

**April 2023 Statement**

Open Date: 03/24/2023 Closing Date: 04/24/2023

**Visa® Community Card**

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Account:

**Elan Financial
Services**

BUS 30 ELN

78

1-866-552-8855

15

ORANGEBURG COUNTY SCH

New Balance	\$11,065.44
Minimum Payment Due	\$11,065.44
Payment Due Date	05/22/2023

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	+	\$6,858.87
Payments	-	\$6,858.87CR
Other Credits	-	\$1,000.00CR
Purchases	+	\$12,065.44
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance	=	\$11,065.44
Past Due		\$0.00
Minimum Payment Due		\$11,065.44
Credit Line		\$55,000.00
Available Credit		\$43,934.56
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: Elan Financial Services CPN 002009150

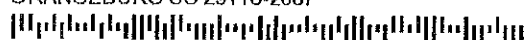
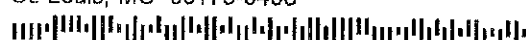


24-Hour Elan Financial Services: 1-866-552-8855

 . to pay by phone
 . to change your address

Account Number	
Payment Due Date	5/22/2023
New Balance	\$11,065.44
Minimum Payment Due	\$11,065.44

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.



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Elan Financial Services 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 Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
03/31	03/30	3609	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	4520	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	4146	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	5835	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	3524	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	2958	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	0848	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	6701	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	4413	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	6903	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	8027	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	1026	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	4399	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	7795	SCAPT PAYMENTS HTTPSWWW.SCAP CA	\$25.00	_____
03/31	03/30	7925	NAPA ONLINE 877-805-6272 GA	\$128.31	_____
04/21	04/19	1214	EMBASSY HOTELS 843-3157100 SC	\$253.00	_____
04/21	04/19	1636	EMBASSY HOTELS 843-3157100 SC	\$253.00	_____
04/21	04/19	1644	EMBASSY HOTELS 843-3157100 SC	\$253.00	_____
04/21	04/19	1651	EMBASSY HOTELS 843-3157100 SC	\$253.00	_____
Total for Account				\$1,490.31	

Transactions Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
03/30	03/29	4248	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
03/30	03/29	6778	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
04/04	04/02	5133	SAMSCLUB.COM 888-746-7726 AR	\$823.06	_____
04/04	04/03	7438	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
04/04	04/03	8209	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____

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Transactions						Credit Limit \$10000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
04/06	04/04	5385	CHICK-FIL-A #02843 ORANGEBURG SC	\$139.74		
04/06	04/05	2633	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00		
04/06	04/05	2732	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00		
04/06	04/05	2922	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00		
04/06	04/05	3086	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00		
04/06	04/05	4886	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00		
04/06	04/05	1004	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00		
04/06	04/05	1020	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00		
04/06	04/05	1038	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00		
04/06	04/05	7034	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00		
04/06	04/05	7356	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00		
04/06	04/05	7810	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00		
04/06	04/05	8222	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00		
04/06	04/05	2448	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00		
04/07	04/05	1051	CHICK-FIL-A #02843 ORANGEBURG SC	\$77.65		
04/10	04/06	8503	CHICK-FIL-A #02843 ORANGEBURG SC	\$35.48		
04/21	04/20	5674	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00		
04/21	04/20	1455	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00		
04/24	04/22	6419	SAMS MEMBERSHIP 888-433-7267 AR	\$53.50		
Total for Account				\$1,361.43		

Transactions						Credit Limit \$11000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Purchases and Other Debits						
03/27	03/26	3625	DOLLARTREE SANTEE SC	\$38.79		
03/27	03/24	6264	ORANGEBURG CASH AND CA 803-5362298 SC	\$282.65		
03/27	03/24	6389	ORANGEBURG CASH AND CA 803-5362298 SC	\$121.12		
03/31	03/30	6222	ORANGEBURG CASH AND CA 803-5362298 SC	\$119.99		
04/17	04/16	0547	CURB SVC TAXI METAI QUEENS NY	\$45.00		
04/19	04/17	7574	HILTON HOTELS 504-5610500 LA	\$313.25		
04/20	04/19	1372	CMT NEW ORLEAN29180015 NEW ORLEANS LA	\$60.00		
04/21	04/19	9223	HILTON HOTELS NEW ORLEANS LA	\$20.50		
04/21	04/19	5592	RPS COLUMBIA WEST COLUMBIA SC	\$40.00		
Total for Account				\$1,041.30		

