

**July 2022 Statement**

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Open Date: 06/24/2022 Closing Date: 07/25/2022

Account:

**Visa® Community Card**

ORANGEBURG COUNTY SCH

Cardmember Service

BUS 30 ELN

8



1-866-552-8855

15

New Balance	\$9,538.23
Minimum Payment Due	\$9,538.23
Payment Due Date	08/22/2022

Late Payment Warning: As a reminder, your card is a pay in full product. If we do not receive your payment in full by the date listed above, a fee of either 3.00% of the payment due or \$39.00 minimum, whichever is greater, will apply.

Activity Summary

Previous Balance	+	\$15,035.40
Payments	-	\$15,035.40CR
Other Credits	-	\$4,712.17CR
Purchases	+	\$14,250.40
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance = **\$9,538.23****Past Due** **\$0.00****Minimum Payment Due** **\$9,538.23**

Credit Line \$55,000.00

Available Credit \$45,461.77

Days in Billing Period 32

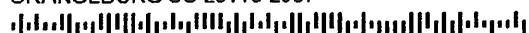
Payment Options:Mail payment coupon
with a checkPay online at
myaccountaccess.comPay by phone
1-866-552-8855

Please detach and send coupon with check payable to: Cardmember Service

CPN 002009150



24-Hour Cardmember Service: 1-866-552-8855

. to pay by phone
. to change your addressORANGEBURG COUNTY SCH
ACCOUNTS PAYABLE
102 FOUNDERS CT
ORANGEBURG SC 29118-2087

Account Number	
Payment Due Date	8/22/2022
New Balance	\$9,538.23
Minimum Payment Due	\$9,538.23

Amount Enclosed \$ _____

Cardmember ServiceP.O. Box 790408
St. Louis, MO 63179-0408

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at:

Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

▶ Account information: Your name and account number.

▶ Dollar amount: The dollar amount of the suspected error.

▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:

▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.

▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

▶ We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Information Regarding Your Account

1. **INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("DPR") by the Average Daily Balance ("ADB") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. **Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

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Transactions GRANT ROBERT Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/08	07/07	4933	DOUBLETREE MB OCEAN CO 843-3157160 SC	\$725.40	_____
07/08	07/07	4941	DOUBLETREE MB OCEAN CO 843-3157160 SC	\$725.40	_____
07/13	07/12	3980	ONE SOURCE DISTRIBUTIO ORANGEBURG SC	\$507.18	_____
Total for Account				\$1,957.98	

Transactions HOLIDAY ERNEST Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/12	07/11	7684	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/12	07/11	7051	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/13	07/12	8920	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/13	07/12	9167	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/13	07/12	9241	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/13	07/12	9550	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/13	07/12	0152	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/13	07/12	0343	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/14	07/13	0313	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/14	07/13	0362	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/14	07/13	0412	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/14	07/13	0479	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/14	07/13	9550	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/14	07/13	9717	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/14	07/13	9857	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/14	07/13	9998	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/15	07/14	3794	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/15	07/14	9417	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
07/21	07/20	7412	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
07/21	07/20	7545	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____

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Transactions		HOLIDAY, ERNEST				Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
07/21	07/20	7636	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/21	07/20	7818	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/21	07/20	7883	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/21	07/20	7990	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/21	07/20	8121	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/21	07/20	8246	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/21	07/20	8337	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/21	07/20	8683	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/21	07/20	8766	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/21	07/20	0740	SLED CHECK NON PROFIT	EGOV.COM	SC	\$8.00	_____
07/21	07/20	5321	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/21	07/20	5586	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/21	07/20	5768	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/21	07/20	6121	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/21	07/20	6311	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/21	07/20	6576	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/21	07/20	6865	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/21	07/20	7145	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/21	07/20	7301	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/21	07/20	8150	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/21	07/20	8317	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/22	07/21	2329	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/22	07/21	2378	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
07/22	07/21	7621	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
07/22	07/21	7746	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
Total for Account						\$580.00	

Transactions		CALLOWAY, LIANA N				Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Other Credits							
06/24	06/22	2368	KINGSTON RESORT OWNER 843-4490006 SC MERCHANDISE/SERVICE RETURN			\$303.52CR	_____
06/24	06/22	4638	KINGSTON RESORT OWNER 843-4490006 SC MERCHANDISE/SERVICE RETURN			\$303.52CR	_____
06/24	06/22	6401	KINGSTON RESORT OWNER 843-4490006 SC MERCHANDISE/SERVICE RETURN			\$303.52CR	_____
06/24	06/22	6633	KINGSTON RESORT OWNER 843-4490006 SC MERCHANDISE/SERVICE RETURN			\$303.52CR	_____
06/24	06/22	8704	HILTON HOTELS 843-4495000 SC MERCHANDISE/SERVICE RETURN			\$264.31CR	_____

