



PO Box 2360
Omaha NE 68103-2360



Name: DARLINGTON CTY SCH DS
DARLINGTON CTY SCH DS

Billing Cycle
Closing Date:
03/03/21

Account
Number: [REDACTED]

Account Summary

Beginning balance	\$13,054.66	Number of days in billing cycle	28
Payments and credits	12,921.38	Credit limit	333,000.00
Purchase and adjustments less refunds	27,979.12	Available credit	302,851.00
Cash advances	0.00	Available cash line	99,900.00
FINANCE CHARGES	0.00	Payment due date	03/28/21
Balance 03/03/21	\$28,112.40	NEW MINIMUM PAYMENT DUE	1,398.00

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
			TOTAL [REDACTED] \$12,733.14-	
02/28	02/28	F3939001V00CHGDDA	AUTOMATIC PAYMENT - THANK YOU MAGGIE BLACKMON	12,733.14-
			TOTAL [REDACTED] \$1,102.32	
02/03	02/04	2469216122XXVFZ6Q	Amazon web services aws.amazon.co WA	101.65
02/19	02/19	24204291J0081FYIM	Subway 13771 184-33936529 SC	343.20
02/27	02/27	24692161S2XQEGHAY	AMZN Mktp US*F929F7T73 Amzn.com/bill WA	418.24
03/01	03/01	24755421X4Q8JMK19	KINGSTON RESORT OWNER LLC843-4490006 SC	239.23
			ROBBIE SMITH	
			TOTAL [REDACTED] \$2,890.34	
02/12	02/12	24692161B2X4NJH7V	AMZN Mktp US*0Q3LD3OY3 Amzn.com/bill WA	191.15
02/12	02/12	24692161B2X8GAGGD	AMZN Mktp US*UH5ZT11T3 Amzn.com/bill WA	410.36
02/15	02/15	24310331E03QSB52H	PP*Precision Exams LLC 801-6539356 UT	96.00
02/18	02/18	24692161H2X4TVQ1V	AMZN Mktp US*QR31C9Q43 Amzn.com/bill WA	1,729.62
02/20	02/20	24755421LM8B92LTK	FOUR POINTS 843-2361000 SC	429.44
02/22	02/22	24692161M2XSP9MZ7	AMZN Mktp US*D284K9NV3 Amzn.com/bill WA	151.05
02/23	02/23	24445001PBLK3NB02	WM SUPERCENTER #7188 DARLINGTON SC	68.21
02/24	02/24	74692161P2XBV7KSJ	AMZN Mktp US Amzn.com/bill WA CREDIT	8.13-
02/24	02/24	74692161P2XB17J4H	AMZN Mktp US Amzn.com/bill WA CREDIT	16.26-
02/24	02/24	74692161P2XDF6PY4	AMZN Mktp US Amzn.com/bill WA CREDIT	8.13-

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

[REDACTED]
INDICATE CHANGE OF ADDRESS
ON BACK OF RETURN ENVELOPE

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
1,398.00	0.00	03/28/21	28,112.40	[REDACTED]

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

DARLINGTON CTY SCH DS
DARLINGTON CTY SCH DS
ATTN: ALICE WATFORD
PO BOX 1117
DARLINGTON SC 29540-1117



PO Box 2360
Omaha NE 68103-2360

Account
Number: [REDACTED]

