SouthState

March 2023 Statement

Open Date: 02/24/2023 Closing Date: 03/23/2023 Account:

Visa® Community Card

Elan Financial Services 1-866-552-8855

BUS 30 ELN 8 15

ORANGEBURG COUNTY SCH

New Balance	**$6,858.87**
Minimum Payment Due	**$6,858.87**
Payment Due Date	**04/22/2023**

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	+	$22,690.45
Payments	-	$22,690.45CR
Other Credits	-	$3,072.00CR
Purchases	+	$9,930.87
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged		$0.00
Interest Charged		$0.00
New Balance	=	**$6,858.87**
Past Due		**$0.00**
Minimum Payment Due		**$6,858.87**
Credit Line		$55,000.00
Available Credit		$48,141.13
Days in Billing Period		28

Payment Options:

Mail payment coupon with a check

Pay online at myaccountaccess.com

Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services *CPN 002009150*

SouthState

24-Hour Elan Financial Services: 1-866-552-8855

. to pay by phone
. to change your address

Account Number	
Payment Due Date	4/22/2023
New Balance	$6,858.87
Minimum Payment Due	$6,858.87

Amount Enclosed $_____

ORANGEBURG COUNTY SCH
ACCOUNTS PAYABLE
102 FOUNDERS CT
ORANGEBURG SC 29118-2087

Elan Financial Services
P.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:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the 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 internet 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. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, 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. Please contact Cardmember Service for internet, phone, and mobile crediting 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.

Transactions GRANT ROBERT Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
03/03	03/02	6165	IBT IIS FINGERPRINT CO 217-7932080 TN	$51.75	
03/03	03/02	2825	IBT IIS FINGERPRINT CO 217-7932080 TN	$51.75	
03/03	03/02	2924	IBT IIS FINGERPRINT CO 217-7932080 TN	$51.75	
03/03	03/02	7402	IBT IIS FINGERPRINT CO 217-7932080 TN	$51.75	
03/07	03/06	7412	IBT IIS FINGERPRINT CO 217-7932080 TN	$51.75	
03/07	03/06	4210	IBT IIS FINGERPRINT CO 217-7932080 TN	$51.75	
03/16	03/14	7759	HILTON HOTELS 843-4495000 SC	$302.40	
03/16	03/14	8195	HILTON HOTELS 843-4495000 SC	$302.40	
03/20	03/17	4244	EMBASSY HOTELS 843-3157100 SC	$128.96	
			Total for Account	**$1,044.26**	

Transactions HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
02/27	02/24	0692	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
02/27	02/24	7974	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/03	03/02	8577	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/03	03/02	1726	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/06	03/04	1230	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/06	03/04	1271	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/06	03/04	1347	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/06	03/04	1412	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/06	03/04	1446	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/06	03/04	1453	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/06	03/04	1461	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/06	03/04	2508	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/06	03/04	2839	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/06	03/04	3209	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/06	03/04	4058	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	

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Transactions HOLIDAY,ERNEST Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/06	03/04	4173	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/06	03/04	4249	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/06	03/04	4314	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/10	03/08	9135	CHICK-FIL-A #02843 ORANGEBURG SC	$79.83	
03/13	03/10	3165	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/13	03/10	3405	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/13	03/10	3637	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/13	03/10	0846	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
03/13	03/10	0853	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
03/13	03/10	0861	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
03/13	03/10	0879	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
03/13	03/10	5413	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/13	03/10	5850	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/13	03/10	6460	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/14	03/13	2095	ASSOCIATIO* SCASA CARE HTTPSNAYLOR.C MD	$515.00	
03/16	03/15	2365	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/16	03/15	1265	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
03/16	03/15	1273	SLED CHECK NON PROFIT EGOV.COM SC	$8.00	
03/16	03/15	8384	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
03/16	03/15	4076	FACEBK LWM7HMFGC2 650-5434800 CA	$4.98	
03/17	03/16	5121	ASSOCIATIO* SCASA CARE HTTPSNAYLOR.C MD	$515.00	
03/22	03/21	5876	SLED BACKGROUND CHECK EGOV.COM SC	$25.00	
03/22	03/21	1402	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	$1.00	
			Total for Account	**$1,526.81**	

Transactions CALLOWAY,LIANA N Credit Limit $11000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
03/06	03/02	4477	MARRIOTT NY MARQUIS NEW YORK NY MERCHANDISE/SERVICE RETURN	$241.00CR	
			Purchases and Other Debits		
03/02	03/01	7695	ORANGEBURG CASH AND CA 803-5362298 SC	$208.21	
			Total for Account	**$32.79CR**	

