

**May 2023 Statement**

Open Date: 04/25/2023 Closing Date: 05/24/2023

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**Visa® Community Card**

Account:

**Elan Financial
Services**

1-866-552-8855

ORANGEBURG COUNTY SCH

New Balance	\$11,147.76
Minimum Payment Due	\$11,147.76
Payment Due Date	06/22/2023
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	+	\$11,065.44
Payments	-	\$11,065.44CR
Other Credits	-	\$3,752.71CR
Purchases	+	\$14,900.47
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$11,147.76
Past Due		\$0.00
Minimum Payment Due		\$11,147.76
Credit Line		\$55,000.00
Available Credit		\$43,852.24
Days in Billing Period		30

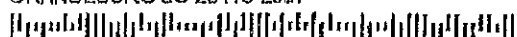
Payment Options:Mail payment coupon
with a checkPay online at
myaccountaccess.comPay by phone
1-866-552-8855*Please detach and send coupon with check payable to: Elan Financial Services*

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

- to pay by phone
- to change your address

Account Number	
Payment Due Date	6/22/2023
New Balance	\$11,147.76
Minimum Payment Due	\$11,147.76

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

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: Elan Financial Services, 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: Elan Financial Services, 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 Elan Financial Services, 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 Elan Financial Services 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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ORANGEBURG COUNTY SCH.

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
Other Credits					
05/22	05/15	2266	DOUBLETREE HOTELS 843-3157100 SC MERCHANDISE/SERVICE RETURN	\$253.00CR	
Total for Account				\$253.00CR	

Transactions

Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
05/04	05/03	8958	SAMS INTERNET BENTONVILLE AR MERCHANDISE/SERVICE RETURN	\$53.50CR	
05/19	05/18	4192	SLED BACKGROUND CHECK COLUMBIA SC MERCHANDISE/SERVICE RETURN	\$25.00CR	
05/19	05/18	2761	SERVICE FEE2*SCI-SCGOV COLUMBIA SC MERCHANDISE/SERVICE RETURN	\$1.00CR	
Purchases and Other Debits					
05/02	05/01	5471	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
05/02	05/01	5547	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
05/02	05/01	5588	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
05/02	05/01	5653	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
05/02	05/01	1206	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	
05/02	05/01	6168	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
05/02	05/01	8309	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
05/02	05/01	6432	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
05/02	05/01	6713	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
05/04	05/02	4585	CHICK-FIL-A #02843 ORANGEBURG SC	\$53.22	
05/04	05/03	6799	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
05/04	05/03	6880	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
05/04	05/03	9967	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	
05/04	05/03	4428	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
05/04	05/03	4568	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
05/04	05/03	4807	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	
05/06	05/04	3091	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	

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Elan Financial Services 1-866-552-8856

Transactions Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/05	05/04	7727	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
05/09	05/08	5998	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
05/09	05/08	1856	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
05/09	05/08	1889	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
05/09	05/08	1897	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
05/09	05/08	1913	SLED CHECK NON PROFIT EGOV.COM SC	\$8.00	_____
05/09	05/08	9037	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
05/16	05/15	3444	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
05/16	05/15	6295	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
05/18	05/17	4448	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
05/18	05/17	8933	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
Total for Account				\$299.72	

Transactions Credit Limit \$11000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
05/16	05/10	7403	HILTON HOTELS 604-5610500 LA MERCHANDISE/SERVICE RETURN	\$313.25CR	_____
Purchases and Other Debits					
04/26	04/25	8589	ORANGEBURG CASH AND CA 803-5362298 SC	\$89.03	_____
06/15	05/12	0335	ANTLEY BROTHERS BARBEC 803-5310444 SC	\$430.56	_____
Total for Account				\$206.34	

Transactions Credit Limit \$20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
04/25	04/24	0188	HYATT REGENCY DALLAS 8885874589 TX MERCHANDISE/SERVICE RETURN	\$1,149.55CR	_____
05/18	05/17	1189	JW MARRIOTT INDY INDIANAPOLIS:IN MERCHANDISE/SERVICE RETURN	\$838.89CR	_____
05/19	05/18	3698	JW MARRIOTT INDY INDIANAPOLIS:IN MERCHANDISE/SERVICE RETURN	\$838.89CR	_____
05/19	05/18	3706	JW MARRIOTT INDY INDIANAPOLIS:IN MERCHANDISE/SERVICE RETURN	\$279.63CR	_____
Purchases and Other Debits					
04/25	04/23	5233	HYATT REGENCY DALLAS 8885874589 TX	\$1,436.90	_____
04/25	04/23	5209	HYATT REGENCY DALLAS 8885874589 TX	\$1,436.90	_____
04/28	04/27	8055	SAMS CLUB #8283 COLUMBIA SC	\$395.74	_____
05/01	04/28	7612	EVENT* INSTITUTE FOR E WWW.CVENT.COM VA	\$1,650.00	_____