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
02/24	02/24	74692161R2XG0ZSMW	AMZN Mktp US Amzn.com/bill WA CREDIT	16.26-
02/25	02/25	74692161R2XHD1B4J	AMZN Mktp US Amzn.com/bill WA CREDIT	91.82-
02/25	02/25	74692161R2XJGTH2F	AMZN Mktp US Amzn.com/bill WA CREDIT	20.50-
02/25	02/25	74692161R2XKL8WF5	AMZN Mktp US Amzn.com/bill WA CREDIT	24.39-
LILKENYA R JENKINS				
			TOTAL [REDACTED] \$1,350.00	
02/03	02/04	2475542133TQPY0VX	PROSOLUTIONS TRAINING 770-6426722 GA	1,350.00
CARLITA S KING				
			TOTAL [REDACTED] \$1,071.37	
02/04	02/04	2469216132XLHSLX1	AMZN Mktp US*2N8EB1Y40 Amzn.com/bill WA	115.58
02/04	02/04	2469216132XM16SFT	AMZN Mktp US*0L80Z8IA3 Amzn.com/bill WA	36.30
02/18	02/18	24492151HMHDK1Q18	SQ *ANOTHER PRINTER 877-417-4551 SC	473.98
02/20	02/20	24445001L2XAHJJMN	WALMART GROCERY 800-966-6546 AR	71.82
02/25	02/25	24431061R2DZ7HEPP	AMAZON.COM*3J4128013 AMZN AMZN.COM/BILL WA	373.69
B JANE HURSEY				
			TOTAL [REDACTED] \$345.95	
02/03	02/04	242107313BM4STD17	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/03	02/04	242107313BM4STD30	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/03	02/04	242107313BM4STQWJ	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/03	02/04	242107313BM4STQY4	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/03	02/04	2421073132MEP31EY	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
02/03	02/04	2421073132MEP31HT	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
02/03	02/04	2421073132MEP31SJ	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
02/03	02/04	2421073132MEP320G	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
02/09	02/09	242107319BM4NZBSW	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/09	02/09	2421073192MDNLEWWW	SLED CHECK NON PROFIT EGOV.COM SC	8.00
02/09	02/09	2421073192MEWS6B1	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
02/10	02/10	240113419000ZYEAJ	BIB BACKGROUND CHECKS HTTPSBIB.COM NC	59.00
02/11	02/11	24210731B2MDF08HW	SLED CHECK NON PROFIT EGOV.COM SC	8.00
02/15	02/15	24247601FEJ2TZ74P	BIBCOM 704-439-3900 NC	11.95
02/16	02/16	24210731GBM4L3EZM	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/16	02/16	24210731GBM4L3F21	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/16	02/16	24210731GBM4L3F3J	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/16	02/16	24210731G2METXRTM	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
02/16	02/16	24210731G2METXT0B	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
02/16	02/16	24210731G2METXT50	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
02/17	02/17	24210731HBM4M2B7N	SLED BACKGROUND CHECK EGOV.COM SC	25.00
02/17	02/17	24210731H2MESX4HH	SERVICE FEE*SCI-SCGOV EGOV.COM SC	1.00
02/23	02/23	24639231PS66G1EJX	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	25.00
KRISTI AUSTIN				
			TOTAL [REDACTED] \$465.66	
02/08	02/08	2405523182DK68K1V	WALMART GROCERY 800-966-6546 AR	145.27
02/14	02/14	24445001EBLM5LEN3	WM SUPERCENTER #630 843-664-2020 SC	47.40
02/17	02/17	24226381HBLH3DZ1L	WAL-MART #0630 FLORENCE SC	50.93
02/17	02/17	24226381HBLH3F58P	WAL-MART #0630 FLORENCE SC	22.63
02/28	02/28	24055231V2DKHW87K	WALMART GROCERY 800-966-6546 AR	199.43
MARISA M JOHNSON				
			TOTAL [REDACTED] \$259.30	
02/15	02/15	24428061E8PVRVT84	FATZ FLORENCE FLORENCE SC	104.40
02/22	02/22	74423431N347DMBTM	PAYPAL *GSUITEADDON 4029357733 SG	87.00
03/01	03/01	24428061W8PZ0HPJ1	FATZ FLORENCE FLORENCE SC	67.90
TINA A MOORE				
			TOTAL [REDACTED] \$766.79	
02/08	02/08	244450018BLJZBT3Z	WM SUPERCENTER #7188 DARLINGTON SC	19.28
02/09	02/09	24906411839Z1NBZV	Sympathy Floral Store 888-3979494 IL	89.62
02/19	02/19	24692161J2XR6MXQT	MARRIOTT HILTON HEAD HILTON HEAD I SC	168.63
02/21	02/21	24692161L2X5DM98Y	MARRIOTT HILTON HEAD HILTON HEAD I SC	483.60
02/22	02/22	24445001N2X6RTJRB	DOLLAR GENERAL #19628 DARLINGTON SC	5.66