Transactions SANDERS,GAIL Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		

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Transactions SANDERS,GAIL Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/13	03/10	0425	HILTON HOTELS 843-4495000 SC MERCHANDISE/SERVICE RETURN	$105.28CR	
03/13	03/10	0904	HILTON HOTELS 843-4495000 SC MERCHANDISE/SERVICE RETURN	$105.28CR	
03/13	03/10	3064	HILTON HOTELS 843-4495000 SC MERCHANDISE/SERVICE RETURN	$105.28CR	
			Total for Account	**$315.84CR**	

Transactions WASHINGTON,JESSE Credit Limit $12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
02/27	02/24	7350	MARRIOTT NY MARQUIS 866-435-7627 NY	$1,981.95	
			Total for Account	**$1,981.95**	

Transactions SIMS,ANDRESS Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
02/27	02/25	0773	SONESTA HILTON HEAD HILTON HEAD SC	$689.92	
02/27	02/25	0781	SONESTA HILTON HEAD HILTON HEAD SC	$670.12	
02/27	02/26	6505	SPRINGHILL SUITES BY M HILTON HEAD I SC	$475.20	
02/27	02/26	6513	SPRINGHILL SUITES BY M HILTON HEAD I SC	$475.20	
03/06	03/03	3484	WDW DISNEY RES 4078285630 FL	$257.63	
03/06	03/03	3484	WDW DISNEY RES 4078285630 FL	$257.63	
03/06	03/03	3484	WDW DISNEY RES 4078285630 FL	$257.63	
03/06	03/04	9865	ZAPIER.COM/CHARGE ZAPIER.COM CA	$588.00	
03/14	03/13	8954	SAMS CLUB #4872 COLUMBIA SC	$53.43	
			Total for Account	**$3,724.76**	

Transactions LANG,TINA M Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
02/24	02/19	0714	OMNI HILTON HEAD ONLIN HILTON HEAD SC MERCHANDISE/SERVICE RETURN	$220.50CR	
02/24	02/19	0730	OMNI HILTON HEAD ONLIN HILTON HEAD SC MERCHANDISE/SERVICE RETURN	$400.00CR	
02/24	02/19	0748	OMNI HILTON HEAD ONLIN HILTON HEAD SC MERCHANDISE/SERVICE RETURN	$194.75CR	
02/24	02/19	0789	OMNI HILTON HEAD ONLIN HILTON HEAD SC	$300.00CR	

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Transactions LANG,TINA M — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			MERCHANDISE/SERVICE RETURN		
02/24	02/19	0797	OMNI HILTON HEAD ONLIN HILTON HEAD SC MERCHANDISE/SERVICE RETURN	$300.00CR	
02/24	02/19	0805	OMNI HILTON HEAD ONLIN HILTON HEAD SC MERCHANDISE/SERVICE RETURN	$300.00CR	
02/24	02/19	0813	OMNI HILTON HEAD ONLIN HILTON HEAD SC MERCHANDISE/SERVICE RETURN	$300.00CR	
03/14	03/13	3860	MARRIOTT HILTON HEAD 849-426-4330 SC MERCHANDISE/SERVICE RETURN	$499.91CR	
			Purchases and Other Debits		
03/02	03/01	8769	FOOD LION #2857 ORANGEBURG SC	$8.58	
03/09	03/08	4081	WM SUPERCENTER #616 ORANGEBURG SC	$31.72	
03/13	03/09	3692	BOJANGLES 952 01009521 ORANGEBURG SC	$53.63	
03/16	03/15	2557	HILTON TAMPA DOWNTOWN 813-2043000 FL	$500.00	
03/16	03/15	2565	HILTON TAMPA DOWNTOWN 813-2043000 FL	$500.00	
03/16	03/15	0026	FOOD LION #2857 ORANGEBURG SC	$8.58	
			Total for Account	**$1,412.65CR**	

Transactions TAYLOR,ERICA — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
03/02	03/01	8546	FOOD LION #2857 ORANGEBURG SC	$109.25	
03/08	03/07	8133	PALMETTO OFFICE SUPPLY ORANGEBURG SC	$39.43	
03/14	03/13	9580	WAL-MART #3724 ORANGEBURG SC	$31.07	
			Total for Account	**$179.75**	

Transactions FOSTER,SHAWN D — Credit Limit $55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
03/08	03/06	4599	GROVE PARK HOUSE OF PI ORANGEBURG SC	$162.62	
			Total for Account	**$162.62**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
03/21	03/19	0092	PAYMENT THANK YOU	$22,690.45CR	
			Total for Account	**$22,690.45CR**	

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2023 Totals Year-to-Date	
Total Fees Charged in 2023	$1.67
Total Interest Charged in 2023	$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	$6,858.87	$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
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End of Statement