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Elan Financial Services

1-866-552-8855



Transactions Credit Limit \$20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/05	05/04	9273	PSI SERVICES LLC USD 818-847-6180 CA	\$56.00	
05/05	05/04	9310	PSI SERVICES LLC USD 818-847-6180 CA	\$56.00	
05/05	05/04	8877	PSI SERVICES LLC USD 818-847-6180 CA	\$56.00	
05/05	05/04	0202	PSI SERVICES LLC USD 818-847-6180 CA	\$56.00	
05/05	05/04	6576	PSI SERVICES LLC USD 818-847-6180 CA	\$56.00	
05/05	05/04	8645	PSI SERVICES LLC USD 818-847-6180 CA	\$56.00	
05/05	05/04	8459	PSI SERVICES LLC USD 818-847-6180 CA	\$56.00	
05/09	05/08	7905	PSI SERVICES LLC USD 818-847-6180 CA	\$66.00	
05/09	05/08	3504	PSI SERVICES LLC USD 818-847-6180 CA	\$66.00	
05/09	05/08	7568	PSI SERVICES LLC USD 818-847-6180 CA	\$56.00	
05/09	05/08	1908	PSI SERVICES LLC USD 818-847-6180 CA	\$66.00	
05/09	05/08	8053	PSI SERVICES LLC USD 818-847-6180 CA	\$66.00	
05/09	05/08	8410	PSI SERVICES LLC USD 818-847-6180 CA	\$66.00	
05/09	05/08	5183	PSI SERVICES LLC USD 818-847-6180 CA	\$66.00	
05/09	05/08	8708	PSI SERVICES LLC USD 818-847-6180 CA	\$66.00	
05/09	05/08	9568	PSI SERVICES LLC USD 818-847-6180 CA	\$66.00	
05/09	05/08	4554	SQ *THOMAS MEDIA GROUP Columbia SC	\$5,000.00	
05/12	05/11	6578	PIGGLY WIGGLY #117 ORANGEBURG SC	\$125.18	
05/15	05/11	1989	CAROWINDS ADMISSIONS CHARLOTTE NC	\$100.00	
05/15	05/11	2041	CAROWINDS ADMISSIONS CHARLOTTE NC	\$100.00	
05/16	05/15	2958	DISCOVERY PLACE 704-3726261 NC	\$755.04	
Total for Account				\$8,868.80	

Transactions Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
05/12	05/11	0934	FOOD LION #2857 ORANGEBURG SC	\$7.98	
05/19	05/18	3615	WM SUPERCENTER #616 ORANGEBURG SC	\$126.78	
Total for Account				\$134.76	

Transactions Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
05/05	05/04	0034	WALGREENS #7506 800-289-2273 SC	\$673.15	
05/05	05/04	9978	WALGREENS #7506 800-289-2273 SC	\$54.56	
05/08	05/05	5525	WAL-MART #0616 ORANGEBURG SC	\$42.76	
05/09	05/08	3131	WALGREENS #7506 800-289-2273 SC	\$265.32	

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Transactions Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/09	05/08	3057	WALGREENS #7506 800-289-2273 SC	\$21.40	_____
05/09	05/08	4624	LOWES #00559* ORANGEBURG SC	\$77.15	_____
05/10	05/09	8949	LOWES #00559* ORANGEBURG SC	\$189.34	_____
05/15	05/14	6827	FACEBK SHFVNNXGC2 660-5434800 CA	\$175.00	_____
05/16	05/15	3525	FACEBK 8AP78Q3GC2 660-5434800 CA	\$21.57	_____
Total for Account				\$1,500.25	

Transactions Credit Limit \$55000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
05/18	05/18	3048	BEACH VACATIONS 800-4494005 SC	\$390.89	_____
Total for Account				\$390.89	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
05/19	05/18	0030	PAYMENT THANK YOU	\$11,065.44CR	_____
Total for Account				\$11,065.44CR	

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	\$11,147.76	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	