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 Account
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Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
JAMES E MCELVEEN				
TOTAL			\$437.38	
02/10	02/10	2476579190T53PHQT	AFFORDABLE OPENERS 888-444-8123 CA	380.43
02/15	02/15	24492151ERSD8653N	KEYBLANKSALES.COM WEBS 856-218-4642 NJ	56.95
CORTNEY GEHRKE				
TOTAL			\$739.27	
02/09	02/09	244921518MJWR4HKA	SQ *NICK'S BBQ & DR DARLINGTON SC	39.35
02/25	02/25	24445001TBLK1XXDV	WM SUPERCENTER #7188 DARLINGTON SC	77.20
02/28	02/28	24431061V2DJR1BS7	AMAZON.COM*FC0XO1HW3 AMZN AMZN.COM/BILL WA	622.72
CHUCK MILLER				
TOTAL			\$1,167.90	
02/04	02/04	2482913138PYKELY0	CAREERECO 770-402-7520 GA	250.00
02/05	02/05	2400175145SZNXE2B	ASU CAREER DEVELOPMENT https://caree NC	200.00
02/05	02/05	24001751460HVG8DG	UNC CH CAREERSVCS CF INT 919-962-8058 NC	200.00
02/05	02/05	240017515610M39BW	ECU CAREER CTR ONLINE 252-737-4729 NC	270.00
02/05	02/05	240017515618X2HVK	UNCW CAREER CENTER 910-962-3755 NC	100.00
02/05	02/05	2401134140011R6PP	BGSU CAREER CENTER WWW.BGSU.EDU OH	50.00
02/08	02/08	24210731761GBW53E	FMU ECOMMERCE AOWENS@FMARIO SC	25.00
03/01	03/01	24040831WS66LH98E	BELLE AND BLUSH ECOMMERCE501-4482290 AR	72.90
SHANNON H FRASER				
TOTAL			\$55.00	
03/02	03/02	24137461Y00WETYZP	USPS PO 4522200532 DARLINGTON SC	55.00
STEPHANIE H BRIDGES				
TOTAL			\$143.09	
02/17	02/17	24445001HBLM016DW	WM SUPERCENTER #7188 DARLINGTON SC	143.09
COREY LEWIS				
TOTAL			\$849.97	
02/10	02/10	2469216192XLR68SJ	RICE U-SCS FLP WEB 713-348-6104 TX	775.00
02/16	02/16	24692161F2XVQ9HMX	LOWES #02803* HARTSVILLE SC	74.97
LYNETTE RAE JORDAN				
TOTAL			\$1,093.73	
02/03	02/04	2405523122DL4BAWL	WALMART.COM AV 800-966-6546 AR	588.88
02/03	02/04	2405523132DL4BAWK	WALMART.COM AV 800-966-6546 AR	20.52
02/19	02/19	24692161J2XF0FGLL	WALMART.COM AS 800-966-6546 AR	333.34
02/19	02/19	24692161J2XLKEVBD	WALMART.COM AS 800-966-6546 AR	150.99
KIMBERLY S MASON				
TOTAL			\$110.00	
02/05	02/05	24137461501776NTQ	USPS PO 4583000593 SOCIETY HILL SC	110.00
AUDREY CHILDERS				
TOTAL			\$817.17	
02/04	02/04	2469216132XL7L1NS	SQ *FRAME MOXIE Hartsville SC	134.91
02/08	02/08	2475542183TEAMAVD	JIFFY PRINT HARTSVILLE SC	49.05
02/09	02/09	244921519S18TGQMQ	THEPOSTANDCO*ONLINE 843-853-7678 SC	175.00
02/11	02/11	24692161A2X9W7PKE	AMZN Mktp US*TC2KP92S3 Amzn.com/bill WA	38.84
02/22	02/22	24055231M2DKZ6Y4P	WALMART GROCERY 800-966-6546 AR	95.11
02/22	02/22	24055231M2E02KL0F	WALMART GROCERY 800-966-6546 AR	0.98
02/24	02/24	74055231P2D9LHF9D	WALMART GROCERY WALMART.COM AR CREDIT	0.98-
02/24	02/24	74055231P2D9MF1DK	WALMART GROCERY WALMART.COM AR CREDIT	1.77-
02/27	02/27	24692161S2Y1HX760	AMZN Mktp US*OS48N61J3 Amzn.com/bill WA	41.03
03/02	03/02	24138291X5ZZBB1JY	NSPRA 301-519-0496 MD	285.00
DAWN JOHNSON				
TOTAL			\$3,458.46	
02/05	02/05	24445001500NYFDJE	HARRIS TEETER #0124 FLORENCE SC	18.18
02/05	02/05	2469216142X7MAQ03	CENTRAL REST PRODUCTS 800-222-5107 IN	225.62
02/11	02/11	24445001BBLMD6R2Q	WM SUPERCENTER #7188 DARLINGTON SC	96.91
02/12	02/12	24113431QHEZ2EH31	The Webstaurant Store Inc717-392-7974 PA	283.85
02/12	02/12	24113431QHEZ2EH5L	The Webstaurant Store Inc717-392-7974 PA	772.39
02/18	02/18	24692161H2XXTMJPZ	CENTRAL REST PRODUCTS 800-222-5107 IN	228.64
02/24	02/24	24692161P2XZGDDGF	CENTRAL REST PRODUCTS 800-222-5107 IN	1,217.19
02/25	02/25	24226381T2LR0JEBL	WAL-MART #7188 DARLINGTON SC	66.90

