.com/bill WA    | 111.28    |
| 08/18 | 08/18 | 7469216KP2XDNA53Q | AMZN Mktp US Amzn.com/bill WA CREDIT       | 6.41-     |
| 08/20 | 08/20 | 2439900KTEM25RVJT | BESTBUYCOM806285727332 888-BESTBUY MN      | 272.82    |
| 08/20 | 08/20 | 2469216KT2XBR8V7L | AMZN Mktp US*MM29J0NB0 Amzn.com/bill WA    | 366.25    |
| 08/20 | 08/20 | 2469216KT2XMEHYHF | WALMART.COM AY 800-966-6546 AR             | 67.45     |
| 08/20 | 08/20 | 2469216KT2XX2SB29 | AMZN Mktp US*MM42N0390 Amzn.com/bill WA    | 72.69     |
| 08/21 | 08/21 | 2469216KS2XB75GZ3 | AMZN Mktp US*MM8J15J20 Amzn.com/bill WA    | 67.41     |
| 08/21 | 08/21 | 2469216KS2XHBPGH1 | AMZN Mktp US*MM7YJ7S91 Amzn.com/bill WA    | 118.50    |

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360  
Omaha NE 68103-2360

INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

| MINIMUM<br>PAYMENT DUE | PAST DUE<br>AMOUNT | PAYMENT<br>DUE DATE | NEW<br>BALANCE | ACCOUNT<br>NUMBER |
|------------------------|--------------------|---------------------|----------------|-------------------|
| 265.00                 | 0.00               | 09/28/20            | 5,317.64       |                   |

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

**Transactions Since Last Statement (continued)**

| Trans | Post  | Reference Number  | Description                             | Amount   |
|-------|-------|-------------------|---|----------|
| 08/23 | 08/23 | 2469216KW2XHJ6VLH | AMZN Mktp US*MM3NW35J2 Amzn.com/bill WA | 1,845.84 |
| 08/24 | 08/24 | 2469216KX5SAM8YZX | AMZN Mktp US*MM1GW0IW1 Amzn.com/bill WA | 41.50    |
| 08/26 | 08/26 | 2439900KZ8JTF531Z | BEST BUY 00002949 SPARTANBURG SC        | 85.49    |
| 08/26 | 08/26 | 2469216KZ5SD4NAR1 | Amazon.com*MM2MT37K2 Amzn.com/bill WA   | 31.73    |
| 08/26 | 08/26 | 2469216L05SJMFGFR | THE UPS STORE 5628 SPARTANBURG SC       | 48.76    |
| 08/27 | 08/27 | 2469216L05SN17ZHS | AMZN Mktp US*MM7JP37Y2 Amzn.com/bill WA | 41.72    |
| 08/28 | 08/28 | 2449215L1JHESS4HE | SURVEYPLANET PRO PLAN HTTPSSURVEYPL CA  | 20.00    |
| 08/29 | 08/29 | 2469216L22XQMG23W | AMZN Mktp US*MU36G8EJ1 Amzn.com/bill WA | 42.79    |
| 09/01 | 09/01 | 2449215L5JHR7WHM9 | MERIDIX PLATFORM HTTPSWWW.MERI IL       | 199.99   |
| 09/01 | 09/01 | 2469216L52X9L8S3G | AMZN Mktp US*MU66M9302 Amzn.com/bill WA | 141.60   |
| 09/02 | 09/02 | 2426975L6S66LBEPD | SANDLOCK SANDBOX 630-9639422 IL         | 113.92   |

| 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> |

#### **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:  
09/03/20

Account  
Number

**Account Summary**

|                                       |          |                                 |          |
|---------------------------------------|----------|---------------------------------|----------|
| Beginning balance                     | \$873.39 | Number of days in billing cycle | 31       |
| Payments and credits                  | 7,067.51 | Credit limit                    | 7,500.00 |
| Purchase and adjustments less refunds | 6,584.12 | Available credit                | 7,084.00 |
| Cash advances                         | 0.00     | Available cash line             | 2,250.00 |
| FINANCE CHARGES                       | 0.00     | Payment due date                | 09/28/20 |
| Balance 09/03/20                      | \$390.00 | NEW MINIMUM PAYMENT DUE         | 19.00    |

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**Transactions Since Last Statement**

