

**December 2022 Statement**

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Open Date: 11/24/2022 Closing Date: 12/23/2022

Account:

**Visa® Community Card**
ORANGEBURG COUNTY SCH**Cardmember Service**
BUS 30 ELN 81-866-552-8855
15

New Balance	\$22,428.65
Minimum Payment Due	\$22,428.65
Payment Due Date	01/22/2023

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	+	\$18,067.89
Payments	-	\$18,067.89 ^{CR}
Other Credits	-	\$1,580.88 ^{CR}
Purchases	+	\$24,009.53
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$22,428.65
Past Due		\$0.00
Minimum Payment Due		\$22,428.65
Credit Line		\$55,000.00
Available Credit		\$32,571.35
Days in Billing Period		30

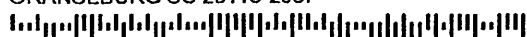
Payment Options:Mail payment coupon
with a checkPay online at
myaccountaccess.comPay by phone
1-866-552-8855

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

CPN 002009150

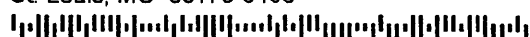


24-Hour Cardmember Service: 1-866-552-8855

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

Account Number	
Payment Due Date	1/22/2023
New Balance	\$22,428.65
Minimum Payment Due	\$22,428.65

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.



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ORANGEBURG COUNTY SCH

Cardmember Service

1-866-552-8855

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.

Transactions		GRANT ROBERT				Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Other Credits							
12/08	12/07	0140	SCGOV866-340-7105DMV00 ORANGEBURG SC MERCHANDISE/SERVICE RETURN			\$37.00	CR _____
12/12	12/09	0969	DOUBLETREE HOTELS 843-3157100 SC MERCHANDISE/SERVICE RETURN			\$134.28	CR _____
Purchases and Other Debits							
12/08	12/07	0038	SCGOV866-340-7105DMV00 ORANGEBURG SC			\$584.76	_____
12/19	12/15	1039	ESCAPOLOGY COLUMBIA 803-9004144 SC			\$294.00	_____
Total for Account						\$707.48	

Transactions		HOLIDAY, ERNEST				Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
11/30	11/29	0274	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
11/30	11/29	0324	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
11/30	11/29	0415	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
11/30	11/29	1169	SLED CHECK NON PROFIT	EGOV.COM	SC	\$8.00	_____
11/30	11/29	1161	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
11/30	11/29	1427	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
11/30	11/29	1633	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
12/01	11/30	7260	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
12/01	11/30	7708	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
12/01	11/30	7823	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
12/01	11/30	7880	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
12/01	11/30	7930	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
12/01	11/30	7989	SLED BACKGROUND CHECK	EGOV.COM	SC	\$25.00	_____
12/01	11/30	3885	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
12/01	11/30	4727	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
12/01	11/30	4941	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
12/01	11/30	5104	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____
12/01	11/30	5237	SERVICE FEE2*SCI-SCGOV	EGOV.COM	SC	\$1.00	_____

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ORANGEBURG COUNTY SCH

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Transactions		HOLIDAY, ERNEST		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/01	11/30	5310	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
12/05	12/02	4768	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
12/05	12/02	2126	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
12/05	12/02	8105	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
12/05	12/02	5935	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
12/05	12/02	3852	L & S DRY CLEANERS ORANGEBURG SC	\$80.25	_____
12/07	12/05	0136	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$250.00	_____
12/07	12/06	8131	DOLLARTREE ORANGEBURG SC	\$71.62	_____
12/07	12/06	8214	DOLLARTREE ORANGEBURG SC	\$167.19	_____
12/08	12/07	6310	LOWES #00559* ORANGEBURG SC	\$25.68	_____
12/13	12/12	2306	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
12/13	12/12	7574	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
12/15	12/14	1308	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
12/19	12/18	3527	FACEBK U2A95L3GC2 650-5434800 CA	\$75.00	_____
12/21	12/21	4078	FACEBK KGWZTKXFC2 650-5434800 CA	\$125.00	_____
Total for Account				\$1,122.74	