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Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
02/26	02/26	24906411T3B4EB7KN	4IMPRINT 877-4467746 WI	304.15
02/27	02/27	24692161S2X7KSDVT	CENTRAL REST PRODUCTS 800-222-5107 IN	222.03
03/01	03/01	24316051XFYPSMJZW	SHELL OIL 12570280003 DARLINGTON SC	22.60
ALLISON M BAKER				
TOTAL			\$454.00	
02/03	02/04	244921512RTSQX2BS	CROWN SEC PRODUCTS 800-914-9191 FL	349.00
03/02	03/02	24694141X05W5TX0R	NEW READERS PRESS 800-4488878 NY	105.00
RUDELL DUBOSE				
TOTAL			\$2,788.08	
02/26	02/26	24493981S2BXB0VBM	FDTC BOOKSTORE FLORENCE SC	162.60
02/26	02/26	24493981T60QMJ6HS	FDTC BUSINESS OFFICE FLORENCE SC	1,695.00
02/27	02/27	24137461V2XMBH83R	OFFICE DEPOT #336 FLORENCE SC	930.48
ADA HARPER SINDAB				
TOTAL			\$453.97	
02/20	02/20	24431061K2LYNY22Z	OLIVE GARDEN 0021684 FLORENCE SC	453.97
MELINDA BROWN				
TOTAL			\$110.00	
03/01	03/01	24137461X012FTP4T	USPS PO 4538400550 HARTSVILLE SC	110.00
JOHN D MORRIS				
TOTAL			\$300.02	
02/03	02/04	2422638132LR67ZB2	WAL-MART #7188 DARLINGTON SC	23.85
02/05	02/05	244310514RQEB2RVD	BELLINGER PARTS 0006120 DARLINGTON SC	8.78
02/18	02/18	24493981JBLVBGQZ5	PALMETTO SENTRY DARLINGTON SC	10.13
02/19	02/19	24943001K5S9GS1R3	BATTERIES PLUS - #0178 FLORENCE SC	49.67
02/22	02/22	24275391MS66FM818	JOHNSTONE SUPPLY 843-6628781 SC	90.49
02/24	02/24	24431051PRQEB2RST	BELLINGER PARTS 0006120 DARLINGTON SC	16.68
03/02	03/02	24431051YRQEBK4NK	O'REILLY AUTO PARTS 4712 DARLINGTON SC	100.42
EDDIE L SHULER				
TOTAL			\$1,021.57	
02/12	02/12	24445001QBLN6QX8S	WM SUPERCENTER #630 FLORENCE SC	314.68
02/15	02/15	24445001FBLLJL0V8	WM SUPERCENTER #630 FLORENCE SC	159.19
02/23	02/23	24137461P013FV1JQ	USPS PO 4522200532 DARLINGTON SC	528.00
03/01	03/01	24445001XBLMAM497	WM SUPERCENTER #7188 DARLINGTON SC	19.70
ANTONIO M THOMAS				
TOTAL			\$284.68	
02/09	02/09	244450019BLMBG6BQ	WM SUPERCENTER #1135 HARTSVILLE SC	62.72
02/10	02/10	24431051A609SQP6M	HARDEE'S #1503523 HARTSVILLE SC	221.96
LARRY JOHNSON				
TOTAL			\$289.99	
02/05	02/05	24906411439P9L2NM	Hopkins Medical Product 866-2373722 MI	247.95
02/21	02/21	24445001MBLK668GL	WM SUPERCENTER #1135 HARTSVILLE SC	28.04
03/01	03/01	24692161X2XQQPMAQ	IN *PEE DEE REGIONAL EMER843-6625771 SC	14.00
TYLER GIBSON				
TOTAL			\$576.91	
02/08	02/08	244310618BM87G004	HENDERSON SUPPLY CO HARTSVILLE SC	26.98
02/18	02/18	24258021H0FXWGYYVK	THE WEBSTAUANT STORE 717-392-7472 PA	104.25
02/22	02/22	24137461N00TR2H5G	USPS PO 4522200532 DARLINGTON SC	220.00
02/24	02/24	24431061RBM85JYVZ	HENDERSON SUPPLY CO HARTSVILLE SC	17.13
02/26	02/26	24258021T0FYKYTH2	THE WEBSTAUANT STORE 717-392-7472 PA	56.25
02/26	02/26	24431061SBM89D139	HENDERSON SUPPLY CO HARTSVILLE SC	7.74
03/01	03/01	24692161W2XZZ3SFJ	LOWES #01120* FLORENCE SC	133.77
03/02	03/02	24431061YBMM85JYTM	HENDERSON SUPPLY CO HARTSVILLE SC	10.79
MARLON L THOMAS				
TOTAL			\$1,116.21	
02/03	02/04	24011341200159MJ2	QUIZIZZ INC HTTPQUIZIZZ. CA	60.00
02/11	02/11	24639231BS66F2Y2J	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	475.00
02/11	02/11	24639231BS66F2Y5D	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	250.00
02/12	02/12	24055221QBLWLG2K	RED BONE ALLEY FLORENCE SC	72.60
02/12	02/12	24226381QBLGYDH2J	WAL-MART #0630 FLORENCE SC	43.79
02/14	02/14	24226381EBLH3G3D0	WAL-MART #0630 FLORENCE SC	71.58