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Transactions CALLOWAY, LIANA N **Credit Limit \$10000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/30	06/28	6462	GROVE PARK HOUSE OF PI ORANGEBURG SC	\$493.37	_____
07/05	06/29	9554	CICI PIZZA ORANGEBURG SC	\$216.26	_____
07/19	07/18	9580	ORANGEBURG CASH AND CA 803-5362298 SC	\$190.64	_____
07/21	07/19	1601	CHICK-FIL-A #02843 ORANGEBURG SC	\$226.21	_____
Total for Account				\$351.91CR	

Transactions PICCOLINO, MERRY G **Credit Limit \$10000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/15	07/14	6349	WAL-MART #0616 ORANGEBURG SC	\$60.97	_____
07/15	07/14	4888	WAL-MART #0616 ORANGEBURG SC	\$9.96	_____
07/15	07/14	7392	FOOD LION #2857 ORANGEBURG SC	\$29.44	_____
07/18	07/14	5410	TST* Original House of Orangeburg SC	\$180.55	_____
Total for Account				\$280.92	

Transactions FOSTER, SHAWN D **Credit Limit \$55000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/21	07/19	0075	SOUTH CAROLINA ASSOCIA 803-7982280 SC	\$230.00	_____
Total for Account				\$230.00	

Transactions WASHINGTON, JESSE **Credit Limit \$12000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
06/29	06/27	0617	HILTON HOTELS 843-4495000 SC MERCHANDISE/SERVICE RETURN	\$303.52CR	_____
07/05	07/01	7979	MARRIOTT S DIEGO MARIN 866-435-7627 CA MERCHANDISE/SERVICE RETURN	\$1,269.50CR	_____
07/05	07/01	7987	MARRIOTT S DIEGO MARIN 866-435-7627 CA MERCHANDISE/SERVICE RETURN	\$1,382.00CR	_____
Purchases and Other Debits					
06/27	06/24	3075	MARRIOTT S DIEGO MARIN 866-435-7627 CA	\$1,269.50	_____
06/27	06/23	1465	HILTON HOTELS MYRTLE BEACH SC	\$1,166.25	_____
06/30	06/28	8472	MARRIOTT S DIEGO MARIN 866-435-7627 CA	\$1,382.00	_____
07/01	06/29	5760	CRACKER BARREL #446 OR ORANGEBURG SC	\$235.39	_____
07/01	06/30	4078	SQ *JENNAFFAIRS@GMAIL. Orangeburg SC	\$165.32	_____

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Transactions		WASHINGTON, JESSE			Credit Limit \$12000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
07/06	07/05	5946	SCSBA ONLINE	803-7996607 SC	\$2,025.00	_____
07/06	07/05	9716	WAL-MART #0616	ORANGEBURG SC	\$29.85	_____
07/08	07/06	0046	SOUTH CAROLINA ASSOCIA	803-7988380 SC	\$25.00	_____
07/19	07/18	0293	WAL-MART #0616	ORANGEBURG SC	\$70.32	_____
07/21	07/19	0389	CHICK-FIL-A #02843	ORANGEBURG SC	\$153.55	_____
07/25	07/17	5737	WALMART.COM AA	8009666546 AR	\$169.62	_____
Total for Account					\$3,736.78	

Transactions		SIMS,ANDRESS				Credit Limit	\$10000
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Other Credits							
07/05	06/29	3483	WDW DISNEY RES	4078285630	FL	\$171.36CR	_____
			MERCHANDISE/SERVICE RETURN				
07/05	06/29	3483	WDW DISNEY RES	4078285630	FL	\$75.00CR	_____
			MERCHANDISE/SERVICE RETURN				
07/05	07/01	3109	HYATT REGENCY PORTLAND	9712221234	OR	\$32.40CR	_____
			MERCHANDISE/SERVICE RETURN				
Purchases and Other Debits							
06/24	06/23	9508	AMC 4431 COLUMBIA 14	COLUMBIA	SC	\$1,506.31	_____
07/05	07/01	2077	HYATT REGENCY PORTLAND	9712221234	OR	\$737.80	_____
07/05	06/30	7001	HYATT REGENCY PORTLAND	9712221234	OR	\$585.75	_____
07/07	06/30	1895	HYATT REGENCY PORTLAND	9712221234	OR	\$553.35	_____
07/18	07/15	1495	SPRINGHILL SUITES	CHARLOTTE	SC	\$0.01	_____
Total for Account :						\$3,104.46	

Transactions		BILLING ACCOUNT ACTIVITY				
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Payments and Other Credits						
07/22	07/20	0165	PAYMENT THANK YOU		\$15,035.40	CR
Total for Account					\$15,035.40	CR

2022 Totals Year-to-Date	
Total Fees Charged in 2022	\$16.58
Total Interest Charged in 2022	\$0.00



Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$9,538.23	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Contact Us



Voice: 1-866-552-8855
TDD: 1-888-352-6455
Fax: 1-866-807-9053



Questions

Cardmember Service
P.O. Box 6353
Fargo, ND 58125-6353



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