Transactions		CALLOWAY, LIANA N		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
12/06	12/04	1115	GAYLORD NATIONAL F/D OXON HILL MD MERCHANDISE/SERVICE RETURN	\$221.84CR	_____
12/06	12/05	7520	GAYLORD NATIONAL F/D OXON HILL MD MERCHANDISE/SERVICE RETURN	\$88.00CR	_____
Purchases and Other Debits					
11/29	11/28	4426	LRP PUBLICATIONS 5616226520 FL	\$7,000.00	_____
12/01	11/30	1885	SQ *ALEXANDRIA UNION C Oxon Hill MD	\$28.77	_____
12/06	12/04	6264	RPS COLUMBIA WEST COLUMBIA SC	\$46.00	_____
12/08	12/06	4149	KINGSTON RESORT OWNER 843-4490006 SC	\$266.88	_____
12/08	12/06	4370	KINGSTON RESORT OWNER 843-4490006 SC	\$266.88	_____
12/08	12/06	5088	KINGSTON RESORT OWNER 843-4490006 SC	\$266.88	_____
12/08	12/06	5112	KINGSTON RESORT OWNER 843-4490006 SC	\$437.10	_____
12/08	12/06	5120	KINGSTON RESORT OWNER 843-4490006 SC	\$266.88	_____
12/08	12/06	6060	KINGSTON RESORT OWNER 843-4490006 SC	\$266.88	_____
12/08	12/06	6268	KINGSTON RESORT OWNER 843-4490006 SC	\$19.20	_____
Total for Account				\$8,555.63	

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Transactions		WASHINGTON, JESSE			Credit Limit \$12000	
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Other Credits						
12/14	12/12	3875	HONEYBAKED HAM #0099 770-836-5938 GA MERCHANDISE/SERVICE RETURN		\$45.00CR	_____
Purchases and Other Debits						
11/30	11/28	6294	GROUCHO'S DELI OF ORAN ORANGEBURG SC		\$22.63	_____
11/30	11/28	7003	LOWES #00559* ORANGEBURG SC		\$28.87	_____
11/30	11/29	7288	GROUCHO'S DELI OF ORAN 803-467-7141 SC		\$119.25	_____
12/02	12/01	3962	DOLLARTREE ORANGEBURG SC		\$14.98	_____
12/05	12/02	5871	WALMART.COM 800-966-6546 AR		\$159.88	_____
12/07	12/05	4267	GROVE PARK HOUSE OF PI ORANGEBURG SC		\$263.16	_____
12/12	12/09	0090	TST* Original House of Orangeburg SC		\$279.16	_____
12/13	12/12	4620	WM SUPERCENTER #616 ORANGEBURG SC		\$23.96	_____
12/14	12/13	0019	MARTIN'S WAFFLES AND W clover.com SC		\$49.05	_____
12/15	12/13	7458	LOWES #00559* ORANGEBURG SC		\$53.50	_____
Total for Account					\$969.44	

Transactions		SIMS,ANDRESS				Credit Limit \$20000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
12/12	12/10	7744	SAMSClub #4872	COLUMBIA	SC	\$297.00	_____
Total for Account						\$297.00	