| Trans | Post  | Reference Number   | Description                                | Amount    |
|-------|-------|--------------------|--|-----------|
|       |       |                    | SPARTANBURG DISTRICT FOUR                  |           |
| 08/03 | 08/04 | 2442733K9LM86NET9  | CHICK-FIL-A #02966 DUNCAN SC               | 138.55    |
| 08/03 | 08/04 | 2469216K82Y0J29Q0  | AMZN Mktp US*MF1QX5300 Amzn.com/bill WA    | 34.76     |
| 08/03 | 08/04 | 2469216K82Y1AJ7Y6  | AMZN Mktp US*MF44I7LL2 Amzn.com/bill WA    | 81.20     |
| 08/03 | 08/04 | 2469216K82Y1HZP5W  | AMZN Mktp US*MF4KS1L42 Amzn.com/bill WA    | 908.43    |
| 08/04 | 08/04 | 2469216K92XN0ATX0  | AMZN Mktp US*MF6FN2342 Amzn.com/bill WA    | 52.39     |
| 08/04 | 08/04 | 2469216K92XSQQ4TQ  | AMZN Mktp US*MF9289BX1 Amzn.com/bill WA    | 61.54     |
| 08/05 | 08/05 | 2469216KA2XFDQ1X5  | AMZN Mktp US*MF8E14QI1 Amzn.com/bill WA    | 1,155.60  |
| 08/05 | 08/05 | 2469216KA2XQX0R8   | AMZN Mktp US*MF3P89QB1 Amzn.com/bill WA    | 21.87     |
| 08/07 | 08/07 | 2444500KDHEWESJFP  | BAKER DISTRIBUTING #579 SPARTANBURG SC     | 53.07     |
| 08/07 | 08/07 | 2469216KQ2XWENQAJ  | AMZN Mktp US*MF0NS9GW2 Amzn.com/bill WA    | 419.81    |
| 08/08 | 08/08 | 2443106KD2DJXRGM0M | AMZN MKTP US*MF1SH1V32 AM AMZN.COM/BILL WA | 299.50    |
| 08/11 | 08/11 | 2469216KG2XH1DHK4  | AMZN Mktp US*MM9GR4FM1 Amzn.com/bill WA    | 2,509.08  |
| 08/12 | 08/12 | 2469216KH2Y006MK0  | AMZN Mktp US*MF1L91D10 Amzn.com/bill WA    | 83.40     |
| 08/14 | 08/14 | 7411870KK00XTMJGQ  | PAYMENT - THANK YOU RALEIGH NC             | 873.39-   |
| 08/15 | 08/15 | 2469216KL2XF9J661  | AMZN Mktp US*MF7T51IT0 Amzn.com/bill WA    | 374.92    |
| 08/25 | 08/25 | 7411870KY00XTMJVX  | PAYMENT - THANK YOU RALEIGH NC             | 6,194.12- |
| 08/28 | 08/28 | 2421073L2BM4L3PA5  | SLED BACKGROUND CHECK EGOV.COM SC          | 1.00      |
| 08/28 | 08/28 | 2421073L2BM4L3PKE  | SLED BACKGROUND CHECK EGOV.COM SC          | 25.00     |
| 08/28 | 08/28 | 2421073L2BM4L3PKN  | SLED BACKGROUND CHECK EGOV.COM SC          | 1.00      |
| 08/28 | 08/28 | 2421073L2BM4L3PP1  | SLED BACKGROUND CHECK EGOV.COM SC          | 25.00     |

Transactions continued on next page

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Omaha NE 68103-2360

INDICATE CHANGE OF ADDRESS  
ON BACK OF RETURN ENVELOPE

| MINIMUM<br>PAYMENT DUE | PAST DUE<br>AMOUNT | PAYMENT<br>DUE DATE | NEW<br>BALANCE | ACCOUNT<br>NUMBER |
|------------------------|--------------------|---------------------|----------------|-------------------|
| 19.00                  | 0.00               | 09/28/20            | 390.00         |                   |

PLEASE WRITE IN  
AMOUNT OF  
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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 |
|-------|-------|-------------------|-----------------------------------|--------|
| 08/28 | 08/28 | 2421073L2BM4L3PP9 | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 08/28 | 08/28 | 2421073L2BM4L3PWP | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 08/28 | 08/28 | 2421073L2BM4L3PWZ | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 08/28 | 08/28 | 2421073L2BM4L3P6A | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 08/28 | 08/28 | 2421073L2BM4L3P6J | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 08/28 | 08/28 | 2421073L2BM4L3P9X | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 08/28 | 08/28 | 2421073L2BM4L3RLE | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 08/28 | 08/28 | 2421073L2BM4L3RLN | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 08/28 | 08/28 | 2421073L2BM4L3RYG | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 08/28 | 08/28 | 2421073L2BM4L3RYR | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 08/28 | 08/28 | 2421073L2BM4L3R0A | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 08/28 | 08/28 | 2421073L2BM4L3R0W | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 08/28 | 08/28 | 2421073L2BM4L3R5G | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 08/28 | 08/28 | 2421073L2BM4L3R5R | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 08/28 | 08/28 | 2421073L2BM4L3T1K | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 08/28 | 08/28 | 2421073L2BM4L3T1V | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 08/28 | 08/28 | 2421073L2BM4L3T6G | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 08/28 | 08/28 | 2421073L2BM4L3T6R | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 08/31 | 08/31 | 2421073L5BM4NZA4Q | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 08/31 | 08/31 | 2421073L5BM4NZA44 | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 09/01 | 09/01 | 2421073L6BM4PXP0F | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 09/01 | 09/01 | 2421073L6BM4PXP07 | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 09/01 | 09/01 | 2421073L6BM4PXP5L | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 09/01 | 09/01 | 2421073L6BM4PXP5W | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |
| 09/01 | 09/01 | 2421073L6BM4PY7BW | SLED BACKGROUND CHECK EGOV.COM SC | 25.00  |
| 09/01 | 09/01 | 2421073L6BM4PY7Q4 | SLED BACKGROUND CHECK EGOV.COM SC | 1.00   |

| 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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#### **HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS**

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