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 Omaha NE 68103-2360

 Account
 Number: XXXXXXXXXX
Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
02/15	02/15	24445001FHESRS23S	DOMINOS 8763 FLORENCE SC	39.17
02/15	02/15	24692161F2XHVBVF	KRISPY KREME #0542 FLORENCE SC	46.70
02/16	02/16	24445001G00D8EQVJ	DOMINOS 8763 FLORENCE SC	32.65
02/16	02/16	24692161G2X6EG78N	KRISPY KREME #0542 FLORENCE SC	24.72
PATRICIA TONEY				
TOTAL			\$759.92	
02/04	02/04	2469216132XTGY3T	LOWES #02803* 843-339-2501 SC	759.92
KATHRYN H ATKINSON				
TOTAL			\$684.16	
02/03	02/04	24164071232MVFXLZ	STAPLS7323421090000003 877-8267755 GA	658.79
02/03	02/04	2416407123219ETH4	STAPLS7323421090000001 877-8267755 GA	25.37
TIMOTHY A HOWLE				
TOTAL			\$468.63	
02/12	02/12	24071051QJ8407HES	TYLER EQUIPMENT CO CONWAY SC	41.67
02/17	02/17	24269751GS66L7PFY	NORTHSIDE AUTO PARTS HARTSVILLE SC	129.92
02/19	02/19	24071051KJ83LZ7H9	TYLER EQUIPMENT CO CONWAY SC	135.09
03/01	03/01	24071051XJ825B4F4	TYLER EQUIPMENT CO CONWAY SC	161.95
BENJAMIN BROWN				
TOTAL			\$1,359.04	
02/05	02/05	24906411439N762M6	WEB*NETWORKSOLUTIONS 888-6429675 FL	910.00
02/10	02/10	24639231AS66EZWBF	SOUTH CAROLINA ASSOCIATIO803-7988380 SC	25.00
02/11	02/11	24692161A2X7GMZVM	AMZN Mktp US*518BM1503 Amzn.com/bill WA	62.78
02/11	02/11	24692161A2X7M9XT1	AMZN Mktp US*KM00S2R43 Amzn.com/bill WA	117.60
02/12	02/12	24164051QB01NA78R	EXXONMOBIL 48358980 DARLINGTON SC	75.01
02/13	02/13	24692161Q2XM87XF1	AMZN Mktp US*9O72L3JC3 Amzn.com/bill WA	51.04
02/13	02/13	24692161Q2XSZM9SK	AMZN Mktp US*PE72A6113 Amzn.com/bill WA	48.55
02/18	02/18	24427331HLYR503GS	KJ'S MARKET IGA - E FLORENCE SC	8.67
02/19	02/19	24431051JBLGYVMBR	HARDEES OF 1505632 DARLINGTON SC	60.39

\$27,979.12 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED
 AS YOUR AUTOMATIC PAYMENT ON 03/28/21.

PAYMENT OF AMOUNT IN DISPUTE \$133.28 NOT REQUIRED.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.667	8.00	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.