Transactions		LANG, TINA M				Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Other Credits							
12/14	12/13	9950	JW MARRIOTT MARQUIS MIAMI FL MERCHANDISE/SERVICE RETURN			\$1,047.51CR	_____
Purchases and Other Debits							
11/29	11/28	1133	SCSBA ONLINE 803-7996607 SC			\$345.00	_____
12/02	11/30	0636	HONEYBAKED HAM #0099 CARROLLTON GA			\$6,229.38	_____
12/05	12/01	4477	MARRIOTT CHRLSTN RIVER CHARLESTON SC			\$160.74	_____
12/06	12/02	2468	MARRIOTT CHRLSTN RIVER CHARLESTON SC			\$325.84	_____
12/06	12/02	2476	MARRIOTT CHRLSTN RIVER CHARLESTON SC			\$325.84	_____
12/06	12/02	2997	MARRIOTT CHRLSTN RIVER CHARLESTON SC			\$325.84	_____
12/06	12/02	3136	MARRIOTT CHRLSTN RIVER CHARLESTON SC			\$365.84	_____
12/06	12/03	2591	MARRIOTT CHRLSTN RIVER CHARLESTON SC			\$325.84	_____
12/06	12/03	3128	MARRIOTT CHRLSTN RIVER CHARLESTON SC			\$325.84	_____

Transactions		LANG, TINA M		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/06	12/05	4704	MARRIOTT CHRLSTN RIVER 843-723-3000 SC	\$165.10	_____
12/12	12/09	2424	OMNI HILTON HEAD ONLIN 800-8096664 SC	\$400.00	_____
12/12	12/09	2432	OMNI HILTON HEAD ONLIN 800-8096664 SC	\$300.00	_____
12/12	12/09	2440	OMNI HILTON HEAD ONLIN 800-8096664 SC	\$300.00	_____
Total for Account				\$8,847.75	

Transactions		TAYLOR, ERICA		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
12/21	12/20	6612	MICHAELS #9490 800-642-4235 TX MERCHANDISE/SERVICE RETURN	\$7.25CR	_____
Purchases and Other Debits					
11/25	11/23	7645	FACEBK MB7RVHXGC2 650-5434800 CA	\$10.00	_____
11/28	11/26	8262	FACEBK U3VJ7JTGC2 650-5434800 CA	\$15.00	_____
11/29	11/28	1158	SCSBA ONLINE 803-7996607 SC	\$250.00	_____
12/01	11/29	7306	HILTON HOTELS 843-4495000 SC	\$305.37	_____
12/01	12/01	8367	FACEBK SRYXAJTGC2 650-5434800 CA	\$25.00	_____
12/02	12/01	4106	MICHAELS #9490 800-642-4235 TX	\$275.13	_____
12/02	12/01	8024	MICHAELS #9490 800-642-4235 TX	\$94.12	_____
12/05	12/03	1634	MICHAELS #9490 800-642-4235 TX	\$166.52	_____
12/05	12/03	3529	FACEBK G3UL5JXGC2 650-5434800 CA	\$35.00	_____
12/05	12/02	2928	MICHAELS #9490 800-642-4235 TX	\$72.39	_____
12/05	12/02	5040	MICHAELS #9490 800-642-4235 TX	\$115.87	_____
12/07	12/06	0119	DOLLAR TREE ORANGEBURG SC	\$48.36	_____
12/07	12/07	5071	FACEBK 7RLXSJPGC2 650-5434800 CA	\$50.00	_____
12/08	12/06	0067	SOUTH CAROLINA ASSOCIA 803-7988380 SC	\$305.00	_____
12/13	12/11	6891	OFFICE DEPOT #2233 N CHARLESTON SC	\$59.93	_____
12/13	12/12	7247	FACEBK DXC72KPGC2 650-5434800 CA	\$75.00	_____
12/15	12/13	7833	DOLLAR GENERAL #12880 ORANGEBURG SC	\$9.63	_____
12/16	12/15	6821	FACEBK NZDWZJKGC2 650-5434800 CA	\$23.54	_____
Total for Account				\$1,928.61	

Transactions		BILLING ACCOUNT ACTIVITY			
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
12/22	12/20	0169	PAYMENT THANK YOU	\$18,067.89CR	_____
Total for Account				\$18,067.89CR	

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ORANGEBURG COUNTY SCH

Cardmember Service

1-866-552-8855



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	\$22,428.65	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Contact Us

 Phone

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



Mail payment coupon
with a check

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



Online

myaccountaccess.com