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Transactions						Credit Limit \$20000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
03/27	03/22	0264	JW MARRIOTT INDY	INDIANAPOLIS IN		\$838.89	_____
03/27	03/23	9811	JW MARRIOTT INDY	INDIANAPOLIS IN		\$838.89	_____
03/27	03/23	8744	JW MARRIOTT INDY	INDIANAPOLIS IN		\$279.63	_____
03/27	03/23	8777	JW MARRIOTT INDY	INDIANAPOLIS IN		\$279.63	_____
03/29	03/24	3326	JW MARRIOTT INDY	INDIANAPOLIS IN		\$838.89	_____
03/31	03/30	4568	SAMSClub #8283	COLUMBIA SC		\$754.33	_____
04/06	04/04	9508	DOLLAR GENERAL CORPORA	CORDOVA SC		\$44.94	_____
04/06	04/04	9680	DOLLAR-GENERAL #3996	BAMBERG SC		\$37.80	_____
04/06	04/05	0352	IF IT'S PAPER COLUMBA	COLUMBIA SC		\$280.65	_____
04/18	04/17	3003	SAMS CLUB #4872	COLUMBIA SC		\$59.36	_____
04/18	04/17	7731	HYATT REGENCY DALLAS	8885874589 TX		\$1,436.90	_____
Total for Account						\$5,689.91	

Transactions						Credit Limit \$10000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Other Credits						
04/11	04/04	4159	HILTON TAMPA DOWNTOWN 813-2043000 FL MERCHANDISE/SERVICE RETURN	\$500.00	CR _____	
04/11	04/04	4167	HILTON TAMPA DOWNTOWN 813-2043000 FL MERCHANDISE/SERVICE RETURN	\$500.00	CR _____	
Purchases and Other Debits						
03/29	03/27	7308	GROVE PARK HOUSE OF PI ORANGEBURG SC	\$233.82	_____	
03/29	03/28	4594	WALMART.COM 8009666546 800-966-6546 AR	\$138.50	_____	
03/30	03/28	1829	CHICK-FIL-A #02843 ORANGEBURG SC	\$266.11	_____	
04/03	03/31	0682	ORANGEBURG CASH AND CA 803-5362298 SC	\$47.48	_____	
04/21	04/20	7090	FOOD LION #2857 ORANGEBURG SC	\$50.75	_____	
04/24	04/20	6515	GROUCHO'S DELI OF ORAN ORANGEBURG SC	\$24.81	_____	
04/24	04/20	6499	GROUCHO'S DELI OF ORAN ORANGEBURG SC	\$49.73	_____	
04/24	04/20	5681	TLF*THE FLOWER COTTAGE 843-5776224 SC	\$85.80	_____	
Total for Account				\$103.00	CR	

Transactions						Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
03/29	03/28	1676	DOLLAR TREE	ORANGEBURG	SC	\$8.03	_____
03/30	03/29	4382	FOOD LION #2857	ORANGEBURG	SC	\$74.65	_____

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Elan Financial Services

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Transactions Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
04/07	04/06	9443	MICHAELS #9490 800-642-4235 TX	\$752.34	
04/10	04/07	0054	RKO TOTAL GRAPHICS CHARLESTON SC	\$457.80	
04/19	04/18	0469	WAL-MART #0616 ORANGEBURG SC	\$56.91	
04/24	04/21	9198	CHICK-FIL-A #02843 ORANGEBURG SC	\$235.76	
Total for Account				\$1,585.49	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
04/10	04/09	0072	PAYMENT THANK YOU	\$6,858.87CR	
Total for Account				\$6,858.87CR	

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	\$11,065.44	\$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

Elan Financial Services
P.O. Box 6353
Fargo, ND 58125-6353



Mail payment coupon with a check

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Online

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